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30xbrli:sharesiso4217:USDxbrli:pureiso4217:USDxbrli:sharessmbk:propertysmbk:plansmbk:segmentTable of Contentsâ€‹.â€‹United States Securities and Exchange CommissionWashington,
D.C. 20549FORMÂ 10-Qâ€‹(Mark One)â€‹â€‹â€‹â˜’QUARTERLY REPORT PURSUANT TO SECTIONÂ 13 OR 15(d)Â OF THE SECURITIES EXCHANGE ACT OF 1934â€‹For the quarterly period
ended September 30, 2024â€‹â€‹â€‹â€‹â˜TRANSITION REPORT PURSUANT TO SECTIONÂ 13 OR 15(d)Â OF THE SECURITIES EXCHANGE ACT OF 1934â€‹For the transition period from
__________ to __________Commission File Number: 001-37661 (Exact name of registrant as specified in its charter)â€‹â€‹â€‹â€‹â€‹â€‹â€‹TennesseeÂ 62-1173944(State or other jurisdiction of
incorporation or organization)Â (I.R.S. Employer Identification No.)Â Â Â 5401 Kingston Pike, SuiteÂ 600 Knoxville, TennesseeÂ 37919(Address of principal executive offices)Â (Zip
Code)Â Â Â 865-437-5700Â Not Applicable(Registrantâ€™s telephone number, including area code)Â (Former name, former address and former fiscalÂ Â year, if changed since last
report)â€‹Securities registered pursuant to SectionÂ 12(b)Â of the Act:â€‹â€‹â€‹â€‹â€‹â€‹â€‹Title of each class Trading symbol(s)Name of Exchange on which Registered Common Stock, par
value $1.00SMBKThe New York Stock Exchangeâ€‹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.YesÂ Â â˜’Â Â Â NoÂ 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 during the preceding 12Â months (or for such period that the registrant was required to submit such files).YesÂ Â â˜’Â Â Â Â NoÂ 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 and emerging growth company. See the definitions of â€œlarge
accelerated filerâ€, â€œaccelerated filerâ€, â€œsmaller reporting companyâ€, and "emerging growth company" in RuleÂ 12b-2 of the Exchange Act:â€‹Large accelerated filerÂ Â â˜Accelerated
filerÂ Â â˜’Non-accelerated filerÂ Â â˜Smaller reporting companyÂ Â â˜ Emerging growth companyÂ â˜Â â€‹If an emerging growth company, indicate by check market 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˜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 NoÂ Â â˜’As of November 05, 2024, there were 16,926,374 shares of
common stock, $1.00 par value per share, issued and outstanding.â€‹â€‹â€‹ Table of Contentsâ€‹TABLE OF CONTENTSâ€‹â€‹â€‹â€‹PART I â€“ FINANCIAL INFORMATIONâ€‹â€‹â€‹â€‹Item
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Table of ContentsPARTÂ IÂ â€“FINANCIAL INFORMATIONITEMÂ 1. CONSOLIDATED FINANCIAL STATEMENTSSMARTFINANCIAL,Â INC. AND SUBSIDIARYCONSOLIDATED BALANCE
SHEETS(Dollars in thousands, except for share data)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ â€‹Â Â Â Â (Unaudited)Â Â Â Â â€‹
â€‹Â Â Â Â SeptemberÂ 30,Â Â Â Â Â DecemberÂ 31,Â â€‹â€‹2024â€‹2023*ASSETS:Â â€‹Â Â Â â€‹Â Â Cash and due from banksâ€‹$ 65,109â€‹$ 61,586Interest-bearing deposits with
banksâ€‹Â 125,298â€‹Â 233,237Federal funds soldâ€‹Â 2,507â€‹Â 57,448Total cash and cash equivalentsâ€‹Â 192,914â€‹Â 352,271Securities available-for-sale, at fair valueâ€‹Â
501,336â€‹Â 408,410Securities held-to-maturity, at amortized cost â€‹â€‹ 127,779â€‹â€‹ 281,236Other investmentsâ€‹Â 20,352â€‹Â 13,662Loans held for saleâ€‹Â 5,804â€‹Â 4,418Loans
and leasesâ€‹Â 3,717,478â€‹Â 3,444,462Less: Allowance for credit lossesâ€‹Â (35,609)â€‹Â (35,066)Loans and leases, netâ€‹Â 3,681,869â€‹Â 3,409,396Premises and equipment, netâ€‹Â
91,055â€‹Â 92,963Other real estate ownedâ€‹Â 179â€‹Â 517Goodwill and other intangibles, netâ€‹Â 105,324â€‹Â 107,148Bank owned life insuranceâ€‹Â 105,025â€‹Â 83,434Other
assetsâ€‹Â 77,297â€‹Â 75,932Total assetsâ€‹$ 4,908,934â€‹$ 4,829,387â€‹â€‹â€‹â€‹â€‹â€‹â€‹LIABILITIES AND SHAREHOLDERS'
EQUITY:â€‹Â Â Â â€‹Â Â Â Deposits:â€‹Â Â Â â€‹Â Â Â Noninterest-bearing demandâ€‹$ 863,949â€‹$ 898,044Interest-bearing demand â€‹Â 834,207â€‹Â 1,006,915Money market and
savingsâ€‹Â 1,854,777â€‹Â 1,812,427Time depositsâ€‹Â 769,558â€‹Â 550,468Total depositsâ€‹Â 4,322,491â€‹Â 4,267,854Borrowingsâ€‹Â 8,997â€‹Â 13,078Subordinated debtâ€‹Â
39,663â€‹Â 42,099Other liabilitiesâ€‹Â 48,760â€‹Â 46,470Total liabilitiesâ€‹Â 4,419,911â€‹Â 4,369,501Commitments and contingent liabilities - see Note 8â€‹â€‹ â€”â€‹â€‹ â€”Shareholders'

equity:â€‹Â Â Â â€‹Â Â Â Preferred stock, $1 par value; 2,000,000 shares authorized; No shares issued and outstandingâ€‹Â â€”â€‹Â â€”Common stock, $1 par value; 40,000,000 shares authorized; 16,926,374 and 16,988,879 shares issued and outstanding, respectivelyâ€‹Â 16,926â€‹Â 16,989Additional paid-in capitalâ€‹Â 293,909â€‹Â 295,699Retained earningsâ€‹Â 195,537â€‹Â 173,105Accumulated other comprehensive income (loss)â€‹Â (17,349)â€‹Â (25,907)Total shareholders' equityâ€‹Â 489,023â€‹Â 459,886Total liabilities and shareholders' equityâ€‹$ 4,908,934â€‹$ 4,829,387â€‹* Derived from audited financial statements.The accompanying notes are an integral part of the consolidated financial statements.â€‹3 Table of ContentsSMARTFINANCIAL,Â INC. AND SUBSIDIARYCONSOLIDATED STATEMENTS OF INCOME(Unaudited)(Dollars in thousands, except share and per share data)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Three Months Ended â€‹â€‹Nine Months Ended â€‹â€‹SeptemberÂ 30,Â â€‹SeptemberÂ 30,Â â€‹Â Â Â Â 2024Â Â Â Â 2023Â Â Â Â 2024Â Â Â Â 2023Interest income:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Loans and leases, including feesâ€‹$ 54,738â€‹$ 47,539â€‹$ 155,611â€‹$ 137,712Securities:â€‹Â â€‹â€‹Â Â Â â€‹Â â€‹â€‹Â Â Â Taxableâ€‹Â 5,233â€‹Â 4,335â€‹Â 15,101â€‹Â 12,322Tax-exemptâ€‹Â 350â€‹Â 356â€‹Â 1,056â€‹Â 1,066Federal funds sold and other earning assetsâ€‹Â 3,635â€‹Â 3,045â€‹Â 13,255â€‹Â 9,448Total interest incomeâ€‹Â 63,956â€‹Â 55,275â€‹Â 185,023â€‹Â 160,548Interest expense:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Depositsâ€‹Â 27,350â€‹Â 23,433â€‹Â 81,824â€‹Â 59,333Borrowingsâ€‹Â 709â€‹Â 210â€‹Â 985â€‹Â 775Subordinated debtâ€‹Â 865â€‹Â 626â€‹Â 2,647â€‹Â 1,877Total interest expenseâ€‹Â 28,924â€‹Â 24,269â€‹Â 85,456â€‹Â 61,985Net interest incomeâ€‹Â 35,032â€‹Â 31,006â€‹Â 99,567â€‹Â 98,563Provision for credit lossesâ€‹Â 2,575â€‹Â 795â€‹Â 3,018â€‹Â 1,458Net interest income after provision for credit lossesâ€‹Â 32,457â€‹Â 30,211â€‹Â 96,549â€‹Â 97,105Noninterest income:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Service charges on deposit accountsâ€‹â€‹ 1,780â€‹â€‹ 1,736â€‹â€‹ 5,084â€‹â€‹ 4,838Loss on sale of securitiesâ€‹Â â€”â€‹Â (6,801)â€‹Â â€”â€‹Â (6,801)Mortgage bankingâ€‹Â 410â€‹Â 309â€‹Â 1,038â€‹Â 813Investment servicesâ€‹Â 1,881â€‹Â 1,461â€‹Â 4,563â€‹Â 3,766Insurance commissionsâ€‹â€‹ 1,477â€‹â€‹ 1,153â€‹â€‹ 3,865â€‹â€‹ 3,551Interchange and debit card transaction fees, netâ€‹â€‹ 1,349â€‹â€‹ 1,357â€‹â€‹ 3,945â€‹â€‹ 4,087Other â€‹Â 2,242â€‹Â 1,476â€‹Â 6,627â€‹Â 4,492Total noninterest incomeâ€‹Â 9,139â€‹Â 691â€‹Â 25,122â€‹Â 14,746Noninterest expense:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Salaries and employee benefitsâ€‹Â 18,448â€‹Â 16,785â€‹Â 52,348â€‹Â 49,474Occupancy and equipment â€‹Â 3,423â€‹Â 3,547â€‹Â 10,144â€‹Â 10,073FDIC insuranceâ€‹Â 825â€‹Â 825â€‹Â 2,565â€‹Â 2,241Other real estate and loan related expenseâ€‹Â 460â€‹Â 603â€‹Â 1,582â€‹Â 1,616Advertising and marketingâ€‹Â 327â€‹Â 346â€‹Â 924â€‹Â 1,006Data processing and technologyâ€‹Â 2,519â€‹Â 2,378â€‹Â 7,435â€‹Â 6,777Professional servicesâ€‹Â 1,201â€‹Â 735â€‹Â 3,190â€‹Â 2,307Amortization of intangibles â€‹Â 604â€‹Â 647â€‹Â 1,824â€‹Â 1,981Merger related and restructuring expensesâ€‹Â â€”â€‹Â 110â€‹Â â€”â€‹Â 110Otherâ€‹Â 3,039â€‹Â 2,540â€‹Â 8,587â€‹Â 7,870Total noninterest expenseâ€‹Â 30,846â€‹Â 28,516â€‹Â 88,599â€‹Â 83,455Income before income tax expenseâ€‹Â 10,750â€‹Â 2,386â€‹Â 33,072â€‹Â 28,396Income tax expenseâ€‹Â 1,610â€‹Â 319â€‹Â 6,572â€‹Â 5,993Net income â€‹$ 9,140â€‹$ 2,067â€‹$ 26,500â€‹$ 22,403Earnings per common share:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Basicâ€‹$ 0.55â€‹$ 0.12â€‹$ 1.58â€‹$ 1.33Dilutedâ€‹$ 0.54â€‹$ 0.12â€‹$ 1.57â€‹$ 1.33Weighted average common shares outstanding:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Basicâ€‹Â 16,726,658â€‹Â 16,807,548â€‹Â 16,782,200â€‹Â 16,801,840Dilutedâ€‹Â 16,839,998â€‹Â 16,918,635â€‹Â 16,874,316â€‹Â 16,907,325â€‹The accompanying notes are an integral part of the consolidated financial statements.â€‹4 Table of ContentsSMARTFINANCIAL,Â INC. AND SUBSIDIARYCONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME(Unaudited)(Dollars in thousands)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ â€‹Â Â Â Three Months Ended Â Â Â Nine Months Ended â€‹â€‹SeptemberÂ 30,Â â€‹SeptemberÂ 30,Â â€‹â€‹2024â€‹2023â€‹2024Â Â Â 2023Net incomeâ€‹$ 9,140â€‹$ 2,067â€‹$ 26,500â€‹$ 22,403Other comprehensive income (loss):â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Investment securities:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Unrealized holding gains (losses) on securities available-for-saleâ€‹Â 12,193â€‹Â (5,830)â€‹Â 11,084â€‹Â (5,178)Tax effectâ€‹Â (3,150)â€‹Â 1,505â€‹Â (2,863)â€‹Â 1,337Amortization of unrealized gains (losses) on investment securities transferred from available-for-sale to held-to-maturityâ€‹â€‹ 33â€‹â€‹ 37â€‹â€‹ 101â€‹â€‹ 115Tax effectâ€‹â€‹ (8)â€‹â€‹ (10)â€‹â€‹ (26)â€‹â€‹ (30)Reclassification adjustment for realized losses (gains) included in net incomeâ€‹Â â€”â€‹Â 6,801â€‹Â â€”â€‹Â 6,801Tax effectâ€‹Â â€”â€‹Â (1,757)â€‹Â â€”â€‹Â (1,757)Unrealized gains (losses) on securities available-for-sale, net of taxâ€‹Â 9,068â€‹Â 746â€‹Â 8,296â€‹Â 1,288Fair value hedging activities:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Unrealized gains (losses) on fair value municipal security hedgesâ€‹Â (928)â€‹Â â€”â€‹Â (30)â€‹Â â€”Tax effectâ€‹Â 239â€‹Â â€”â€‹Â 8â€‹Â â€”Reclassification adjustment for realized losses (gains) included in net incomeâ€‹â€‹ (142)â€‹â€‹ â€”â€‹â€‹ (391)â€‹â€‹ â€”Tax effectâ€‹â€‹ 38â€‹â€‹ â€”â€‹â€‹ 102â€‹â€‹ â€”Unrealized gains (losses) on fair value hedged instruments arising during the period, net of taxâ€‹Â (793)â€‹Â â€”â€‹Â (311)â€‹Â â€”Cash flow hedging activities:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Unrealized gains (losses) on cash flow hedgesâ€‹â€‹ 258â€‹â€‹ 139â€‹â€‹ 886â€‹â€‹ (273)Tax effectâ€‹â€‹ (68)â€‹â€‹ (36)â€‹â€‹ (229)â€‹â€‹ 71Reclassification adjustment for realized losses (gains) included in net incomeâ€‹â€‹ (24)â€‹â€‹ 16â€‹â€‹ (114)â€‹â€‹ 110Tax effectâ€‹â€‹ 8â€‹â€‹ (4)â€‹â€‹ 30â€‹â€‹ (28)Unrealized gains (losses) on cash flow hedge instruments arising during the period, net of taxâ€‹â€‹ 174â€‹â€‹ 115â€‹â€‹ 573â€‹â€‹ (120)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Total other comprehensive incomeâ€‹Â 8,449â€‹Â 861â€‹Â 8,558â€‹Â 1,168Comprehensive income â€‹$ 17,589â€‹$ 2,928â€‹$ 35,058â€‹$ 23,571â€‹The accompanying notes are an integral part of the consolidated financial statements.â€‹5 Table of ContentsSMARTFINANCIAL,Â INC. AND SUBSIDIARYCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERSâ€™ EQUITYÂ â€“ (Unaudited)For the Three and Nine Months Ended September 30, 2024 and 2023(Dollars in thousands, except for share data)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 AccumulatedÂ Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ inÂ Capitalâ€‹EarningsÂ Income (Loss)â€‹TotalBalance, DecemberÂ 31,Â 2022Â 16,900,805â€‹$ 16,901â€‹$ 294,330â€‹$ 156,545â€‹$ (35,324)â€‹$ 432,452Cumulative effect adjustment for adoption of ASU 2016-13, net of taxâ€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ (6,606)â€‹â€‹ â€”â€‹â€‹ (6,606)Balance, January 1, 2023, adjustedâ€‹ 16,900,805â€‹â€‹ 16,901â€‹â€‹ 294,330â€‹â€‹ 149,939â€‹â€‹ (35,324)â€‹â€‹ 425,846Net incomeÂ â€”â€‹Â â€”â€‹Â â€”â€‹Â 22,403â€‹Â â€”â€‹Â 22,403Other comprehensive incomeÂ â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â 1,168â€‹Â 1,168Common stock issued pursuant to:Â â€‹â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â â€‹Stock options exercisedÂ 15,705â€‹Â 16â€‹Â 149â€‹Â â€”â€‹Â â€”â€‹Â 165Restricted stock, net of forfeituresâ€‹ 79,670â€‹â€‹ 80â€‹â€‹ (80)â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Restricted stock withheld for taxesâ€‹ (1,637)â€‹â€‹ (2)â€‹â€‹ (33)â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ (35)Stock compensation expenseÂ â€”â€‹Â â€”â€‹Â 1,176â€‹Â â€”â€‹Â â€”â€‹Â 1,176Common stock dividend ($0.24 per share)â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ (4,071)â€‹â€‹ â€”â€‹â€‹ (4,071)Balance, SeptemberÂ 30,Â 2023Â 16,994,543â€‹$ 16,995â€‹$ 295,542â€‹$ 168,271â€‹$ (34,156)â€‹$ 446,652â€‹Balance, DecemberÂ 31,Â 2023â€‹ 16,988,879â€‹$ 16,989â€‹$ 295,699â€‹$ 173,105â€‹$ (25,907)â€‹$ 459,886Net incomeÂ â€”â€‹Â â€”â€‹Â â€”â€‹Â 26,500â€‹Â â€”â€‹Â 26,500Other comprehensive incomeÂ â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â 8,558â€‹Â 8,558Common stock issued pursuant to:Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â â€‹Stock options exercisedÂ 6,192â€‹Â 6â€‹Â 62â€‹Â â€”â€‹Â â€”â€‹Â 68Restricted stock, net of forfeituresÂ 78,757â€‹Â 79â€‹Â (79)â€‹Â â€”â€‹Â â€”â€‹Â â€”Restricted stock withheld for taxesâ€‹ (11,259)â€‹â€‹ (12)â€‹â€‹ (208)â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ (220)Stock compensation expenseÂ â€”â€‹Â â€”â€‹Â 1,266â€‹Â â€”â€‹Â â€”â€‹Â 1,266Common stock dividend ($0.24 per share)Â â€”â€‹Â â€”â€‹Â â€”â€‹Â (4,068)â€‹Â â€”â€‹Â (4,068)Repurchases of common stockâ€‹ (136,195)â€‹â€‹ (136)â€‹â€‹ (2,831)â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ (2,967)Balance, SeptemberÂ 30,Â 2024Â 16,926,374â€‹$ 16,926â€‹$ 293,909â€‹$ 195,537â€‹$ (17,349)â€‹$ 489,023â€‹Balance, June 30, 2023Â 17,004,092â€‹$ 17,004â€‹$ 295,296â€‹$ 167,564â€‹$ (35,017)â€‹$ 444,847Net incomeÂ â€”â€‹Â â€”â€‹Â â€”â€‹Â 2,067â€‹Â â€”â€‹Â 2,067Other comprehensive incomeÂ â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â 861â€‹Â 861Common stock issued pursuant to:Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Restricted stock, net of forfeituresÂ (7,912)â€‹Â (7)â€‹Â 7â€‹Â â€”â€‹Â â€”â€‹Â â€”Restricted stock withheld for taxesâ€‹ (1,637)â€‹â€‹ (2)â€‹â€‹ (33)â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ (35)Stock compensation expenseÂ â€”â€‹Â â€”â€‹Â 272â€‹Â â€”â€‹Â â€”â€‹Â 272Common stock dividend ($0.08 per share)â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ (1,360)â€‹â€‹ â€”â€‹â€‹ (1,360)Balance, SeptemberÂ 30,Â 2023Â 16,994,543â€‹$ 16,995â€‹$ 295,542â€‹$ 168,271â€‹$ (34,156)â€‹$ 446,652â€‹Balance, June 30, 2024Â 16,925,902â€‹$ 16,926â€‹$ 293,586â€‹$ 187,751â€‹$ (25,798)â€‹$ 472,465Net incomeÂ â€”â€‹Â â€”â€‹Â â€”â€‹Â 9,140â€‹Â â€”â€‹Â 9,140Other comprehensive incomeÂ â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â 8,449â€‹Â 8,449Common stock issued pursuant to: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 Stock options exercisedÂ 1,692â€‹Â 2â€‹Â 24â€‹Â â€”â€‹Â â€”â€‹Â 26Restricted stock, net of forfeituresÂ 4,000â€‹Â 4â€‹Â (4)â€‹Â â€”â€‹Â â€”â€‹Â â€”Restricted stock withheld for taxesâ€‹ (5,220)â€‹â€‹ (6)â€‹â€‹ (69)â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ (75)Stock compensation expenseÂ â€”â€‹Â â€”â€‹Â 372â€‹Â â€”â€‹Â â€”â€‹Â 372Common stock dividends ($0.08 per share)Â â€”â€‹Â â€”â€‹Â â€”â€‹Â (1,354)â€‹Â â€”â€‹Â (1,354)Balance, SeptemberÂ 30,Â 2024Â 16,926,374â€‹$ 16,926â€‹$ 293,909â€‹$ 195,537â€‹$ (17,349)â€‹$ 489,023â€‹The accompanying notes are an integral part of the consolidated financial statements.â€‹6 Table of ContentsSMARTFINANCIAL,Â INC. AND SUBSIDIARYCONSOLIDATED STATEMENTS OF CASH FLOWS(Unaudited)(Dollars in thousands)â€‹â€‹â€‹â€‹â€‹â€‹â€‹ â€‹Â Â Â Â Nine Months Ended SeptemberÂ 30,Â â€‹â€‹2024â€‹2023Cash flows from operating activities:Â â€‹Â Â Â â€‹Â Â Net incomeâ€‹$ 26,500â€‹$ 22,403Adjustments to reconcile net income to net cash provided by operating activities:â€‹Â â€‹â€‹Â Â Â Depreciation and amortizationâ€‹Â 6,900â€‹Â 8,372Amortization of intangible assetsâ€‹â€‹ 1,824â€‹â€‹ 1,981Provision for credit lossesâ€‹Â 3,018â€‹Â 1,458Stock compensation expenseâ€‹Â 1,266â€‹Â 1,176Loss on sale of securities available-for-saleâ€‹Â â€”â€‹Â 6,801Deferred income tax expenseâ€‹Â 628â€‹Â 1,801Increase in cash surrender value of bank-owned life insuranceâ€‹Â (1,591)â€‹Â (1,445)Net losses from sale and write-downs of other real estate owned and other repossessed assetsâ€‹Â 569â€‹Â 12Net gains from mortgage bankingâ€‹Â (950)â€‹Â (813)Origination of loans held for saleâ€‹Â (41,010)â€‹Â (28,585)Proceeds from sales of loans held for saleâ€‹Â 40,574â€‹Â 28,416Net (gain) loss from sale/disposal of fixed assetsâ€‹â€‹ (1,647)â€‹â€‹ 56Net change in:â€‹Â Â Â â€‹Â Â Â Accrued interest receivableâ€‹Â (198)â€‹Â (919)Accrued interest payableâ€‹Â 250â€‹Â 1,458Other assetsâ€‹Â 3,361â€‹Â (11,885)Other liabilitiesâ€‹Â (3,478)â€‹Â (2,278)Net cash provided by operating activitiesâ€‹Â 36,016â€‹Â 28,009Cash flows from investing activities:â€‹Â Â Â â€‹Â Â Â Available-for-sale:â€‹â€‹â€‹â€‹â€‹â€‹Proceeds from salesâ€‹Â â€”â€‹Â 152,775Proceeds from maturities, calls and paydownsâ€‹Â 36,816â€‹Â 32,404Purchasesâ€‹â€‹ (119,935)â€‹â€‹ (94,424)Held-to-maturity:â€‹â€‹â€‹â€‹â€‹â€‹Proceeds from maturities, calls and paydownsâ€‹â€‹ 151,881â€‹â€‹ 1,986Proceeds from sales of other investmentsâ€‹â€‹ 348â€‹â€‹ 2,669Purchases of other investmentsâ€‹Â (7,407)â€‹Â (944)Purchases of bank-owned life insuranceâ€‹â€‹ (20,000)â€‹â€‹ â€”Net increase in loans and leasesâ€‹Â (279,709)â€‹Â (148,006)Proceeds from sale of fixed assetsâ€‹â€‹ 4,698â€‹â€‹ 633Purchases of premises and equipmentâ€‹Â (5,072)â€‹Â (4,016)Proceeds from sale of other real estate owned and other repossessed assetsâ€‹Â 2,083â€‹Â 326Net cash used in investing activitiesâ€‹Â (236,297)â€‹Â (56,597)Cash flows from financing activities:â€‹Â Â Â â€‹Â Â Â Net increase in depositsâ€‹Â 54,693â€‹Â 169,521Net (decrease) increase in securities sold under agreements to repurchaseâ€‹Â (1,082)â€‹Â 1,342Proceeds from borrowingsâ€‹Â 155,000â€‹Â 26,000Repayment of borrowingsâ€‹â€‹ (160,500)â€‹â€‹ (30,500)Cash dividends paidâ€‹Â (4,068)â€‹Â (4,071)Issuance of common stockâ€‹Â 68â€‹Â 165Restricted shares withheld for taxesâ€‹â€‹ (220)â€‹â€‹ (35)Repurchases of common stockâ€‹Â (2,967)â€‹Â â€”Net cash provided by financing activitiesâ€‹Â 40,924â€‹Â 162,422Net change in cash and cash equivalentsâ€‹Â (159,357)â€‹Â 133,834Cash and cash equivalents, beginning of periodâ€‹Â 352,271â€‹Â 266,424Cash and cash equivalents, end of periodâ€‹$ 192,914â€‹$ 400,258Supplemental disclosures of cash flow information:â€‹Â Â Â â€‹Â Â Â Cash paid during the period for interestâ€‹$ 85,207â€‹$ 60,437Net cash paid during the period for income taxesâ€‹Â 6,724â€‹Â 9,406Noncash investing and financing activities:â€‹Â â€‹â€‹Â â€‹Recognition of operating lease assets in exchange for lease liabilitiesâ€‹â€‹ 2,959â€‹â€‹ 1,751Acquisition of real estate through foreclosureâ€‹Â 179â€‹Â 272Acquisition of other repossessed assetsâ€‹â€‹ 3,896â€‹â€‹ â€”Financed sales of other repossessed assetsâ€‹â€‹ 618â€‹â€‹ â€”The accompanying notes are an integral part of the consolidated financial statements.â€‹â€‹7 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹NoteÂ 1. Presentation of Financial InformationNature of Business:SmartFinancial,Â Inc. (the â€œCompany,â€ â€œSmartFinancial,â€ â€œwe,â€ â€œourâ€ or â€œusâ€) is a bank holding company whose principal activity is the ownership and management of its wholly owned subsidiary, SmartBank (the â€œBankâ€). The Company provides a variety of financial services to individuals and corporate customers through its offices in East and Middle Tennessee, Alabama, and Florida. The Bankâ€™s primary deposit products are noninterest-bearing and interest-bearing demand deposits, savings and money market deposits, and time deposits. Its primary lending products are commercial, residential, and consumer loans.Basis of Presentation and Accounting Estimates:The accounting and financial reporting policies of the Company and its wholly owned subsidiary conform to U.S. generally accepted accounting principles (â€œGAAPâ€) and reporting guidelines of banking regulatory authorities and regulators. The accompanying interim consolidated financial statements for the Company and its wholly owned subsidiary have not been audited. All material intercompany balances and transactions have been eliminated.In managementâ€™s opinion, all accounting adjustments necessary to accurately reflect the financial position and results of operations on the accompanying financial statements have been made. These adjustments are normal and recurring accruals considered necessary for a fair and accurate presentation. Material estimates that are particularly susceptible to significant change in the near term relate to the determination of the allowance for credit losses, the valuation of foreclosed assets and deferred taxes, the fair value of financial instruments, goodwill, and the fair value of assets acquired, and liabilities assumed in acquisitions. The results for interim periods are not necessarily indicative of results for the fullÂ year or any other interim periods. The following unaudited condensed financial statement notes have been prepared pursuant to the rules and regulations of the Securities and Exchange Commission (â€œSECâ€). Certain information and note disclosures normally included in annual financial statements prepared in accordance with GAAP have been condensed or omitted pursuant to those rules and regulations, although the Company believes that the disclosures made are adequate to make the information not misleading. Â The accompanying unaudited consolidated financial statements should be read in conjunction with the consolidated financial statements and related notes appearing in the Companyâ€™s annual report on FormÂ 10-K for theÂ year ended DecemberÂ 31, 2023.Recently Issued and Adopted Accounting Pronouncements:In June 2022, the Financial Accounting Standards Board (â€œFASBâ€) issued ASU 2022-03, Fair Value Measurement (Topic 820): Fair Value Measurement of Equity Securities Subject to Contractual Sale Restrictions, which clarifies that a contractual sale restriction should not be considered in measuring fair value. It also requires entities with investments in equity securities subject to contractual sale restrictions to disclose certain qualitative and quantitative information about such securities. Â The guidance is effective for public companies for fiscal years beginning after December 15, 2023. All other entities have an extra year to adopt; early adoption is permitted. Â ASU 2022-03 did not have an impact on the Companyâ€™s Consolidated Financial Statements.â€‹In March 2023, the FASB issued ASU 2023-01, â€œLeases (Topic 842): Common Control Arrangements.â€Â ASUÂ 2023-01 requires entities to amortize leasehold improvements associated with common control leases over the useful life to the common control group. ASUÂ 2023-01 also provides certain practical expedients applicable to private companies and not-for-profit organizations. The guidance is effective for fiscal years beginning after December 15, 2023. ASU 2023-01 did not have an impact on the Companyâ€™s Consolidated Financial Statements.In March 2023, the FASB issued ASU No. 2023-02, â€œInvestments â€“ Equity Method and Joint Ventures (Topic 323): Accounting for Investments in Tax Credit Structures Using the Proportional Amortization Method.â€Â ASUÂ 2023-02 is intended to improve the accounting and disclosures for investments in tax credit structures. ASU 2023-02 allows entities to elect to account for qualifying tax equity investments using the proportional amortization method, regardless of the 8 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹program giving rise to the related income tax credits. Previously, this method was only available for qualifying tax equity investments in low-income housing tax credit structures. The guidance is effective for fiscal years beginning after December 15, 2023. ASU 2023-02 did not have an impact on the Companyâ€™s Consolidated Financial Statements.Recently Issued Not Yet Effective Accounting Pronouncements:During interim periods, the Company follows the accounting policies set forth in its annual audited financial statements for theÂ year ended DecemberÂ 31, 2023, as filed in its Annual Report on FormÂ 10-K with the SEC. The following is a summary of recent authoritative pronouncements issued but not yet effective that could impact the accounting, reporting, and/or disclosure of financial information by the Company.In November 2023, the FASB issued ASU No. 2023-07,Â â€œSegment Reporting (Topic 280): Improvements to Reportable Segment Disclosures.â€Â ASUÂ 2023-07 expands segment disclosure requirements for public entities to require disclosure of significant segment expenses and other segment items on an annual and interim basis and to provide in interim periods all disclosures about a reportable segmentâ€™s profit or loss and assets that are currently required annually. This guidance is effective for fiscal years beginning after DecemberÂ 15, 2023, and interim periods within fiscal years beginning after DecemberÂ 15, 2024. Early adoption is permitted. Â The Company is assessing ASUÂ 2023-07, and its adoption is not expected to have a significant impact on our Consolidated Financial Statements.â€‹In December 2023, FASB issued ASU No. 2023-09, â€œIncome Taxes (Topic 740): Improvements to Income Tax Disclosures.â€Â ASUÂ 2023-09 requires public business entities to disclose in their rate reconciliation table additional categories of information about federal, state and foreign income taxes and to provide more details about the reconciling items in certain

categories if items meet a quantitative threshold. ASUÂ 2023-09 also requires all entities to disclose income taxes paid, net of refunds, disaggregated by federal, state, and foreign taxes for annual periods and to disaggregate the information by jurisdiction based on a quantitative threshold, among other things. The guidance is effective for us for fiscal years beginning after DecemberÂ 15, 2024, though early adoption is permitted. The Company is assessing ASUÂ 2023-09, and its adoption is not expected to have a significant impact on our Consolidated Financial Statements.â€‹In March 2024, the SEC adopted the final rule under SEC Release No. 33-11275, â€œThe Enhancement and Standardization of Climate-Related Disclosures for Investorsâ€. This rule will require registrants to disclose certain climate-related information in registration statements and annual reports. Subsequent to adoption, a number of businesses and business groups filed petitions seeking a judicial review of the final rule, asserting that the SEC does not have the authority to promulgate it. In April 2024, the SEC issued an order staying its final rule pending completion of the judicial review of certain petitions consolidated in the U.S. Court of Appeals for the Eighth Circuit. The Company will continue to monitor the outcome of this judicial review.â€‹â€‹â€‹NoteÂ 2. Earnings Per ShareBasic earnings per common share is computed by dividing net income available to common shareholders by the weighted-average number of common shares outstanding. Diluted earnings per common share is computed by dividing net income available to common shareholders by the weighted average number of common shares outstanding and dilutive common share equivalents using the treasury stock method. Dilutive common share equivalents include common shares issuable upon exercise of outstanding stock options and restricted stock. The effect from the stock options and restricted stock on incremental shares from the assumed conversions for net income per share-basic and net income per share-diluted are 9 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹presented below. There were no antidilutive shares for the three and nine months ended September 30, 2024, and September 30, 2023, respectively.â€‹The following is a summary of the basic and diluted earnings per share computation (dollars in thousands, except share and per share data):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Three Months Ended â€‹Nine Months Ended â€‹â€‹SeptemberÂ 30,Â â€‹SeptemberÂ 30,Â â€‹Â Â Â 2024Â Â Â 2023â€‹2024Â Â Â 2023Basic earnings per share computation:Â â€‹Â Â Â â€‹Â Â â€‹â€‹Â Â Â â€‹Â Â Net income available to common shareholdersâ€‹$ 9,140â€‹$ 2,067â€‹$ 26,500â€‹$ 22,403Average common shares outstanding â€" basicâ€‹Â 16,726,658â€‹Â 16,807,548â€‹Â 16,782,200â€‹Â 16,801,840Basic earnings per shareâ€‹$ 0.55â€‹$ 0.12â€‹$ 1.58â€‹$ 1.33Diluted earnings per share computation:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Net income available to common shareholdersâ€‹$ 9,140â€‹$ 2,067â€‹$ 26,500â€‹$ 22,403Average common shares outstanding â€" basicâ€‹Â 16,726,658â€‹Â 16,807,548â€‹Â 16,782,200â€‹Â 16,801,840Incremental shares from assumed conversions:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Stock options and restricted stockâ€‹Â 113,340â€‹Â 111,087â€‹Â 92,116â€‹Â 105,485Average common shares outstanding - dilutedâ€‹Â 16,839,998â€‹Â 16,918,635â€‹Â 16,874,316â€‹Â 16,907,325Diluted earnings per common shareâ€‹$ 0.54â€‹$ 0.12â€‹$ 1.57â€‹$ 1.33â€‹â€‹NoteÂ 3. SecuritiesAvailable-for-sale securities (â€œAFSâ€), which include any security for which the Company has no immediate plan to sell, but which may be sold in the future, are carried at fair value.Â Realized gains and losses, based on specifically identified amortized cost of the individual security, are included in other income.Â Unrealized gains and losses are recorded, net of related income tax effects, in accumulated other comprehensive income (loss).Â Premiums and discounts are amortized and accreted, respectively, to interest income using the constant effective yield method over the estimated life of the security. Prepayments are anticipated for mortgage-backed and Small Business Administration (â€œSBAâ€) securities. Premiums on callable securities are amortized to their earliest call date.â€‹Held-to-maturity securities (â€œHTMâ€), which include any security for which the Company has both the positive intent and ability to hold until maturity, are carried at historical cost adjusted for amortization of premiums and accretion of discounts. Premiums and discounts are amortized and accreted, respectively, to interest income using the constant effective yield method over the securityâ€™s estimated life. Prepayments are anticipated for mortgage-backed and SBA securities. Premiums on callable securities are amortized to their earliest call date.â€‹â€‹10 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹The amortized cost, gross unrealized gains and losses and fair value of securities AFS and HTM are summarized as follows (in thousands):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 Â GrossÂ Â Â Â GrossÂ Â Â Â â€‹â€‹â€‹â€‹Amortizedâ€‹Unrealizedâ€‹Unrealizedâ€‹I for-sale:â€‹Costâ€‹Gainsâ€‹Lossesâ€‹ValueU.S. Treasuryâ€‹$ 83,576â€‹$ â€"â€‹$ (5,665)â€‹$ 77,911U.S. Government-sponsored enterprises (GSEs)â€‹â€‹ 41,964â€‹â€‹ 710â€‹â€‹ (108)â€‹â€‹ 42,566Municipal securitiesâ€‹Â 18,319â€‹Â 78â€‹Â (300)â€‹Â 18,097Other debt securitiesâ€‹Â 42,254â€‹Â 243â€‹Â (2,265)â€‹Â 40,232Mortgage-backed securities (GSEs)â€‹Â 337,205â€‹Â 2,886â€‹Â (17,561)â€‹Â 322,530Totalâ€‹$ 523,318â€‹$ 3,917â€‹$ (25,899)â€‹$ 501,336â€‹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 GrossÂ Â Â Â GrossÂ Â Â Â â€‹â€‹â€‹â€‹Amortizedâ€‹Unrealizedâ€‹Unrealizedâ€‹Fair to-maturity:â€‹Costâ€‹Gainsâ€‹Lossesâ€‹ValueU.S. Government-sponsored enterprises (GSEs)â€‹$ 48,423â€‹$ â€"â€‹$ (5,643)â€‹$ 42,780Municipal securitiesâ€‹Â 51,913â€‹Â â€"â€‹Â (5,779)â€‹Â 46,134Mortgage-backed securities (GSEs)â€‹Â 27,443â€‹Â â€"â€‹Â (3,090)â€‹Â 24,353Totalâ€‹$ 127,779â€‹$ â€"â€‹$ (14,512)â€‹$ 113,267â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹DecemberÂ 31,Â 2023â€‹Â Â Â Â â€‹â€‹Â Â Â Â GrossÂ Â Â Â GrossÂ Â Â Â â€‹â€‹â€‹â€‹Amortizedâ€‹Unrealizedâ€‹Unrealizedâ€‹FairA for-sale:â€‹Costâ€‹Gainsâ€‹Lossesâ€‹ValueU.S. Treasuryâ€‹$ 84,307â€‹$ â€"â€‹$ (8,274)â€‹$ 76,033U.S. Government-sponsored enterprises (GSEs)â€‹â€‹ 46,983â€‹â€‹ 1,256â€‹â€‹ (146)â€‹â€‹ 48,093Municipal securitiesâ€‹Â 18,616â€‹Â 135â€‹Â (475)â€‹Â 18,276Other debt securitiesâ€‹Â 36,863â€‹Â 93â€‹Â (3,887)â€‹Â 33,069Mortgage-backed securities (GSEs)â€‹Â 254,288â€‹Â 588â€‹Â (21,937)â€‹Â 232,939Totalâ€‹$ 441,057â€‹$ 2,072â€‹$ (34,719)â€‹$ 408,410â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹DecemberÂ 31,Â 2023â€‹Â Â Â Â â€‹â€‹Â Â Â Â GrossÂ Â Â Â GrossÂ Â Â Â â€‹â€‹â€‹â€‹Amortizedâ€‹Unrealizedâ€‹Unrealizedâ€‹FairH to-maturity:â€‹Costâ€‹Gainsâ€‹Lossesâ€‹ValueU.S. Treasuryâ€‹$ 150,066â€‹$ â€"â€‹$ (1,482)â€‹$ 148,584U.S. Government-sponsored enterprises (GSEs)â€‹â€‹ 49,336â€‹â€‹ â€"â€‹â€‹ (7,143)â€‹â€‹ 42,193Municipal securitiesâ€‹Â 52,680â€‹Â â€"â€‹Â (6,178)â€‹Â 46,502Mortgage-backed securities (GSEs)â€‹Â 29,154â€‹Â â€"â€‹Â (3,895)â€‹Â 25,259Totalâ€‹$ 281,236â€‹$ â€"â€‹$ (18,698)â€‹$ 262,538â€‹At September 30, 2024 and DecemberÂ 31, 2023, securities with a carrying value totaling approximately $452.5 million and $358.3 million, respectively, were pledged to secure public funds and securities sold under agreements to repurchase. â€‹For the three and nine months ended September 30, 2024, there wereÂ noÂ gross gains or gross losses related to the sale of investment securities. Â For the three and nine months ended SeptemberÂ 30, 2023, the Company recorded gross losses of $6.8 million related to the sale of securities.â€‹11 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹The amortized cost and estimated fair value of securities at September 30, 2024, by contractual maturity for non-mortgage-backed securities are shown below (in thousands). Expected maturities may differ from contractual maturities because borrowers may have the right to call or prepay obligations with or without call or prepayment penalties.â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â 2024â€‹Â Â Â Â AmortizedÂ Â Â Â FairAvailable-for-sale:â€‹Costâ€‹ValueDue in one year or lessâ€‹$ 1,478â€‹$ 1,451Due from one year to five yearsâ€‹Â 94,342â€‹Â 88,500Due from five years to ten yearsâ€‹Â 81,054â€‹Â 79,751Due after ten yearsâ€‹Â 9,239â€‹Â 9,104â€‹â€‹Â 186,113â€‹Â 178,806Mortgage-backed securitiesâ€‹Â 337,205â€‹Â 322,530Totalâ€‹$ 523,318â€‹$ 501,336â€‹â€‹â€‹â€‹â€‹â€‹Held-to-maturity:â€‹â€‹â€‹â€‹â€‹Due in one year or lessâ€‹$ â€"â€‹$ â€"Due from one year to five yearsâ€‹Â 736â€‹Â 706Due from five years to ten yearsâ€‹Â 50,443â€‹Â 44,997Due after ten yearsâ€‹Â 49,157â€‹Â 43,211â€‹â€‹Â 100,336â€‹Â 88,914Mortgage-backed securitiesâ€‹Â 27,443â€‹Â 24,353Totalâ€‹$ 127,779â€‹$ 113,267â€‹The following tables present the gross unrealized losses and fair value, aggregated by investment category and length of time that individual securities AFS and HTM have been in a continuous unrealized loss position (in thousands):â€‹SeptemberÂ 30,Â 2024â€‹â€‹Less than 12 Monthsâ€‹12 Months or Greaterâ€‹Totalâ€‹Â Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹NumberÂ Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹NumberÂ Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹Numberâ€‹â€‹Fairâ€‹Unrealizedâ€‹of â€‹Fairâ€‹Unrealizedâ€‹of â€‹Fairâ€‹Unrealizedâ€‹of Available-for-sale:â€‹Valueâ€‹Lossesâ€‹Securitiesâ€‹Valueâ€‹Lossesâ€‹Securitiesâ€‹Valueâ€‹Lossesâ€‹SecuritiesU.S. Treasuryâ€‹$ â€"â€‹$ â€"â€‹ â€"â€‹$ 77,911â€‹$ (5,665)â€‹ 9â€‹$ 77,911â€‹$ (5,665)â€‹ 9U.S. Government-sponsored enterprises (GSEs)â€‹â€‹ 5,494â€‹â€‹ (9)â€‹ 2â€‹â€‹ 5,217â€‹â€‹ (99)â€‹ 4â€‹â€‹ 10,711â€‹â€‹ (108)â€‹ 6Municipal securitiesâ€‹Â 546â€‹Â (2)â€‹ 1â€‹Â 11,582â€‹Â (298)â€‹ 17â€‹Â 12,128â€‹Â (300)â€‹ 18Other debt securitiesâ€‹Â 5,340â€‹Â (36)â€‹ 3â€‹Â 28,687â€‹Â (2,229)â€‹ 25â€‹Â 34,027â€‹Â (2,265)â€‹ 28Mortgage-backed securities (GSEs)â€‹Â 44,736â€‹Â (1,185)â€‹ 20â€‹Â 171,441â€‹Â (16,376)â€‹ 83â€‹Â 216,177â€‹Â (17,561)â€‹ 103Totalâ€‹$ 56,116â€‹$ (1,232)â€‹ 26â€‹$ 294,838â€‹$ (24,667)â€‹ 138â€‹$ 350,954â€‹$ (25,899)â€‹ 164â€‹SeptemberÂ 30,Â 2024â€‹â€‹Less than 12 Monthsâ€‹12 Months or Greaterâ€‹Totalâ€‹Â Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹NumberÂ Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹NumberÂ Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹Numberâ€‹â€‹Fairâ€‹Unrealizedâ€‹of â€‹Fairâ€‹Unrealizedâ€‹of â€‹Fairâ€‹Unrealizedâ€‹of Held-to-maturity:â€‹Valueâ€‹Lossesâ€‹Securitiesâ€‹Valueâ€‹Lossesâ€‹Securitiesâ€‹Valueâ€‹Lossesâ€‹SecuritiesU.S. Government-sponsored enterprises (GSEs)â€‹$ â€"â€‹$ â€"â€‹ â€"â€‹$ 42,780â€‹$ (5,643)â€‹ 13â€‹$ 42,780â€‹$ (5,643)â€‹ 13Municipal securitiesâ€‹Â â€"â€‹Â â€"â€‹ â€"â€‹Â 46,134â€‹Â (5,779)â€‹ 35â€‹Â 46,134â€‹Â (5,779)â€‹ 35Mortgage-backed securities (GSEs)â€‹Â â€"â€‹Â â€"â€‹ â€"â€‹Â 24,353â€‹Â (3,090)â€‹ 5â€‹Â 24,353â€‹Â (3,090)â€‹ 5Totalâ€‹$ â€"â€‹$ â€"â€‹ â€"â€‹$ 113,267â€‹$ (14,512)â€‹ 53â€‹$ 113,267â€‹$ (14,512)â€‹ 53â€‹12 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹DecemberÂ 31,Â 2023â€‹â€‹Less than 12 Monthsâ€‹12 Months or Greaterâ€‹Totalâ€‹Â Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹NumberÂ Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹NumberÂ Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹Numberâ€‹â€‹Fairâ€‹Unrealizedâ€‹of â€‹Fairâ€‹Unrealizedâ€‹of â€‹Fairâ€‹Unrealizedâ€‹of Available-for-sale:â€‹Valueâ€‹Lossesâ€‹Securitiesâ€‹Valueâ€‹Lossesâ€‹Securitiesâ€‹Valueâ€‹Lossesâ€‹SecuritiesU.S. Treasuryâ€‹$ â€"â€‹$ â€"â€‹ â€"â€‹$ 76,033â€‹$ (8,274)â€‹ 9â€‹$ 76,033â€‹$ (8,274)â€‹ 9U.S. Government-sponsored enterprises (GSEs)â€‹â€‹ 9,743â€‹â€‹ (137)â€‹ 3â€‹â€‹ 1,482â€‹â€‹ (9)â€‹ 3â€‹â€‹ 11,225â€‹â€‹ (146)â€‹ 6Municipal securitiesâ€‹Â 2,786â€‹Â (2)â€‹ 2â€‹Â 9,849â€‹Â (473)â€‹ 17â€‹Â 12,635â€‹Â (475)â€‹ 19Other debt securitiesâ€‹Â 2,986â€‹Â (17)â€‹ 2â€‹Â 29,057â€‹Â (3,870)â€‹ 26â€‹Â 32,043â€‹Â (3,887)â€‹ 28Mortgage-backed securities (GSEs)â€‹Â 16,401â€‹Â (229)â€‹ 8â€‹Â 176,351â€‹Â (21,708)â€‹ 88â€‹Â 192,752â€‹Â (21,937)â€‹ 96Totalâ€‹$ 31,916â€‹$ (385)â€‹ 15â€‹$ 292,772â€‹$ (34,334)â€‹ 143â€‹$ 324,688â€‹$ (34,719)â€‹ 158â€‹DecemberÂ 31,Â 2023â€‹â€‹Less than 12 Monthsâ€‹12 Months or Greaterâ€‹Totalâ€‹Â Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹NumberÂ Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹NumberÂ Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹Numberâ€‹â€‹Fairâ€‹Unrealizedâ€‹of â€‹Fairâ€‹Unrealizedâ€‹of â€‹Fairâ€‹Unrealizedâ€‹of Held-to-maturity:â€‹Valueâ€‹Lossesâ€‹Securitiesâ€‹Valueâ€‹Lossesâ€‹Securitiesâ€‹Valueâ€‹Lossesâ€‹SecuritiesU.S. Treasuryâ€‹$ â€"â€‹$ â€"â€‹ â€"â€‹$ 148,584â€‹$ (1,482)â€‹ 4â€‹$ 148,584â€‹$ (1,482)â€‹ 4U.S. Government-sponsored enterprises (GSEs)â€‹â€‹ â€"â€‹â€‹ â€"â€‹ â€"â€‹â€‹ 42,194â€‹â€‹ (7,143)â€‹ 13â€‹â€‹ 42,194â€‹â€‹ (7,143)â€‹ 13Municipal securitiesâ€‹Â â€"â€‹Â â€"â€‹ â€"â€‹Â 46,500â€‹Â (6,178)â€‹ 35â€‹Â 46,500â€‹Â (6,178)â€‹ 35Mortgage-backed securities (GSEs)â€‹Â â€"â€‹Â â€"â€‹ â€"â€‹Â 25,258â€‹Â (3,895)â€‹ 5â€‹Â 25,258â€‹Â (3,895)â€‹ 5Totalâ€‹$ â€"â€‹$ â€"â€‹ â€"â€‹$ 262,536â€‹$ (18,698)â€‹ 57â€‹$ 262,536â€‹$ (18,698)â€‹ 57â€‹For any securities classified as available-for-sale that are in an unrealized loss position at the balance sheet date, the Company assesses whether it intends to sell the security, or more likely than not will be required to sell the security before recovery of its amortized cost basis which would require a write-down to fair value through net income. Because the Company currently does not intend to sell those available-for-sale securities that have an unrealized loss at September 30, 2024, and it is not likely that they we will be required to sell the securities before recovery of their amortized cost bases, which may be maturity, the Company has determined that no write-down is necessary. In addition, the Company evaluates whether any portion of the decline in fair value of available-for-sale securities is the result of credit deterioration, which would require the recognition of an allowance for credit losses. Â The unrealized losses associated with available-for-sale securities at September 30, 2024, are driven by changes in interest rates and are not due to the credit quality of the securities, and accordingly, no allowance for credit losses is considered necessary related to available-for-sale securities at September 30, 2024.Â Management evaluates the financial performance of the issuers on a quarterly basis to determine if it is probable that the issuers can make all contractual principal and interest payments.â€‹The unrealized losses in the Companyâ€™s held-to-maturity portfolio were caused by changes in the interest rate environment. Â The Company has a zero-loss expectation for its U.S. Treasury securities in addition to U.S. Government-sponsored enterprises (GSEs) and mortgage-backed securities (GSEs), and accordingly, no allowance for credit losses is estimated for these securities. Â The held-to-maturity state and municipal securities are general obligation bonds, which have a very low historical default rate due to issuers generally having unlimited taxing authority to service the debt. Â All debt securities in an unrealized loss position as of September 30, 2024, continue to perform as scheduled and we do not believe an allowance for credit losses is necessary.â€‹The Company utilizes bond credit ratings assigned by third party ratings agencies to monitor the credit quality of debt securities held-to-maturity. Â At September 30, 2024, all debt securities classified as held-to-maturity were rated AA- or higher by the ratings agencies. Â Updated credit ratings are obtained as they become available from the ratings agencies.â€‹Allowance for Credit Losses (â€œACLâ€)There were no past due or nonaccrual AFS or HTM securities at September 30, 2024, or December 31, 2023. Â Accrued interest receivable is excluded from the estimate of credit losses and based on the analysis of the underlying risk 13 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹characteristics of its AFS and HTM portfolios, including credit ratings and other qualitative factors, there was no provision for credit losses related to AFS or HTM securities recorded during the three or nine months ended September 30, 2024, and 2023, respectively, because the ACL was deemed immaterial. Â Other Investments:Our other investments consist of restricted non-marketable equity securities that have no readily determinable market value. Accordingly, when evaluating these securities for impairment, management considers the ultimate recoverability of the par value rather than recognizing temporary declines in value. Â As of September 30, 2024, the Company determined that there was no impairment on its other investment securities.The following is the amortized cost and carrying value of other investments (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â â€‹DecemberÂ 31,Â â€‹Â Â Â Â 2024Â Â Â Â 2023Federal Reserve Bank stockâ€‹$ 9,184Â $ 9,526Federal Home Loan Bank stockâ€‹Â 10,818Â â€‹ 3,786First National Bankers Bank stockâ€‹Â 350Â â€‹ 350Totalâ€‹$ 20,352â€‹$ 13,662â€‹â€‹NoteÂ 4. Loans and Leases and Allowance for Credit LossesPortfolio Segmentation:Major categories of loans and leases are summarized as follows (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â â€‹DecemberÂ 31,Â â€‹â€‹2024â€‹2023Commercial real estateâ€‹$ 1,899,785â€‹$ 1,739,205Consumer real estateâ€‹Â 690,504â€‹Â 649,867Construction and land developmentâ€‹Â 315,006â€‹Â 327,185Commercial and industrialâ€‹Â 731,600â€‹Â 645,918Leasesâ€‹â€‹ 67,052â€‹â€‹ 68,752Consumer and otherâ€‹Â 13,531â€‹Â 13,535Total loans and leasesâ€‹Â 3,717,478â€‹Â 3,444,462Less: Allowance for credit lossesâ€‹Â (35,609)â€‹Â (35,066)Loans and leases, netâ€‹$ 3,681,869â€‹$ 3,409,396â€‹The loan and lease portfolio is disaggregated into segments. There are six loan and lease portfolio segments which include commercial real estate, consumer real estate, construction and land development, commercial and industrial, leases, and consumer and other.The following describe risk characteristics relevant to each of the portfolio segments:Commercial Real Estate: Commercial real estate loans include owner-occupied commercial real estate loans and loans secured by income-producing properties. Owner-occupied commercial real estate loans to operating businesses are long-term financing of land and buildings. These loans are repaid by cash flow generated from the business operation. Real estate loans for income-producing properties such as apartment buildings, office and industrial buildings, and retail shopping centers are repaid from rent income derived from the properties. Loans within this portfolio segment are particularly sensitive to the valuation of real estate.14 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹Consumer Real Estate: Consumer real estate loans include real estate loans secured by first liens, second liens, or open end real estate loans, such as home equity lines. These are repaid by various means such as a borrowerâ€™s income, sale of the property, or rental income derived from the property. Loans within this portfolio segment are particularly sensitive to the valuation of real estate.Construction and Land Development: Loans for real estate construction and development are repaid through cash flow related to the operations, sale or refinance of the underlying property. This portfolio segment includes extensions of credit to real estate developers or investors where repayment is dependent on the sale of the real estate or income generated from the real estate collateral. Loans within this portfolio segment are particularly sensitive to the valuation of real estate.Commercial and Industrial: The commercial and industrial loan portfolio segment includes commercial and financial loans. These loans include those loans to commercial customers for use in normal business operations to finance working capital needs, equipment purchases, or expansion projects. Loans are repaid by business cash flows. Collection risk in this portfolio is driven by the creditworthiness of the underlying borrower, particularly

cash flows from the customersâ€™ business operations.Leases: The lease portfolio segment includes leases to small and mid-size companies for equipment financing leases. These leases are
secured by a secured interest in the equipment being leased.â€‹Consumer and Other: The consumer loan portfolio segment includes direct consumer installment loans, overdrafts and other
revolving credit loans, and educational loans. Loans in this portfolio are sensitive to unemployment and other key consumer economic measures.The following tables detail the changes in the
allowance for credit losses by loan and lease classification (in thousands):â€‹Three Months Ended
SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹Consumerâ€‹Constructionâ€‹Commercialâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercialâ€‹Realâ€‹andÂ Landâ€‹andâ€‹â€‹â€‹â€‹Consumerâ€‹â€‹â€‹â€‹â€
balanceÂ Â Â Â $ 15,630Â Â Â Â $ 7,543Â Â Â Â $ 3,496Â Â Â Â $ 7,234Â Â Â Â $ 670Â Â Â Â $ 117Â Â Â Â $ 34,690Charged-off loans and leasesâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â (430)â€‹Â
(924)â€‹Â (72)â€‹Â (1,426)Recoveries of charge-offsâ€‹Â 1â€‹Â â€”â€‹Â â€”â€‹Â 40â€‹Â 8â€‹Â 23â€‹Â 72Provision charged to expense (1)â€‹Â (57)â€‹Â (14)â€‹Â 222â€‹Â 785â€‹Â
1,291â€‹Â 46â€‹Â 2,273Ending balanceâ€‹$ 15,574â€‹$ 7,529â€‹$ 3,718â€‹$ 7,629â€‹$ 1,045â€‹$ 114â€‹$
35,609â€‹Three Months Ended
SeptemberÂ 30,Â 2023â€‹â€‹â€‹â€‹â€‹Consumerâ€‹Constructionâ€‹Commercialâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercialâ€‹Realâ€‹andÂ Landâ€‹andâ€‹â€‹â€‹â€‹Consumerâ€‹â€‹â€‹â€‹â€
balanceÂ Â Â Â $ 14,314Â Â Â Â $ 6,748Â Â Â Â $ 5,446Â Â Â Â $ 5,504Â Â Â Â $ 586Â Â Â Â $ 149Â Â Â Â $ 32,747Charged-off loans and leasesâ€‹Â â€”â€‹Â (9)â€‹Â â€”â€‹Â (179)â€‹Â
(143)â€‹Â (86)â€‹Â (417)Recoveries of charge-offsâ€‹Â 2â€‹Â 4â€‹Â â€”â€‹Â 48â€‹Â â€”â€‹Â 19â€‹Â 73Provision charged to expense (2)â€‹Â 691â€‹Â 413â€‹Â (369)â€‹Â 307â€‹Â
201â€‹Â 41â€‹Â 1,284Ending balanceâ€‹$ 15,007â€‹$ 7,156â€‹$ 5,077â€‹$ 5,680â€‹$ 644â€‹$ 123â€‹$
33,687â€‹Nine Months Ended
SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹Consumerâ€‹Constructionâ€‹Commercialâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercialâ€‹Realâ€‹andÂ Landâ€‹andâ€‹â€‹â€‹â€‹Consumerâ€‹â€‹â€‹â€‹â€‹RealÂ
balanceÂ Â Â Â $ 15,264Â Â Â Â $ 7,249Â Â Â Â $ 4,874Â Â Â Â $ 6,924Â Â Â Â $ 640Â Â Â Â $ 115Â Â Â Â $ 35,066Charged-off loans and leasesâ€‹Â â€”â€‹Â â€”â€‹Â (441)â€‹Â (853)â€‹Â
(1,246)â€‹Â (263)â€‹Â (2,803)Recoveries of charge-offsâ€‹Â 34â€‹Â 4â€‹Â â€”â€‹Â 136â€‹Â 8â€‹Â 73â€‹Â 255Provision charged to expense (1)â€‹Â 276â€‹Â 276â€‹Â (715)â€‹Â
1,422â€‹Â 1,643â€‹Â 189â€‹Â 3,091Ending balanceâ€‹$ 15,574â€‹$ 7,529â€‹$ 3,718â€‹$ 7,629â€‹$ 1,045â€‹$ 114â€‹$ 35,60915 Table of ContentsSMARTFINANCIAL, INC. AND
SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹Nine Months Ended
SeptemberÂ 30,Â 2023â€‹â€‹â€‹â€‹Consumerâ€‹Constructionâ€‹Commercialâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercialâ€‹Realâ€‹andÂ Landâ€‹andâ€‹â€‹â€‹â€‹Consumerâ€‹â€‹â€‹â€‹â€‹RealÂ
balanceÂ Â Â Â $ 10,821Â Â Â Â $ 4,028Â Â Â Â $ 3,059Â Â Â Â $ 3,997Â Â Â Â $ 1,293Â Â Â Â $ 136Â Â Â Â $ 23,334Impact of adopting ASU 2016-13â€‹â€‹ 879â€‹â€‹ 1,952â€‹â€‹ 2,145â€‹â€‹
1,451â€‹â€‹ (683)â€‹â€‹ 13â€‹â€‹ 5,757Purchased credit-deteriorated gross upâ€‹â€‹ 2,652â€‹â€‹ 166â€‹â€‹ 25â€‹â€‹ 27â€‹â€‹ 28â€‹â€‹ â€”â€‹â€‹ 2,898Charged-off loans and leasesâ€‹Â
â€”â€‹Â (9)â€‹Â â€”â€‹Â (387)â€‹Â (211)â€‹Â (332)â€‹Â (939)Recoveries of charge-offsâ€‹Â 5â€‹Â 13â€‹Â 25â€‹Â 153â€‹Â â€”â€‹Â 187â€‹Â 383Provision charged to expense (2)â€‹Â
650â€‹Â 1,006â€‹Â (177)â€‹Â 439â€‹Â 217â€‹Â 119â€‹Â 2,254Ending balanceâ€‹$ 15,007â€‹$ 7,156â€‹$ 5,077â€‹$ 5,680â€‹$ 644â€‹$ 123â€‹$ 33,687â€‹(1)In the provision expense in the
consolidated statements of income there was a provision of $302 thousand and a release of $73 thousand unfunded commitments through the provision for credit losses not reflected in the
three and nine months ended September 30, 2024.(2)In the provision expense in the consolidated statements of income was a release of $489 thousand and $796 thousand of unfunded
commitments through the provision for credit losses not reflected in the three and nine months ended September 30, 2023.â€‹We maintain the allowance for credit losses at a level that we
deem appropriate to adequately cover the expected credit loss in the loan and lease portfolio. Our provision for credit losses on loan and lease for the three and nine months ended September
30, 2024, is $2.3 million and $3.1 million, respectively, and $1.3 million and $2.3 million, during the three and nine months ended September 30, 2023, respectively. Â As of September 30, 2024,
and DecemberÂ 31, 2023, our allowance for credit losses was $35.6 million and $35.1 million, respectively, which we deemed to be adequate at each of the respective dates. Our allowance for
credit losses as aÂ percentage of total loans and leases was 0.96% at September 30, 2024, and 1.02% at DecemberÂ 31, 2023. Â â€‹A description of the general characteristics of the risk grades
used by the Company is as follows:Pass: Loans and leases in this risk category involve borrowers of acceptable-to-strong credit quality and risk who have the apparent ability to satisfy their loan
and lease obligations. Loans and leases in this risk grade would possess sufficient mitigating factors, such as adequate collateral or strong guarantors possessing the capacity to repay the debt
if required, for any weakness that may exist.Watch: Loans and leases in this risk category involve borrowers that exhibit characteristics, or are operating under conditions that, if not
successfully mitigated as planned, have a reasonable risk of resulting in a downgrade within the next six to twelveÂ months. Loans and leases may remain in this risk category for sixÂ months
and then are either upgraded or downgraded upon subsequent evaluation.Special Mention: Loans and leases in this risk grade are the equivalent of the regulatory definition of â€œOther Assets
Especially Mentionedâ€ classification. Loans and leases in this category possess some credit deficiency or potential weakness, which requires a high level of management attention. Potential
weaknesses include declining trends in operating earnings and cash flows and /or reliance on the secondary source of repayment. If left uncorrected, these potential weaknesses may result in
noticeable deterioration of the repayment prospects for the asset or in the Companyâ€™s credit position.Substandard: Loans and leases in this risk grade are inadequately protected by the
borrowerâ€™s current financial condition and payment capability or of the collateral pledged, if any. Loans and leases so classified have a well-defined weakness or weaknesses that jeopardize
the orderly repayment of debt. They are characterized by the distinct possibility that the Company will sustain some loss if the deficiencies are not corrected.Doubtful: Loans and leases in this
risk grade have all the weaknesses inherent in those classified as substandard, with the added characteristic that the weaknesses make collection or orderly repayment in full, on the basis of
current existing facts, conditions and values, highly questionable and improbable. Possibility of loss is extremely high, but because of certain 16 Table of ContentsSMARTFINANCIAL, INC. AND
SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹important and reasonably specific factors that may work to the advantage and strengthening of the
exposure, its classification as an estimated loss is deferred until its more exact status may be determined.Uncollectible: Loans and leases in this risk grade are considered to be non-collectible
and of such little value that their continuance as bankable assets is not warranted. This does not mean the loan or lease has absolutely no recovery value, but rather it is neither practical nor
desirable to defer writing off the loan or lease, even though partial recovery may be obtained in the future. Charge-offs against the allowance for credit losses are taken in the period in which
the loan or lease becomes uncollectible. Consequently, the Company typically does not maintain a recorded investment in loans or leases within this category.The Company evaluates the loan
risk grading system definitions and allowance for credit loss methodology on an ongoing basis. Â â€‹17 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO
CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹The following tables outline the amount of each loan and lease classification and the amount categorized into each risk rating based
on year of origination as of September 30, 2024, and December 31, 2023 (in
thousands):â€‹SeptemberÂ 30,Â 2024â€‹Loans Amortized Cost Basis by Origination
Yearâ€‹Revolvingâ€‹L
Termâ€‹TotalCommercial real estateâ€‹Pass$ 236,517â€‹$ 264,292â€‹$ 599,952â€‹$ 392,605â€‹$ 158,693â€‹$
200,108â€‹$ 14,092â€‹$ 899â€‹$ 1,867,158Watchâ€‹ -â€‹â€‹ 7,293â€‹â€‹ 5,192â€‹â€‹ 1,883â€‹â€‹ 2,600â€‹â€‹ 6,911â€‹â€‹ 557â€‹â€‹ -â€‹â€‹ 24,436Special mentionâ€‹ -â€‹â€‹ -â€‹â€‹
3,153â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 3,153Substandardâ€‹ 485â€‹â€‹ 342â€‹â€‹ -â€‹â€‹ 3,317â€‹â€‹ 303â€‹â€‹ 591â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 5,038Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹
-â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total commercial real estateâ€‹ 237,002â€‹â€‹ 271,927â€‹â€‹ 608,297â€‹â€‹ 397,805â€‹â€‹ 161,596â€‹â€‹ 207,610â€‹â€‹ 14,649â€‹â€‹ 899â€‹â€‹
1,899,785YTD gross charge-offsâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹
-â€‹Consumer real
estateâ€‹Passâ€‹ 85,179â€‹â€‹ 112,549â€‹â€‹ 159,602â€‹â€‹ 85,817â€‹â€‹ 49,505â€‹â€‹ 68,295â€‹â€‹
122,522â€‹â€‹ 1,463â€‹â€‹ 684,932Watchâ€‹ -â€‹â€‹ 82â€‹â€‹ -â€‹â€‹ 250â€‹â€‹ 110â€‹â€‹ 105â€‹â€‹ 1,157â€‹â€‹ -â€‹â€‹ 1,704Special mentionâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹
51â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 51Substandardâ€‹ 189â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 176â€‹â€‹ -â€‹â€‹ 3,225â€‹â€‹ 227â€‹â€‹ -â€‹â€‹ 3,817Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹
-â€‹â€‹ -Total consumer real estateâ€‹ 85,368â€‹â€‹ 112,631â€‹â€‹ 159,602â€‹â€‹ 86,243â€‹â€‹ 49,615â€‹â€‹ 71,676â€‹â€‹ 123,906â€‹â€‹ 1,463â€‹â€‹ 690,504YTD gross charge-offsâ€‹ -â€‹â€‹
-â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹Construction and land
developmentâ€‹Passâ€‹ 150,971â€‹â€‹ 79,728â€‹â€‹ 48,854â€‹â€‹ 6,443â€‹â€‹ 2,222â€‹â€‹ 9,956â€‹â€‹
8,618â€‹â€‹ 983â€‹â€‹ 307,775Watchâ€‹ 2,170â€‹â€‹ 956â€‹â€‹ 106â€‹â€‹ 3,231â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 6,463Special mentionâ€‹ 558â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹
-â€‹â€‹ -â€‹â€‹ 558Substandardâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 72â€‹â€‹ -â€‹â€‹ 138â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 210Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total
construction and land developmentâ€‹ 153,699â€‹â€‹ 80,684â€‹â€‹ 48,960â€‹â€‹ 9,746â€‹â€‹ 2,222â€‹â€‹ 10,094â€‹â€‹ 8,618â€‹â€‹ 983â€‹â€‹ 315,006YTD gross charge-offsâ€‹ -â€‹â€‹ -â€‹â€‹
-â€‹â€‹ -â€‹â€‹ (441)â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ (441)â€‹Commercial and
industrialâ€‹Passâ€‹ 97,216â€‹â€‹ 135,390â€‹â€‹ 146,669â€‹â€‹ 47,162â€‹â€‹ 18,926â€‹â€‹ 28,823â€‹â€‹
246,985â€‹â€‹ 3,091â€‹â€‹ 724,262Watchâ€‹ 109â€‹â€‹ 125â€‹â€‹ 127â€‹â€‹ 4,209â€‹â€‹ 13â€‹â€‹ -â€‹â€‹ 1,600â€‹â€‹ 92â€‹â€‹ 6,275Special mentionâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹
-â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Substandardâ€‹ -â€‹â€‹ 159â€‹â€‹ 455â€‹â€‹ 200â€‹â€‹ 129â€‹â€‹ 76â€‹â€‹ 20â€‹â€‹ 24â€‹â€‹ 1,063Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹
-â€‹â€‹ -Total commercial and industrialâ€‹ 97,325â€‹â€‹ 135,674â€‹â€‹ 147,251â€‹â€‹ 51,571â€‹â€‹ 19,068â€‹â€‹ 28,899â€‹â€‹ 248,605â€‹â€‹ 3,207â€‹â€‹ 731,600YTD gross charge-offsâ€‹
-â€‹â€‹ (618)â€‹â€‹ (235)â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹
(853)â€‹Leasesâ€‹Passâ€‹
21,003â€‹â€‹ 20,591â€‹â€‹ 18,741â€‹â€‹ 4,841â€‹â€‹ 1,420â€‹â€‹ 456â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 67,052Watchâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Special mentionâ€‹
-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€‹ -Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹
-â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total leasesâ€‹ 21,003â€‹â€‹ 20,591â€‹â€‹ 18,741â€‹â€‹ 4,841â€‹â€‹ 1,420â€‹â€‹ 456â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 67,052YTD gross charge-offsâ€‹ (29)â€‹â€‹ (602)â€‹â€‹
(585)â€‹â€‹ (1)â€‹â€‹ (1)â€‹â€‹ (28)â€‹â€‹ -â€‹â€‹ -â€‹â€‹ (1,246)â€‹Consumer and
otherâ€‹Passâ€‹ 3,966â€‹â€‹ 2,585â€‹â€‹ 1,121â€‹â€‹ 470â€‹â€‹ 282â€‹â€‹ 243â€‹â€‹ 4,853â€‹â€‹ -â€‹â€‹
13,520Watchâ€‹ 5â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 5Special mentionâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Substandardâ€‹ -â€‹â€‹ -â€‹â€‹
2â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 4â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 6Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total consumer and otherâ€‹ 3,971â€‹â€‹ 2,585â€‹â€‹ 1,123â€‹â€‹
470â€‹â€‹ 282â€‹â€‹ 247â€‹â€‹ 4,853â€‹â€‹ -â€‹â€‹ 13,531YTD gross charge-offsâ€‹ (5)â€‹â€‹ (72)â€‹â€‹ (54)â€‹â€‹ (30)â€‹â€‹ (45)â€‹â€‹ (57)â€‹â€‹ -â€‹â€‹ -â€‹â€‹
(263)â€‹Total loansâ€‹Passâ€‹
594,852â€‹â€‹ 615,135â€‹â€‹ 974,939â€‹â€‹ 537,338â€‹â€‹ 231,048â€‹â€‹ 307,881â€‹â€‹ 397,070â€‹â€‹ 6,436â€‹â€‹ 3,664,699Watchâ€‹ 2,284â€‹â€‹ 8,456â€‹â€‹ 5,425â€‹â€‹ 9,573â€‹â€‹
2,723â€‹â€‹ 7,016â€‹â€‹ 3,314â€‹â€‹ 92â€‹â€‹ 38,883Special mentionâ€‹ 558â€‹â€‹ -â€‹â€‹ 3,153â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 51â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 3,762Substandardâ€‹ 674â€‹â€‹ 501â€‹â€‹
457â€‹â€‹ 3,765â€‹â€‹ 432â€‹â€‹ 4,034â€‹â€‹ 247â€‹â€‹ 24â€‹â€‹ 10,134Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total loans$ 598,368â€‹$ 624,092â€‹$
983,974â€‹$ 550,676â€‹$ 234,203â€‹$ 318,982â€‹$ 400,631â€‹$ 6,552â€‹$ 3,717,478Total YTD gross charge-offs$ (34)â€‹$ (1,292)â€‹$ (874)â€‹$ (31)â€‹$ (487)â€‹$ (85)â€‹$ -â€‹$ -â€‹$
(2,803)18 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS
(Unaudited)â€‹DecemberÂ 31,Â 2023â€‹Loans Amortized Cost Basis by Origination
Yearâ€‹Revolvingâ€‹L
Termâ€‹TotalCommercial real estateâ€‹Pass$ 237,110â€‹$ 578,227â€‹$ 433,505â€‹$ 181,374â€‹$ 134,495â€‹$
106,315â€‹$ 15,132â€‹$ 6,690â€‹$ 1,692,848Watchâ€‹ 22,295â€‹â€‹ 1,267â€‹â€‹ 1,950â€‹â€‹ 921â€‹â€‹ 4,426â€‹â€‹ 2,926â€‹â€‹ -â€‹â€‹ 3,500â€‹â€‹ 37,285Special mentionâ€‹ -â€‹â€‹
3,215â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 3,215Substandardâ€‹ 903â€‹â€‹ -â€‹â€‹ 3,932â€‹â€‹ 310â€‹â€‹ 282â€‹â€‹ 430â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 5,857Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹
-â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total commercial real estateâ€‹ 260,308â€‹â€‹ 582,709â€‹â€‹ 439,387â€‹â€‹ 182,605â€‹â€‹ 139,203â€‹â€‹ 109,671â€‹â€‹ 15,132â€‹â€‹
10,190â€‹â€‹ 1,739,205YTD gross charge-offsâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹
-â€‹Consumer real
estateâ€‹Passâ€‹ 123,203â€‹â€‹ 174,755â€‹â€‹ 98,460â€‹â€‹ 53,688â€‹â€‹ 33,598â€‹â€‹ 48,378â€‹â€‹
107,949â€‹â€‹ 3,026â€‹â€‹ 643,057Watchâ€‹ 171â€‹â€‹ -â€‹â€‹ 258â€‹â€‹ 116â€‹â€‹ -â€‹â€‹ 55â€‹â€‹ 1,581â€‹â€‹ -â€‹â€‹ 2,181Special mentionâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹
53â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 53Substandardâ€‹ 196â€‹â€‹ 824â€‹â€‹ 176â€‹â€‹ 253â€‹â€‹ 164â€‹â€‹ 2,850â€‹â€‹ 113â€‹â€‹ -â€‹â€‹ 4,576Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹
-â€‹â€‹ -â€‹â€‹ -Total consumer real estateâ€‹ 123,570â€‹â€‹ 175,579â€‹â€‹ 98,894â€‹â€‹ 54,057â€‹â€‹ 33,762â€‹â€‹ 51,336â€‹â€‹ 109,643â€‹â€‹ 3,026â€‹â€‹ 649,867YTD gross charge-offsâ€‹
-â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ (9)â€‹â€‹ -â€‹â€‹ -â€‹â€‹ (9)â€‹Construction and land
developmentâ€‹Passâ€‹ 113,752â€‹â€‹ 115,032â€‹â€‹ 23,823â€‹â€‹ 2,749â€‹â€‹ 5,056â€‹â€‹ 6,595â€‹â€‹
40,667â€‹â€‹ 7,489â€‹â€‹ 315,163Watchâ€‹ 6,670â€‹â€‹ 3,233â€‹â€‹ 607â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 1â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 10,511Special mentionâ€‹ 437â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹
-â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 437Substandardâ€‹ -â€‹â€‹ -â€‹â€‹ 35â€‹â€‹ 620â€‹â€‹ -â€‹â€‹ 419â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 1,074Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -
Total construction and land developmentâ€‹ 120,859â€‹â€‹ 118,265â€‹â€‹ 24,465â€‹â€‹ 3,369â€‹â€‹ 5,056â€‹â€‹ 7,015â€‹â€‹ 40,667â€‹â€‹ 7,489â€‹â€‹ 327,185YTD gross charge-offsâ€‹
-â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹Commercial and
industrialâ€‹Passâ€‹ 168,957â€‹â€‹ 162,799â€‹â€‹ 62,796â€‹â€‹ 22,639â€‹â€‹ 9,135â€‹â€‹ 25,207â€‹â€‹
185,619â€‹â€‹ 7,270â€‹â€‹ 644,422Watchâ€‹ 54â€‹â€‹ 15â€‹â€‹ 13â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 120â€‹â€‹ 83â€‹â€‹ 285Special mentionâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹
-â€‹â€‹ -â€‹â€‹ -Substandardâ€‹ 193â€‹â€‹ 614â€‹â€‹ 200â€‹â€‹ 129â€‹â€‹ 75â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 1,211Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total
commercial and industrialâ€‹ 169,204â€‹â€‹ 163,428â€‹â€‹ 63,009â€‹â€‹ 22,768â€‹â€‹ 9,210â€‹â€‹ 25,207â€‹â€‹ 185,739â€‹â€‹ 7,353â€‹â€‹ 645,918YTD gross charge-offsâ€‹ (75)â€‹â€‹
(274)â€‹â€‹ (50)â€‹â€‹ (183)â€‹â€‹ -â€‹â€‹ -â€‹â€‹ (2)â€‹â€‹ -â€‹â€‹
(584)â€‹Leasesâ€‹Passâ€‹
28,922â€‹â€‹ 26,658â€‹â€‹ 8,658â€‹â€‹ 3,603â€‹â€‹ 703â€‹â€‹ 208â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 68,752Watchâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Special mentionâ€‹
-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€‹ -Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹
-â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total leasesâ€‹ 28,922â€‹â€‹ 26,658â€‹â€‹ 8,658â€‹â€‹ 3,603â€‹â€‹ 703â€‹â€‹ 208â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 68,752YTD gross charge-offsâ€‹ (122)â€‹â€‹ (193)â€‹â€‹
(18)â€‹â€‹ -â€‹â€‹ (12)â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ (345)â€‹Consumer and
otherâ€‹Passâ€‹ 5,926â€‹â€‹ 2,049â€‹â€‹ 841â€‹â€‹ 373â€‹â€‹ 132â€‹â€‹ 206â€‹â€‹ 3,931â€‹â€‹ 67â€‹â€‹
13,525Watchâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 10â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 10Special mentionâ€‹ -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€‹ -Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total consumer and otherâ€‹ 5,926â€‹â€‹ 2,049â€‹â€‹

841â€‹â€‹ 373â€‹â€‹ 142â€‹â€‹ 206â€‹â€‹ 3,931â€‹â€‹ 67â€‹â€‹ 13,535YTD gross charge-offsâ€‹ (40)â€‹â€‹ (135)â€‹â€‹ (74)â€‹â€‹ (54)â€‹â€‹ (33)â€‹â€‹ (89)â€‹â€‹ -â€‹â€‹ -â€‹â€‹ (425)â€‹Total loansâ€‹Passâ€‹ 677,870â€‹â€‹ 1,059,520â€‹â€‹ 628,083â€‹â€‹ 264,426â€‹â€‹ 183,119â€‹â€‹ 186,909â€‹â€‹ 353,298â€‹â€‹ 24,542â€‹â€‹ 3,377,767Watchâ€‹ 29,190â€‹â€‹ 4,515â€‹â€‹ 2,828â€‹â€‹ 1,037â€‹â€‹ 4,436â€‹â€‹ 2,982â€‹â€‹ 1,701â€‹â€‹ 3,583â€‹â€‹ 50,272Special mentionâ€‹ 437â€‹â€‹ 3,215â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 53â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 3,705Substandardâ€‹ 1,292â€‹â€‹ 1,438â€‹â€‹ 4,343â€‹â€‹ 1,312â€‹â€‹ 521â€‹â€‹ 3,699â€‹â€‹ 113â€‹â€‹ -â€‹â€‹ 12,718Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total loans$ 708,789â€‹$ 1,068,688â€‹$ 635,254â€‹$ 266,775â€‹$ 188,076â€‹$ 193,643â€‹$ 355,112â€‹$ 28,125â€‹$ 3,444,462Total YTD gross charge-offs$ (237)â€‹$ (602)â€‹$ (142)â€‹$ (237)â€‹$ (45)â€‹$ (98)â€‹$ (2)â€‹$ -â€‹$ (1,363)â€‹19 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹Past Due Loans and Leases:A loan or lease is considered past due if any required principal and interest payments have not been received as of the date such payments were required to be made under the terms of the loan or lease agreement. Generally, management placesÂ aÂ loan or lease on nonaccrual when there is a clear indicator that the borrowerâ€™s cash flow may not be sufficient to meet payments as they become due, which is generally when a loan or lease is 90Â days past due.The following tables present an aging analysis of our loan and lease portfolio (in thousands):â€‹ â€‹â€‹SeptemberÂ 30,Â 2024â€‹â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Â Â 90 DaysÂ Â Â Â â€‹Â Â Â Â â€‹â€‹â€‹â€‹â€‹Â Â Â Â â€‹Â 30-59 DaysÂ 60-89 DaysÂ orÂ MoreÂ TotalÂ Loans Notâ€‹TotalÂ â€‹Â Past DueÂ Past DueÂ Past Dueâ€‹PastÂ Dueâ€‹Past Dueâ€‹Loansâ€‹Commercial real estateâ€‹$ 1,909â€‹$ 37â€‹$ 802â€‹$ 2,748â€‹$ 1,897,037â€‹$ 1,899,785â€‹Consumer real estateâ€‹Â 596â€‹Â 709â€‹Â 387â€‹Â 1,692â€‹Â 688,812â€‹â€‹ 690,504â€‹Construction and land developmentâ€‹Â â€”â€‹Â â€”â€‹Â 41â€‹Â 41â€‹Â 314,965â€‹â€‹ 315,006â€‹Commercial and industrialâ€‹Â 454â€‹Â â€”â€‹Â 1,653â€‹Â 2,107â€‹Â 729,493â€‹â€‹ 731,600â€‹Leasesâ€‹â€‹ 1,814â€‹â€‹ 812â€‹â€‹ 1,601â€‹â€‹ 4,227â€‹â€‹ 62,825â€‹â€‹ 67,052â€‹Consumer and otherâ€‹Â 85â€‹Â 18â€‹Â 16â€‹Â 119â€‹Â 13,412â€‹â€‹ 13,531â€‹Totalâ€‹$ 4,858â€‹$ 1,576â€‹$ 4,500â€‹$ 10,934â€‹$ 3,706,544â€‹$ 3,717,478â€‹DecemberÂ 31,Â 2023â€‹â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Â Â 90 DaysÂ Â Â Â â€‹Â Â Â Â â€‹â€‹â€‹â€‹â€‹Â Â Â Â â€‹Â 30-59Â DaysÂ 60-89 DaysÂ orÂ MoreÂ TotalÂ Loans Notâ€‹TotalÂ â€‹Â PastÂ DueÂ Past DueÂ Past Dueâ€‹PastÂ Dueâ€‹Past Dueâ€‹Loansâ€‹Commercial real estateâ€‹$ 52â€‹$ 270â€‹$ 1,660â€‹$ 1,982â€‹$ 1,737,223â€‹$ 1,739,205â€‹Consumer real estateâ€‹Â 2,216â€‹Â 1,347â€‹Â 561â€‹Â 4,124â€‹Â 645,743â€‹â€‹ 649,867â€‹Construction and land developmentâ€‹Â 631â€‹Â â€”â€‹Â 620â€‹Â 1,251â€‹Â 325,934â€‹â€‹ 327,185â€‹Commercial and industrialâ€‹Â 956â€‹Â 330â€‹Â 2,286â€‹Â 3,572â€‹Â 642,346â€‹â€‹ 645,918â€‹Leasesâ€‹â€‹ 1,208â€‹â€‹ 132â€‹â€‹ 212â€‹â€‹ 1,552â€‹â€‹ 67,200â€‹â€‹ 68,752â€‹Consumer and otherâ€‹Â 80â€‹Â 9â€‹Â 98â€‹Â 187â€‹Â 13,348â€‹â€‹ 13,535â€‹Totalâ€‹$ 5,143â€‹$ 2,088â€‹$ 5,437â€‹$ 12,668â€‹$ 3,431,794â€‹$ 3,444,462â€‹â€‹The table below presents the amortized cost basis of loans on nonaccrual status and loans past due 90 or more days and still accruing interest at September 30, 2024 and December 31, 2023. Also presented is the balance of loans on nonaccrual status at September 30, 2024 and December 31, 2023, for which there was no related allowance for credit losses is recorded (in thousands):â€‹ â€‹â€‹SeptemberÂ 30,Â 2024â€‹â€‹DecemberÂ 31,Â 2023â€‹Â Â Â Â TotalÂ Â Â Â NonaccrualÂ Â Â Â Loans Past DueÂ Â Â Â TotalÂ Â Â Â NonaccrualÂ Â Â Â Loans Past Dueâ€‹Â NonaccrualÂ With No AllowanceÂ Over 90 Daysâ€‹Nonaccrualâ€‹With No Allowanceâ€‹Over 90 DaysÂ LoansÂ for Credit LossesÂ Still Accruingâ€‹Loansâ€‹for Credit Lossesâ€‹Still AccruingCommercial real estateâ€‹$ 1,416â€‹$ 802â€‹$ â€”â€‹$ 2,044â€‹$ 1,352â€‹$ â€”Consumer real estateâ€‹Â 3,242â€‹Â 1,800â€‹Â â€”â€‹Â 2,647â€‹â€‹ 1,562â€‹Â â€”Construction and land developmentâ€‹Â 41â€‹Â â€”â€‹Â 620â€‹â€‹ â€”â€‹Â â€”Commercial and industrialâ€‹Â 1,990â€‹Â â€”â€‹Â â€”â€‹Â 2,480â€‹â€‹ 160â€‹Â â€”Leasesâ€‹â€‹ 2,626â€‹â€‹ â€”â€‹â€‹ 156â€‹â€‹ 140â€‹â€‹ â€”â€‹â€‹ 72Consumer and otherâ€‹Â 4â€‹Â â€”â€‹Â 16â€‹Â â€”â€‹â€‹ â€”â€‹Â 98Totalâ€‹$ 9,319â€‹$ 2,602â€‹$ 172â€‹$ 7,931â€‹$ 3,074â€‹$ 170â€‹â€‹20 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹The following table presents the amortized cost basis of collateral-dependent loans, which are individually evaluated to determine expected credit losses (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ â€‹â€‹SeptemberÂ 30,Â 2024â€‹Â Real EstateÂ OtherÂ TotalCommercial real estateâ€‹$ 4,353â€‹$ â€”â€‹$ 4,353Consumer real estateâ€‹Â 2,096â€‹Â â€”â€‹Â 2,096Construction and land developmentâ€‹Â â€”â€‹Â â€”â€‹Â â€”Commercial and industrialâ€‹Â â€”â€‹Â 859â€‹Â 859Leasesâ€‹â€‹ â€”â€‹â€‹ 534â€‹â€‹ 534Consumer and otherâ€‹Â â€”â€‹Â â€”â€‹Â â€”Totalâ€‹$ 6,449â€‹$ 1,393â€‹$ 7,842â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ â€‹â€‹DecemberÂ 31,Â 2023â€‹Â Real EstateÂ OtherÂ TotalCommercial real estateâ€‹$ 5,155â€‹$ â€”â€‹$ 5,155Consumer real estateâ€‹Â 2,756â€‹Â â€”â€‹Â 2,756Construction and land developmentâ€‹Â 1,411â€‹Â â€”â€‹Â 1,411Commercial and industrialâ€‹Â â€”â€‹Â 1,018â€‹Â 1,018Leasesâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Consumer and otherâ€‹Â â€”â€‹Â â€”â€‹Â â€”Totalâ€‹$ 9,322â€‹$ 1,018â€‹$ 10,340â€‹â€‹Loan Modifications to Borrowers Experiencing Financial Difficulty:The table below shows the amortized cost of loans and leases made to borrowers experiencing financial difficulty that were modified during the three and nine months ended September 30, 2024 and 2023, respectively. (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 Payment Delayâ€‹â€‹â€‹Â PaymentÂ TermÂ and Termâ€‹â€‹Three Months Ended SeptemberÂ 30,Â 2024â€‹DelayÂ Extensionâ€‹Extensionâ€‹TotalCommercial real estateâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”Consumer real estateâ€‹Â â€”â€‹Â 83â€‹Â â€”â€‹â€‹ 83Construction and land developmentâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹â€‹ â€”Commercial and industrialâ€‹Â 27â€‹Â â€”â€‹â€‹ 27Leasesâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Consumer and otherâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹â€‹ â€”Totalâ€‹$ â€”â€‹$ 110â€‹$ â€”â€‹$ 110â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Nine Months Ended SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial real estateâ€‹$ â€”â€‹$ 226â€‹$ â€”â€‹$ 226Consumer real estateâ€‹Â â€”â€‹Â 83â€‹Â â€”â€‹â€‹ 83Construction and land developmentâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹â€‹ â€”Commercial and industrialâ€‹Â 27â€‹Â â€”â€‹â€‹ 27Leasesâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Consumer and otherâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹â€‹ â€”Totalâ€‹$ â€”â€‹$ 336â€‹$ â€”â€‹$ 336â€‹â€‹21 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)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 Payment Delayâ€‹â€‹â€‹Â PaymentÂ TermÂ and Termâ€‹â€‹Three Months Ended SeptemberÂ 30,Â 2023â€‹DelayÂ Extensionâ€‹Extensionâ€‹TotalCommercial real estateâ€‹$ â€”â€‹$ 528â€‹$ â€”â€‹$ 528Consumer real estateâ€‹Â â€”â€‹Â 514â€‹Â â€”â€‹â€‹ 514Construction and land developmentâ€‹Â â€”â€‹Â 748â€‹Â â€”â€‹â€‹ 748Commercial and industrialâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹â€‹ â€”Leasesâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Consumer and otherâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹â€‹ â€”Totalâ€‹$ â€”â€‹$ 1,790â€‹$ â€”â€‹$ 1,790â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Nine Months Ended SeptemberÂ 30,Â 2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial real estateâ€‹$ 403â€‹$ 566â€‹$ â€”â€‹$ 969Consumer real estateâ€‹Â â€”â€‹Â 514â€‹Â â€”â€‹â€‹ 514Construction and land developmentâ€‹Â â€”â€‹Â 748â€‹Â â€”â€‹â€‹ 748Commercial and industrialâ€‹Â 63â€‹Â â€”â€‹Â 153â€‹â€‹ 216Leasesâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Consumer and otherâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹â€‹ â€”Totalâ€‹$ 466â€‹$ 1,828â€‹$ 153â€‹$ 2,447â€‹The following table summarizes the financial impacts of loan modifications made to borrowers experiencing financial difficulty during the three and nine months ended September 30, 2024 and 2023, respectively. (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Weighted-Averageâ€‹â€‹â€‹Â Â Â Â TermÂ Â Â Â Weighted-Averageâ€‹Â ExtensionÂ Total PaymentThree Months Ended SeptemberÂ 30,Â 2024â€‹(in months)Â DelayCommercial real estateâ€‹â€‹ â€”â€‹$ â€”Consumer real estateâ€‹Â 62â€‹Â â€”Construction and land developmentâ€‹Â â€”â€‹Â â€”Commercial and industrialâ€‹Â 38â€‹Â â€”Leasesâ€‹â€‹ â€”â€‹â€‹ â€”Consumer and otherâ€‹Â â€”â€‹Â â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â â€‹â€‹â€‹â€‹â€‹Nine Months Ended SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹Commercial real estateâ€‹â€‹ 64â€‹$ â€”Consumer real estateâ€‹Â 62â€‹Â â€”Construction and land developmentâ€‹Â â€”â€‹Â â€”Commercial and industrialâ€‹Â 38â€‹Â â€”Leasesâ€‹â€‹ â€”â€‹â€‹ â€”Consumer and otherâ€‹Â â€”â€‹Â â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Weighted-Averageâ€‹â€‹â€‹Â Â Â Â TermÂ Â Â Â Weighted-Averageâ€‹Â ExtensionÂ Total PaymentThree Months Ended SeptemberÂ 30,Â 2023â€‹(in months)Â DelayCommercial real estateâ€‹â€‹ 12â€‹$ â€”Consumer real estateâ€‹Â 20â€‹Â â€”Construction and land developmentâ€‹Â 9â€‹Â â€”Commercial and industrialâ€‹Â â€”â€‹Â â€”Leasesâ€‹â€‹ â€”â€‹â€‹ â€”Consumer and otherâ€‹Â â€”â€‹Â â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â â€‹â€‹â€‹â€‹â€‹Nine Months Ended SeptemberÂ 30,Â 2023â€‹â€‹â€‹â€‹Commercial real estateâ€‹â€‹ 23â€‹$ 23Consumer real estateâ€‹Â 15â€‹Â â€”Construction and land developmentâ€‹Â 9â€‹Â â€”Commercial and industrialâ€‹Â 30â€‹Â 7Leasesâ€‹â€‹ â€”â€‹â€‹ â€”Consumer and otherâ€‹Â â€”â€‹Â â€”â€‹22 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹The table below shows an age analysis of loans and leases made to borrowers experiencing financial difficulty that were modified in the last twelve months, (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 Â Â â€‹Â Â Â Â 90 DaysÂ Â Â Â â€‹Â Â Â Â â€‹â€‹â€‹Â â€‹Â 30-89Â DaysÂ orÂ MoreÂ â€‹Â â€‹â€‹Â CurrentÂ PastÂ DueÂ Past Dueâ€‹Nonaccrualâ€‹TotalCommercial real estateâ€‹$ 637â€‹$ 55â€‹$ â€”â€‹$ 398â€‹$ 1,090Consumer real estateâ€‹Â 354â€‹Â â€”â€‹Â â€”â€‹Â 176â€‹Â 530Construction and land developmentâ€‹Â 2,307â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â 2,307Commercial and industrialâ€‹Â 16â€‹Â â€”â€‹Â â€”â€‹Â 169â€‹Â 185Leasesâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Consumer and otherâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”Totalâ€‹$ 3,314â€‹$ 55â€‹$ â€”â€‹$ 743â€‹$ 4,112â€‹Foreclosure Proceedings and Balances:As of September 30, 2024, there was no residential real estate property secured by real estate included in other real estate owned and there were no residential real estate loans in the process of foreclosure. â€‹â€‹NoteÂ 5. Goodwill and Intangible AssetsIn accordance with FASB ASC No. 2021-03,Â â€œGoodwill and Other (Topic 350),â€ regarding testing goodwill for impairment provides an entity the option to first perform a qualitative assessment to determine whether it is more likely than not that the fair value of a reporting unit is less than its carrying amount. The Company performs its annual goodwill impairment test as of DecemberÂ 31 of eachÂ year. Â The Companyâ€™s other intangible assets consist of core deposit intangibles, insurance agency customer relationships and insurance agency tradename. They are initially recognized based on a valuation performed as of the consummation date. The core deposit intangible is amortized over the average remaining life of the acquired customer deposits, the insurance agency customer relationships are amortized over 14 years and the insurance agency tradename is amortized over five years. The carrying amount of goodwill at September 30, 2024, and December 31, 2023, was $96.1 million.â€‹Other intangible assets as of the dates indicated is summarized below (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Core DepositÂ Â Â Â Customer RelationshipsÂ Â Â Â Tradenameâ€‹â€‹Â Amortized other intangible assets:â€‹Intangiblesâ€‹Intangiblesâ€‹Intangiblesâ€‹Totalâ€‹SeptemberÂ 30,Â 2024:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Beginning balance January 1, 2024, grossâ€‹$ 17,470â€‹$ 5,670â€‹$ 63â€‹$ 23,203â€‹Less: accumulated amortizationâ€‹â€‹ (11,021)â€‹â€‹ (2,940)â€‹â€‹ (63)â€‹â€‹ (14,024)â€‹Balance, SeptemberÂ 30,Â 2024, other intangible assets, netâ€‹$ 6,449â€‹$ 2,730â€‹$ -â€‹$ 9,179â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹December 31, 2023:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Beginning balance January 1, 2023, grossâ€‹$ 17,470â€‹$ 5,670â€‹$ 63â€‹$ 23,203â€‹Less: accumulated amortizationâ€‹â€‹ (9,758)â€‹â€‹ (2,379)â€‹â€‹ (63)â€‹â€‹ (12,200)â€‹Balance, DecemberÂ 31,Â 2023, other intangible assets, netâ€‹$ 7,712â€‹$ 3,291â€‹$ -â€‹$ 11,003â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹The aggregate amortization expense for other intangible assets for the three and nine months ended September 30, 2024, was $604 thousand and $1.8 million, respectively, and for the three and nine months ended September 30, 2023, was $647 thousand and $2.0 million, respectively.23 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹As of September 30, 2024, the estimated aggregate amortization expense for future periods for intangibles is as follows (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹Remainder of 2024Â Â Â Â $ 6002025â€‹Â 2,2562026â€‹Â 2,0862027â€‹Â 1,9042028â€‹â€‹ 1,139Thereafterâ€‹Â 1,194Totalâ€‹$ 9,179â€‹â€‹NoteÂ 6. Borrowings, Line of Credit and Subordinated DebtBorrowings:At September 30, 2024, total borrowings were $9.0 million compared to $13.1 million at December 31, 2023. Â Borrowings consist of the following (in thousands): â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â â€‹DecemberÂ 31,Â â€‹â€‹2024â€‹2023Securities sold under customer repurchase agreementsÂ Â Â Â $ 3,997â€‹$ 5,078Other borrowingsâ€‹â€‹ 5,000â€‹â€‹ 8,000TotalÂ Â Â Â $ 8,997â€‹$ 13,078â€‹Securities Sold Under Agreements to Repurchase:Securities sold under repurchase agreements, which are secured borrowings, generally mature within one to four days from the transaction date. Securities sold under repurchase agreements are reflected at the amount of cash received in connection with the transaction. The Company may be required to provide additional collateral based on the fair value of the underlying securities. The Company monitors the fair value of the underlying securities on a daily basis. The Company had securities sold under agreements to repurchase with commercial checking customers which were secured by government agency securities. Â The carrying value of investment securities pledged as collateral under repurchase agreements was $6.6 million and $7.6 million at September 30, 2024 and DecemberÂ 31, 2023, respectively. The average balance of repurchase agreements during the nine-month period ended September 30, 2024, and 2023 was $4.8 million and $5.0 million, respectively. Â The maximum month-end outstanding balance for the nine-month period ended September 30, 2024, and 2023 was $5.8 million and $6.1 million, respectively.Other Borrowings:The Company has a revolving line of credit for an aggregate amount of $35 million. Â The maturity of the line of credit is February 1, 2025. At September 30, 2024, $5.0 million was outstanding under the line of credit, and $30.0 million of the line of credit remained available to the Company.Subordinated Debt:On SeptemberÂ 28, 2018, the Company issued $40Â million of 5.625% fixed-to-floating rate subordinated notes (the "Notes"), which were outstanding as of September 30, 2024 and December 31, 2023. Unamortized debt issuance cost was $337 thousand and $401 thousand at September 30, 2024 and DecemberÂ 31, 2023, respectively.The Notes initially bore interest at a rate of 5.625% per annum from and including September 28, 2018, to but excluding October 2, 2023, with interest during this period payable semi-annually in arrears. As of October 2, 2023, to but excluding the maturity date or early redemption date, the interest rate has, with the sunset of the London Inter-bank Offered Rate, 24 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹reset quarterly to an annual floating rate equal to three-month Chicago Mercantile Exchange published term Secured Overnight Financing Rate (â€œSOFRâ€), plus 281.161 basis points, with interest during this period payable quarterly in arrears. The Notes are redeemable by the Company, in whole or in part, on or after October 2, 2023, and at any time, in whole but not in part, upon the occurrence of certain events. The Notes have been structured to qualify initially as Tier 2 capital for the Company for regulatory capital purposes.â€‹The Notesâ€™Â unamortized debt issuance costs totaled $337 thousand at September 30, 2024 and will be amortized through the Notesâ€™ maturity date. Amortization expense totaled $21 thousand and $63 thousand for the three and nine months ended September 30, 2024, and 2023, respectively.On September 1, 2021, the Company acquired $2.5 million of subordinated notes (â€œsub-debtâ€) from the acquisition of Sevier County Bancshares, Inc. The sub-debt bears interest at a rate of 6.75% per annum until August 14, 2024, with the interest during this period payable semi-annually in arrears. On August 14, 2024, the Company redeemed this sub-debt in whole. â€‹â€‹NoteÂ 7. Employee Benefit Plans401(k)Â Plan:The Company provides a deferred salary reduction plan (â€œPlanâ€) under SectionÂ 401(k)Â of the Internal Revenue Code covering substantially all employees. After 90 days of service, the Company matches 100% of employee contributions up to 3% of compensation and 50% of employee contributions on the next 2% of compensation. The Companyâ€™s contribution to the Plan for the three and nine month periods ending September 30, 2024, was $504 thousand and $1.5 million, respectively. Â The Companyâ€™s contribution to the Plan for the three and nine months ended September 30, 2023, was $475 thousand and $1.4 million, respectively. Â Â Equity Incentive Plans:The Compensation Committee of the Companyâ€™s board of directors may grant or award eligible participants stock options, restricted stock, restricted stock units, stock appreciation rights, and other stock-based awards or any combination of awards (collectively referred to herein as "Rights"). At September 30, 2024, the Company had one active equity incentive plan available for future grants, the 2015 Stock Incentive Plan, which has 1,595,020 Rights available for future grants or awards.The Companyâ€™s 2015 Stock Incentive Plan has 10,148 Rights issued. Stock Options:A summary of the status of stock option plans is presented in the following table:â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Weightedâ€‹â€‹â€‹Averageâ€‹â€‹â€‹â€‹Exercisableâ€‹â€‹Numberâ€‹PriceOutstanding at DecemberÂ 31,Â 2023Â 16,340â€‹$ 13.55GrantedÂ â€”â€‹Â â€”ExercisedÂ (6,192)â€‹Â 11.09ForfeitedÂ â€”â€‹Â â€”Outstanding at SeptemberÂ 30,Â 2024Â 10,148â€‹$ 15.05â€‹25 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹Information pertaining to stock options outstanding at September 30, 2024, is as follows:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Options Outstandingâ€‹Options Exercisableâ€‹â€‹Â Â Â Â â€‹Â Â Â Â Weighted-Â Â Â Â â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Â Â â€‹â€‹â€‹â€‹â€‹Averageâ€‹Weighted-â€‹â€‹Weighted-â€‹â€‹â€‹â€‹â€‹Remainingâ€‹Averageâ€‹â€‹â€‹AverageExerciseâ€‹Numberâ€‹Contractualâ€‹Exerciseâ€‹Numberâ€‹ExercisePricesâ€‹Outstandingâ€‹Lifeâ€‹Priceâ€‹Exercisableâ€‹Price$

15.05Â 10,148Â 1.00 yearsâ€‹$ 15.05Â 10,148â€‹$ 15.05â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Outstanding, end of periodÂ 10,148Â 1.00 yearsâ€‹$ 15.05â€‹ 10,148â€‹$ 15.05â€‹The Company did not recognize any stock option-based compensation expense during the three and nine months ended September 30, 2024, and 2023, respectively, as all stock options issued are fully vested, and no future compensation cost will be recognized related to nonvested stock-based compensation arrangements granted under the Plan.â€‹Stock options of 1,692 and 6,192 shares were exercised during the three and nine month periods ended September 30, 2024, respectively. No stock options were exercised during the three months ended September 30, 2023. Â Stock options of 15,705 shares were exercised during the nine month period ended September 30, 2023. Â The income tax benefit recognized for the exercise of options during the three and nine months ended September 30, 2024, was a benefit of $0 and $14 thousand, respectively, and for the nine months ended September 30, 2023, a benefit of $60 thousand.The intrinsic value of options exercised during the three and nine months ended September 30, 2024, was $15 thousand and $69 thousand, respectively. Â No stock options were exercised during the three months ended September 30, 2023. Â The intrinsic value of options exercised during the nine months ended September 30, 2023, was $242 thousand. Â The aggregate intrinsic value of total options outstanding and exercisable options at September 30, 2024, was $143 thousand. Â Cash received from options exercised under all share-based payment arrangements for the nine months ended September 30, 2024, was $68 thousand.Restricted Stock Awards:A summary of the activity of the Companyâ€™s unvested restricted stock awards for the period ended September 30, 2024, is presented below:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â â€‹Â Â Â Â Weightedâ€‹â€‹â€‹Averageâ€‹â€‹â€‹Grant-Dateâ€‹â€‹Numberâ€‹FairÂ ValueBalance at DecemberÂ 31,Â 2023Â 171,770â€‹$ 22.22GrantedÂ 79,643â€‹Â 24.04VestedÂ (51,236)â€‹Â 21.74Forfeited/expiredÂ (3,309)â€‹Â 24.75Balance at SeptemberÂ 30,Â 2024Â 196,868â€‹$ 23.04â€‹The Company measures the fair value of restricted stock awards based on the price of the Companyâ€™s common stock on the grant date, and compensation expense is recorded over the vesting period. Â The compensation expense for restricted stock awards during the three and nine months ended September 30, 2024, was $372 thousand and $1.3 million, respectively, and was $271 thousand and $1.2 million, during the three and nine months ended September 30, 2023, respectively. Â As of September 30, 2024, there was $2.1 million of unrecognized compensation cost related to non-vested restricted stock awards granted under the plan. Â The cost is expected to be recognized over a weighted average period of 2.15 years. Â The grant-date fair value of restricted stock awards vested was $1.1 million for the nine months ended September 30, 2024. â€‹26 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹Stock Appreciation Rights (â€œSARsâ€):A summary of the status of SARs plans is presented in the following table:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Weightedâ€‹Â Â â€‹â€‹â€‹Averageâ€‹Â Â Â Â NumberÂ Â Â Â ExercisableÂ PriceOutstanding at DecemberÂ 31,Â 2023â€‹ 20,000â€‹$ 20.70Grantedâ€‹ â€”â€‹ â€”ExercisedÂ (16,000)Â â€‹ 20.70ForfeitedÂ â€”Â â€‹ â€”Outstanding at SeptemberÂ 30,Â 2024Â 4,000â€‹$ 20.70â€‹Information pertaining to SARs outstanding at September 30, 2024, is as follows:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ â€‹SARsÂ Outstandingâ€‹SARsÂ Exercisableâ€‹â€‹â€‹â€‹Weighted-â€‹â€‹â€‹Â â€‹â€‹â€‹â€‹â€‹â€‹Averageâ€‹Weighted-â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â RemainingÂ â€‹Averageâ€‹â€‹â€‹Weighted-Â AverageExerciseâ€‹Numberâ€‹Contractualâ€‹Exerciseâ€‹Numberâ€‹ExercisePricesÂ OutstandingÂ Lifeâ€‹â€‹Priceâ€‹Exercisableâ€‹Price$ 20.70Â 4,000Â 0.25 yearsâ€‹$ 20.70Â 4,000â€‹$ 20.70â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Outstanding, end of periodÂ 4,000Â 0.25 yearsâ€‹$ 20.70Â 4,000â€‹$ 20.70â€‹SARs compensation expense of $41 thousand and $7 thousand was recognized for the three and nine months ended September 30, 2024, respectively, and $5 thousand and ($118) thousand for the three and nine months ended September 30, 2023. Â The credit adjustment for the nine month periods ended September 30, 2023, was due to adjustments related to the fair value evaluation of SARs.â€‹NoteÂ 8. Commitments and Contingent LiabilitiesThe Company is a party to financial instruments with off-balance sheet risk in the normal course of business to meet the financing and depository needs of its customers. These financial instruments include commitments to extend credit and standby letters of credit. Such commitments involve, to varying degrees, elements of credit risk and interest rate risk in excess of the amount recognized on the balance sheet. The majority of all commitments to extend credit are variable rate instruments while the standby letters of credit are primarily fixed rate instruments. The Companyâ€™s exposure to credit loss is represented by the contractual amount of those instruments. The Company uses the same credit policies in making commitments as it does for on-balance sheet instruments.A summary of the Companyâ€™s total contractual amount for all off-balance sheet commitments are as follows (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â â€‹DecemberÂ 31,Â â€‹â€‹2024â€‹2023Commitments to extend creditÂ Â Â Â $ 780,576â€‹$ 716,951Standby letters of creditâ€‹Â 29,280â€‹Â 7,611â€‹At September 30, 2024, and December 31, 2023, the allowance for credit losses for these off-balance sheet commitments was $2.3 million and $2.4 million, respectively. The expense (credit) related to the allowance for off-balance sheet commitments during the three and nine months ended September 30, 2024, was $302 thousand and ($73) thousand, 27 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹respectively, and was ($489) thousand and ($795) thousand, respectively, during the three and nine months ended September 30, 2023, respectively. Â Commitments to extend credit are agreements to lend to a customer as long as there is no violation of any condition established in the contract. Commitments generally have fixed expiration dates or other termination clauses and may require payment of a fee. Since many of the commitments are expected to expire without being drawn upon, the total commitment amounts do not necessarily represent future cash requirements. The amount of collateral obtained, if deemed necessary by the Company upon extension of credit, is based on managementâ€™s credit evaluation of the customer. Collateral held varies, but may include accounts receivable, inventory, property and equipment, residential real estate, and income-producing commercial properties.Standby letters of credit issued by the Company are conditional commitments to guarantee the performance of a customer to a third party. Those letters of credit are primarily issued to support public and private borrowing arrangements. The credit risk involved in issuing letters of credit is essentially the same as that involved in extending loans to customers. Collateral held varies and is required in instances which the Company deems necessary. At September 30, 2024 and DecemberÂ 31, 2023, the carrying amount of liabilities related to the Companyâ€™s obligation to perform under standby letters of credit was insignificant.The Company is subject in the normal course of business to various pending and threatened legal proceedings in which claims for monetary damages are asserted. Management, after consultation with legal counsel, does not anticipate that the aggregate ultimate liability arising out of litigation pending or threatened against the Company will be material to the Companyâ€™s consolidated financial position. On an on-going basis, the Company assesses any potential liabilities or contingencies in connection with such legal proceedings. For those matters where it is deemed probable that the Company will incur losses and the amount of the losses can be reasonably estimated, the Company would record an expense and corresponding liability in its consolidated financial statements.â€‹NoteÂ 9. Fair Value DisclosuresDetermination of Fair Value:The Company uses fair value measurements to record fair value adjustments to certain assets and liabilities and to determine fair value disclosures. In accordance with the â€œFair Value Measurements and Disclosuresâ€ ASC Topic 820, the fair value of a financial instrument is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value is best determined based upon quoted market prices. In cases where quoted market prices are not available, fair values are based on estimates using present value or other valuation techniques. Those techniques are significantly affected by the assumptions used, including the discount rate and estimates of future cash flows. Accordingly, the fair value estimates may not be realized in an immediate settlement of the instrument.ASC Topic 820 provides a consistent definition of fair value, which focuses on exit price in an orderly transaction between market participants at the measurement date under current market conditions. If there has been a significant decrease in the volume and level of activity for the asset or liability, a change in valuation technique or the use of multiple valuation techniques may be appropriate. In such instances, determining the price at which willing market participants would transact business at the measurement date under current market conditions depends on the facts and circumstances and requires the use of significant judgment. The fair value is a reasonable point within the range that is most representative of fair value under current market conditions.Fair Value Hierarchy:In accordance with this guidance, the Company groups its financial assets and financial liabilities generally measured at fair value in three levels, based on the markets in which the assets and liabilities are traded and the reliability of the assumptions used to determine fair value.28 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹Level 1Â â€“ Valuation is based on quoted prices in active markets for identical assets or liabilities that the reporting entity has the ability to access at the measurement date. Level 1 assets and liabilities generally include debt and equity securities that are traded in an active exchange market. Valuations are obtained from readily available pricing sources for market transactions involving identical assets or liabilities.Level 2Â â€“ Valuation is based on inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly. The valuation may be based on 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 for substantially the full term of the asset or liability.Level 3Â â€“ Valuation is based on unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities. Level 3 assets and liabilities include financial instruments whose value is determined using pricing models, discounted cash flow methodologies, or similar techniques, as well as instruments for which determination of fair value requires significant management judgment or estimation.A financial instrumentâ€™s categorization within the valuation hierarchy is based upon the lowest level of input that is significant to the fair value measurement.The following methodologies were used by the Company in estimating fair value disclosures for financial instruments measured on a recurring basis:Securities available-for-sale â€“ The fair value of U.S. Treasury, U.S. Government-sponsored enterprises, municipal securities, other debt securities and mortgage-backed securities, is estimated using a third-party pricing service. The third party provider evaluates securities based on comparable investments with trades and market data and will utilize pricing models that use a variety of inputs, such as benchmark yields, reported trades, broker-dealer quotes, issuer spreads, benchmark securities, bids and offers as needed. These securities are generally classified as Level 2. Derivative financial instruments and interest rate swap agreements â€“ The fair value forÂ derivative financial instruments and interest rate swap agreementsÂ is determined based on market prices, broker-dealer quotations on similar products, or other related input parameters. The derivative financial instruments are generally classified Level 2.â€‹29 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹Recurring Measurements of Fair Value:â€‹The tables below present the recorded amount of assets and liabilities measured at fair value on a recurring basis (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 QuotedÂ PricesÂ inÂ Â Â Â SignificantÂ Â Â Â Significantâ€‹â€‹â€‹â€‹â€‹ActiveÂ Marketsâ€‹Otherâ€‹Otherâ€‹â€‹â€‹â€‹â€‹
available-for-sale:Â â€‹Â Â â€‹â€‹â€‹â€‹â€‹â€‹U.S. Treasuryâ€‹$ 77,911â€‹$ â€”â€‹$ 77,911â€‹$ â€”U.S. Government-sponsored enterprises (GSEs)â€‹â€‹ 42,566â€‹â€‹ â€”â€‹â€‹ 42,566â€‹â€‹ â€”Municipal securities â€‹Â 18,097â€‹Â â€”â€‹Â 18,097â€‹Â â€”Other debt securitiesâ€‹Â 40,232â€‹Â â€”â€‹Â 40,232â€‹Â â€”Mortgage-backed securities (GSEs)â€‹Â 322,530â€‹Â â€”â€‹Â 322,530â€‹Â â€”Total securities available-for-saleâ€‹â€‹ 501,336â€‹â€‹ â€”â€‹â€‹ 501,336â€‹â€‹ â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Derivative financial instruments and interest rate swap agreementsâ€‹â€‹ 12,387â€‹â€‹ â€”â€‹â€‹ 12,387â€‹â€‹ â€”Total assets at fair valueâ€‹$ 513,723â€‹$ â€”â€‹$ 513,723â€‹$ 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€‹Derivative financial instruments and interest rate swap agreementsâ€‹$ 14,023â€‹$ â€”â€‹$ 14,023â€‹$ â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹DecemberÂ 31,Â 2023:Â â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Assets:Â â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Securities available-for-sale:Â â€‹Â Â Â â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â U.S. Treasuryâ€‹$ 76,033â€‹$ â€”â€‹$ 76,033â€‹$ â€”U.S. Government-sponsored enterprises (GSEs)â€‹â€‹ 48,093â€‹â€‹ â€”â€‹â€‹ 48,093â€‹â€‹ â€”Municipal securities â€‹Â 18,276â€‹Â â€”â€‹Â 18,276â€‹Â â€”Other debt securitiesâ€‹Â 33,069â€‹Â â€”â€‹Â 33,069â€‹Â â€”Mortgage-backed securities (GSEs)â€‹Â 232,939â€‹Â â€”â€‹Â 232,939â€‹Â â€”Total securities available-for-saleâ€‹â€‹ 408,410â€‹â€‹ â€”â€‹â€‹ 408,410â€‹â€‹ â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Derivative financial instruments and interest rate swap agreementsâ€‹â€‹ 12,821â€‹â€‹ â€”â€‹â€‹ 12,821â€‹â€‹ â€”Total assets at fair valueâ€‹$ 421,231â€‹$ â€”â€‹$ 421,231â€‹$ 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 Â Derivative financial instruments and interest rate swap agreementsâ€‹$ 14,807â€‹$ â€”â€‹$ 14,807â€‹$ â€”â€‹During the nine months ending September 30, 2024, and twelve months ended December 31, 2023, there were no transfers between Level 1 and Level 2 or into our out of Level 3 in the fair value hierarchy.â€‹30 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹Assets Measured at Fair Value on a Nonrecurring Basis:â€‹Under certain circumstances management adjusts fair value for assets and liabilities although they are not measured at fair value on an ongoing basis. The following tables present the financial instruments carried on the consolidated balance sheets by caption and by level in the fair value hierarchy, for which a nonrecurring change in fair value has been recorded (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 QuotedÂ PricesÂ inÂ Â Â Â SignificantÂ Â Â Â Significantâ€‹â€‹â€‹â€‹â€‹ActiveÂ Marketsâ€‹Otherâ€‹Otherâ€‹â€‹â€‹â€‹â€‹
dependent loansâ€‹$ 656â€‹$ â€”â€‹$ â€”â€‹$ 656Other real estate ownedâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹DecemberÂ 31,Â 2023:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Collateral-dependent loansâ€‹$ 1,295â€‹$ â€”â€‹$ â€”â€‹$ 1,295Other real estate ownedâ€‹Â 279â€‹Â â€”â€‹Â â€”â€‹Â 279â€‹For Level 3 assets measured at fair value on a non-recurring basis, the significant unobservable inputs used in the fair value measurements are presented below (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 Weightedâ€‹â€‹â€‹â€‹Valuationâ€‹SignificantÂ Otherâ€‹AverageÂ ofâ€‹â€‹â€‹FairÂ Valueâ€‹Techniqueâ€‹UnobservableÂ Inputâ€‹Inputâ€‹
dependent loansâ€‹$ 656Â AppraisalÂ Appraisal discountsÂ 79%Other real estate ownedâ€‹Â â€”Â AppraisalÂ Appraisal discountsÂ â€”%â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹DecemberÂ 31,Â 2023:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Collateral-dependent loansâ€‹$ 1,295Â AppraisalÂ Appraisal discountsÂ 73%Other real estate ownedâ€‹Â 279Â AppraisalÂ Appraisal discountsÂ 33%â€‹Collateral-dependent loans: A collateral-dependent loan is measured based on the fair value of the collateral securing these loans, less selling costs. Collateral-dependent loans are classified within Level 3 of the fair value hierarchy. Collateral may be real estate and/or business assets including equipment, inventory, and/or accounts receivable. The Company determines the value of the collateral based on independent appraisals performed by qualified licensed appraisers. These appraisals may utilize a single valuation approach or a combination of approaches including comparable sales and the income approach. Appraised values are discounted for costs to sell and may be discounted further based on managementâ€™s historical knowledge, changes in market conditions from the date of the most recent appraisal, and/or managementâ€™s expertise and knowledge of the customer and the customerâ€™s business. Such discounts by management are subjective and are typically significant unobservable inputs for determining fair value. Collateral-dependent loans are reviewed and evaluated on at least a quarterly basis for additional impairment and adjusted accordingly, based on the same factors discussed above. Â The amount of valuation allowance on all collateral-dependent loans was $3.2 million and $3.5 million as of September 30, 2024, and December 31, 2023, respectively.Other real estate owned: Other real estate owned, consisting of properties obtained through foreclosure or in satisfaction of loans, are initially recorded at fair value less estimated costs to sell upon transfer of the loans to other real estate. Subsequently, other real estate is carried at the lower of carrying value or fair value less costs to sell. Fair values are generally based on third-party appraisals of the property and are classified within Level 3 of the fair value hierarchy. The 31 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹appraisals are sometimes further discounted based on managementâ€™s historical knowledge, and/or changes in market conditions from the date of the most recent appraisal, and/or managementâ€™s expertise and knowledge of the customer and the customerâ€™s business. Such discounts are typically significant unobservable inputs for determining fair value. In cases where the carrying amount exceeds the fair value, less estimated costs to sell, the difference is recognized in noninterest expense.Carrying value and estimated fair value:The carrying amount and estimated fair value of the Companyâ€™s financial instruments are as follows (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹FairÂ ValueÂ MeasurementsÂ Usingâ€‹Â Â Â Â CarryingÂ Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â Estimatedâ€‹â€
and cash equivalentsâ€‹$ 192,914Â $ 192,914Â $ â€”Â $ â€”â€‹$ 192,914Securities available-for-saleâ€‹Â 501,336Â â€‹ â€”Â â€‹ 501,336Â â€‹ â€”â€‹Â 501,336Securities held-to-maturityâ€‹â€‹ 127,779â€‹â€‹ â€”â€‹â€‹ 113,267â€‹â€‹ â€”â€‹â€‹ 113,267Other investmentsâ€‹Â 20,352Â â€‹N/AÂ â€‹N/AÂ â€‹N/Aâ€‹Â N/ALoans and leases, net and loans held for saleâ€‹Â 3,687,673Â â€‹ â€”Â â€‹ â€”Â â€‹ 3,564,572â€‹Â 3,564,572Derivative financial instruments and interest rate swap agreementsâ€‹â€‹ 12,387â€‹â€‹ â€”â€‹â€‹ 12,387â€‹â€‹ â€”â€‹â€‹ 12,387â€‹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 Â Â Noninterest-bearing demand depositsâ€‹Â 863,949Â â€‹ â€”Â â€‹ 863,949Â â€‹ â€”â€‹Â 863,949Interest-bearing demand depositsâ€‹Â 834,207Â â€‹ â€”Â â€‹ 834,207Â â€‹ â€”â€‹Â 834,207Money market and savings depositsâ€‹Â 1,854,777Â â€‹ â€”Â â€‹

1,854,777Â â€‹ â€”â€‹Â 1,854,777Time depositsâ€‹Â 769,558Â â€‹ â€”Â â€‹ 769,621Â â€‹ â€”â€‹Â 769,621Borrowingsâ€‹â€‹ 8,997â€‹â€‹ â€”â€‹â€‹ 8,997â€‹â€‹ â€”â€‹â€‹ 8,997Subordinated debtâ€‹Â 39,663Â â€‹ â€”Â â€‹ â€”Â â€‹ 37,860â€‹Â 37,860Derivative financial instruments and interest rate swap agreementsâ€‹Â 14,023Â â€‹ â€”Â â€‹ 14,023Â â€‹ â€”â€‹Â 14,023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹December 31,Â 2023: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€‹Assets:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹ and cash equivalentsâ€‹$ 352,271Â $ 352,271Â $ â€”Â $ â€”â€‹$ 352,271Securities available-for-saleâ€‹Â 408,410Â â€‹ â€”Â â€‹ 408,410Â â€‹ â€”â€‹Â 408,410Securities held-to-maturityâ€‹â€‹ 281,236â€‹â€‹ â€”â€‹â€‹ 262,538â€‹â€‹â€‹â€‹ 262,538Other investmentsâ€‹Â 13,662Â â€‹N/AÂ â€‹N/AÂ â€‹N/AÂ â€‹ N/ALoans and leases, net and loans held for saleâ€‹Â 3,413,814Â â€‹ â€”Â â€‹ â€”Â â€‹ 3,308,980â€‹Â 3,308,980Derivative financial instruments and interest rate swap agreementsâ€‹â€‹ 12,821â€‹â€‹ â€”â€‹â€‹ 12,821â€‹â€‹ â€”â€‹â€‹ 12,821â€‹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 Noninterest-bearing demand depositsâ€‹Â 898,044Â â€‹ â€”Â â€‹ 898,044Â â€‹ â€”â€‹Â 898,044Interest-bearing demand depositsâ€‹Â 1,006,915Â â€‹ â€”Â â€‹ 1,006,915Â â€‹ â€”â€‹Â 1,006,915Money market and savings depositsâ€‹Â 1,812,427Â â€‹ â€”Â â€‹ 1,812,427Â â€‹ â€”â€‹Â 1,812,427Time depositsâ€‹Â 550,468Â â€‹ â€”Â â€‹ 548,397Â â€‹ â€”â€‹Â 548,397Borrowingsâ€‹â€‹ 13,078â€‹â€‹ â€”â€‹â€‹ 13,078â€‹â€‹ â€”â€‹â€‹ 13,078Subordinated debtâ€‹Â 42,099Â â€‹ â€”Â â€‹ â€”Â â€‹ 39,822â€‹Â 39,822Derivative financial instruments and interest rate swap agreementsâ€‹Â 14,807Â â€‹ â€”Â â€‹ 14,807Â â€‹ â€”â€‹Â 14,807â€‹Limitations:Fair value estimates are made at a specific point in time, based on relevant market information and information about the financial instrument. These estimates do not reflect any premium or discount that could result from offering for sale at one time the Companyâ€™s entire holdings of a particular financial instrument. These estimates are subjective in nature and involve uncertainties and matters of significant judgment and therefore cannot be determined with precision. Changes in assumptions could significantly affect the estimates.â€‹â€‹32 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹NoteÂ 10.Derivatives Financial InstrumentsDerivatives designated as fair value hedges:Financial derivatives are reported at fair value in other assets or other liabilities. The accounting for changes in the fair value of a derivative depends on whether it has been designated and qualifies as part of a hedging relationship. For derivative instruments that are designated and qualify as a fair value hedge, the gain or loss on the derivative net investment hedge instrument as well as the offsetting gain or loss on the hedged asset or liability attributable to the hedged risk are recognized in current earnings. The gain or loss on the derivative instrument is presented on the same income statement line item as the earnings effect of the hedged item. The Company utilizes interest rate swaps designated as fair value hedges to mitigate the effect of changing interest rates on the fair values of certain fixed rate securities designated as available-for-sale. The hedging strategy converts the fixed interest rates to SOFR-based variable interest rates. These derivatives are designated as partial term hedges covering specified periods of time prior to the maturity date of the hedged securities. The Company adopted ASU 2017-12, â€œDerivatives and Hedging (Topic 815)Â - Targeted Improvements to Accounting for Hedging Activitiesâ€ in 2018, which allows such partial term hedge designations. â€‹A summary of the Companyâ€™s fair value hedge relationships for the periods presented are as follows (dollars in thousands):â€‹Â Â Â Â â€‹Â Â Â Â WeightedÂ 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€‹Averageâ€‹â€‹â€‹â€‹â€‹â€‹â€‹ derivativesâ€‹Locationâ€‹(InÂ Years)â€‹PayÂ Rateâ€‹Rateâ€‹Amountâ€‹FairÂ ValueSeptemberÂ 30,Â 2024:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Interest rate swap agreements - securities â€‹Other liabilitiesÂ 2.03Â 4.30%SOFRâ€‹$ 55,507Â $ (955)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â â€‹December 31,Â 2023:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Interest rate swap agreements - securitiesÂ Other liabilitiesÂ 3.40Â 4.25%SOFRâ€‹$ 27,050Â $ (536)â€‹â€‹The effects of the Companyâ€™s fair value hedge relationships reported in interest income on taxable securities on the consolidated income statement were as follows (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Three Months Ended â€‹Nine Months Ended â€‹â€‹SeptemberÂ 30,Â â€‹SeptemberÂ 30,Â â€‹Â Â Â Â 2024â€‹2023â€‹2024â€‹2023Interest income on taxable securities Â $ 5,091â€‹$ 4,335â€‹$ 14,710â€‹$ 7,986Effects of fair value hedge relationshipsâ€‹Â 142â€‹Â â€”â€‹Â 391â€‹Â â€”Reported interest income on taxable securitiesâ€‹$ 5,233â€‹$ 4,335â€‹$ 15,101â€‹$ 7,986â€‹Three Months Ended â€‹Nine Months Ended â€‹â€‹SeptemberÂ 30,Â â€‹SeptemberÂ 30,Â Gain (loss) on fair value hedging relationshipÂ Â Â Â 2024â€‹2023â€‹2024â€‹2023Interest rate swap agreements - securities:Â Â Â Â â€‹â€‹Â Â â€‹Â Â Â Â â€‹â€‹Â Â Hedged itemsÂ $ (1,069)â€‹$ â€”â€‹$ (955)â€‹$ â€”Derivative designated as hedging instrumentsâ€‹â€‹ 1,069â€‹â€‹ â€”â€‹â€‹ 955â€‹â€‹ â€”Carry amount of hedged assets - mortgage-backed securitiesâ€‹â€‹ 48,886â€‹â€‹ â€”â€‹â€‹ 48,886â€‹â€‹ â€”â€‹â€‹33 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹Derivatives Designated as Cash Flow Hedges:â€‹The Company enters into interest rate derivative contracts on assets and liabilities that are designated as qualifying cash flow hedges. Â The Company hedges the exposure to variability in expected future cash flows attributable to changes in contractual specified interest rates. Â To qualify for hedge accounting, a formal assessment is prepared to determine whether the hedging relationship, both at inception and on an ongoing basis, is expected to be highly effective in offsetting cash flows attributable to the hedged risk. Â At inception, a statistical regression analysis is prepared to determine hedge effectiveness. Â At each reporting period thereafter, a statistical regression or qualitative analysis is performed. If it is determined that hedge effectiveness has not been or will not continue to be highly effective, then hedge accounting ceases and any gain or loss in accumulated other comprehensive income (â€œAOCIâ€) is recognized in earnings immediately. Â The cash flow hedges are recorded at fair value in other assets and liabilities on the consolidated balance sheets with changes in fair value recorded in AOCI, net of tax, see â€“ Consolidated Statements of Comprehensive Income (Loss). Â Amounts recorded to AOCI are reclassified into earnings in the same period in which the hedged asset or liability affects earnings and are presented in the same income statement line item as the earnings effect of the hedged asset or liability, as future interest payments are made on the underlying assets. Â At September 30, 2024, the Company estimates that in the next 12 months an additional $126 thousand will be reclassified as a decrease in interest income and $634 thousand will be reclassified as an increase in interest expense. â€‹At September 30, 2024 and December 31, 2023, cash flow hedges are as follows (in thousands):â€‹SeptemberÂ 30,Â 2024â€‹DecemberÂ 31,Â 2023â€‹â€‹Balance Sheetâ€‹Notionalâ€‹Estimatedâ€‹Balance Sheetâ€‹Notionalâ€‹Estimatedâ€‹â€‹Locationâ€‹Amountâ€‹Fair Valueâ€‹Locationâ€‹Amountâ€‹Fair ValueCash flow hedges:â€‹Assetsâ€‹Other liabilitiesâ€‹$ 50,000â€‹$ (37)â€‹Other liabilitiesâ€‹$ 100,000â€‹$ (556)Assetsâ€‹Other assetsâ€‹â€‹ 50,000â€‹â€‹ 13â€‹Other assetsâ€‹â€‹ -â€‹â€‹ -Liabilitiesâ€‹Other liabilitiesâ€‹â€‹ 150,000â€‹â€‹ (636)â€‹Other liabilitiesâ€‹â€‹ 150,000â€‹â€‹ (881)Liabilitiesâ€‹Other assetsâ€‹â€‹ 25,000â€‹â€‹ 2â€‹Other assetsâ€‹â€‹ 25,000â€‹â€‹ 7â€‹The following table presents the effect of fair value and cash flow hedge accounting on AOCI (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Derivatives in cash flow hedging relationships:â€‹â€‹Amount of Gain (Loss) Recognized on OCI on Derivativeâ€‹Location of Gain or (Loss) Recognized from AOCI into Incomeâ€‹â€‹Amount of Gain or (Loss) Reclassified from AOCI into IncomeThree Months Ended SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Interest rate swaps - Assetsâ€‹$ 1,177â€‹Interest incomeâ€‹$ (203)Interest rate swaps - Liabilitiesâ€‹â€‹ (943)â€‹Interest expenseâ€‹â€‹ 227â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Three Months Ended SeptemberÂ 30,Â 2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Interest rate swaps - Assetsâ€‹$ (432)â€‹Interest incomeâ€‹$ (173)Interest rate swaps - Liabilitiesâ€‹â€‹ 587â€‹Interest expenseâ€‹â€‹ 157â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Nine Months Ended SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Interest rate swaps - Assetsâ€‹$ 532â€‹Interest incomeâ€‹$ (610)Interest rate swaps - Liabilitiesâ€‹â€‹ 240â€‹Interest expenseâ€‹â€‹ 724â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Nine Months Ended SeptemberÂ 30,Â 2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Interest rate swaps - Assetsâ€‹$ (861)â€‹Interest incomeâ€‹$ (275)Interest rate swaps - Liabilitiesâ€‹â€‹ 698â€‹Interest expenseâ€‹â€‹ 165â€‹34 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹The following table presents the effect of fair value and cash flow hedge accounting on the income statement (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Three Months Ended â€‹Nine Months Ended â€‹â€‹SeptemberÂ 30,Â â€‹SeptemberÂ 30,Â â€‹Â Â Â Â 2024â€‹2023â€‹2024â€‹2023Total interest incomeÂ $ 64,159â€‹$ 55,448â€‹$ 185,633â€‹$ 160,823Effects of cash flow hedge relationshipsâ€‹Â (203)â€‹Â (173)â€‹Â (610)â€‹Â (275)Reported total interest income â€‹$ 63,956â€‹$ 55,275â€‹$ 185,023â€‹$ 160,548â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Total interest expenseÂ $ 29,151â€‹$ 24,426â€‹$ 86,180â€‹$ 62,150Effects of cash flow hedge relationshipsâ€‹Â (227)â€‹Â (157)â€‹Â (724)â€‹Â (165)Reported total interest expenseâ€‹$ 28,924â€‹$ 24,269â€‹$ 85,456â€‹$ 61,985â€‹Non-hedged derivatives:â€‹The Company provides a loan hedging program to certain loan customers.Â Through this program, the Company originates a variable rate loan with the customer.Â The Company and the customer will then enter into a fixed interest rate swap. Lastly, an identical offsetting swap is entered into by the Company with a dealer bank. These â€œback-to-backâ€ swap arrangements are intended to offset each other and allow the Company to book a variable rate loan, while providing the customer with a contract for fixed interest payments. In these arrangements, the Companyâ€™s net cash flow is equal to the interest income received from the variable rate loan originated with the customer. These customer swaps are not designated as hedging instruments and are recorded at fair value in other assets and other liabilities.Â Since the income statement impact of the offsetting positions is limited, any changes in fair value are recognized as other noninterest income in the current period.â€‹At September 30, 2024 and DecemberÂ 31, 2023, interest rate swaps related to the Companyâ€™s loan hedging program that were outstanding are presented in the following table (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â 2024â€‹DecemberÂ 31,Â 2023â€‹â€‹Notionalâ€‹â€‹Estimatedâ€‹â€‹Notionalâ€‹â€‹Estimatedâ€‹â€‹â€‹Amount Valueâ€‹â€‹Amountâ€‹â€‹Fair ValueInterest rate swap agreements:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Assetsâ€‹$ 360,003â€‹$ 12,373â€‹$ 294,133â€‹$ 12,813Liabilitiesâ€‹â€‹ 360,003â€‹â€‹ (12,373)â€‹â€‹ 294,133â€‹â€‹ (12,813)â€‹The Company establishes limits and monitors exposures for customer swap positions. Â Any fees received to enter the swap agreements at inception are recognized in earnings when received and is included in noninterest income. Â Such fees were as follows (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Three Months Ended â€‹Nine Months Ended â€‹â€‹SeptemberÂ 30,Â â€‹SeptemberÂ 30,Â â€‹Â Â Â Â 2024â€‹2023â€‹2024â€‹2023Interest rate swap agreementsÂ $ 1,103â€‹$ 326â€‹$ 1,378â€‹$ 823â€‹Collateral requirements:â€‹These derivative rate contracts have collateral requirements, both at inception of the trade and as the value of each derivative position changes. Â At September 30, 2024, collateral totaling $150 thousand and $390 thousand at December 31, 2023, was pledged to the derivative counterparties to comply with collateral requirements.â€‹â€‹â€‹35 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹NoteÂ 11. LeasesA lease is defined as a contract, or part of a contract, that conveys the right to control the use of identified property, plant or equipment for a period of time in exchange for consideration. The Company follows the guidance of ASU Topic 842.Substantially all of the leases in which the Company is the lessee are comprised of real estate for branches and office space with terms extending through 2044. All of our leases are classified as operating leases. Operating lease agreements are required to be recognized on the consolidated balance sheet as a right-of-use (â€œROUâ€) asset and a corresponding lease liability.The following table represents the consolidated balance sheet classification of the Companyâ€™s ROU assets and lease liabilities. The Company elected not to include short-term leases (i.e., leases with initial terms of twelveÂ months or less), or equipment leases (deemed immaterial) on the consolidated balance sheet (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Â Â Â Â Â Â Â Â SeptemberÂ 30,Â â€‹â€‹DecemberÂ 31,Â â€‹â€‹Classificationâ€‹2024â€‹2023Assets:Â Â Â Â â€‹Â Â â€‹â€‹Â Â Operating lease right-of-use assetsÂ Other assetsâ€‹$ 11,741â€‹$ 9,894Liabilities:Â Â Â â€‹Â â€‹â€‹Â Â Operating lease liabilitiesÂ Other liabilitiesâ€‹$ 12,240â€‹$ 10,303â€‹The calculated amount of the ROU assets and lease liabilities in the table above are impacted by the length of the lease term and the discount rate used to present value of the minimum lease payments. The Companyâ€™s lease agreements often include one or more options to renew at the Companyâ€™s discretion. If, at lease inception, the Company considers the exercising of a renewal option to be reasonably certain, the Company will include the extended term in the calculation of the ROU asset and lease liability. Regarding the discount rate, Topic 842 requires the use of the rate implicit in the lease whenever this rate is readily determinable. As this rate is rarely determinable, the Company utilizes its incremental borrowing rate at lease inception, on a collateralized basis, over a similar term. As of September 30, 2024, the weighted average remaining lease term was 10.57 years and the weighted average discount rate was 3.48%.The following table represents lease costs and other lease information. As the Company elected, for all classes of underlying assets, not to separate lease and non-lease components and instead to account for them as a single lease component, the variable lease cost primarily represents variable payments such as common area maintenance (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Three Months Ended â€‹Nine Months Ended â€‹â€‹SeptemberÂ 30,Â â€‹SeptemberÂ 30,Â â€‹Â Â Â Â 2024â€‹2023â€‹2024â€‹2023Lease costs:Â â€‹Â â€‹â€‹Â â€‹â€‹Â â€‹â€‹Â Â Operating lease costsâ€‹$ 492â€‹$ 438â€‹$ 1,411â€‹$ 1,247Variable lease costsâ€‹Â 16â€‹Â 30â€‹Â 72â€‹Â 87Totalâ€‹$ 508â€‹$ 468â€‹$ 1,483â€‹$ 1,334Other information:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Cash paid for amounts included in the measurement of lease liabilities:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Operating cash flows from operating leasesâ€‹$ 462â€‹$ 393â€‹$ 1,322â€‹$ 1,142â€‹36 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹Future minimum payments for operating leases with initial or remaining terms of oneÂ year or more as of September 30, 2024, were as follows (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â AmountsRemainder of 2024Â Â Â Â $ 4522025â€‹Â 1,7142026â€‹Â 1,5992027â€‹Â 1,3922028â€‹Â 1,388Thereafterâ€‹Â 8,562Total future minimum lease paymentsâ€‹Â 15,107Amounts representing interestâ€‹Â (2,867)Present value of net future minimum lease paymentsâ€‹$ 12,240â€‹NoteÂ 12. Regulatory MattersRegulatory Capital Requirements:The final rules implementing theÂ BaselÂ Committee on Banking Supervisionâ€™s capital guidelines for U.S.Â banks (â€œBasel III Rulesâ€) became effective JanuaryÂ 1, 2015. In order to avoid restrictions on capital distributions and discretionary bonus payments to executives, under the Basel III Rules,Â a covered banking organization is also required to maintain a â€œcapital conservation bufferâ€ in addition to its minimum risk-based capital requirements. This buffer is required to consist solely of common equity Tier 1 (â€œCET1â€), and the buffer applies to all three risk-based measurements (CET1, Tier 1 capital and total capital). Â As of January 1, 2019, an additional amount of Tier 1 common equity equal to 2.5% of risk-weighted assets is required for compliance with the capital conservation buffer. The ratios for the Company and the Bank are currently sufficient to satisfy the fully phased-in conservation buffer. At September 30, 2024, the Company and the Bank exceeded the minimum regulatory requirements and exceeded the threshold for the â€œwell capitalizedâ€ regulatory classification.â€‹In December 2018, the Board of Governors of the Federal Reserve System (the â€œFederal Reserveâ€), Office of the Comptroller of the Currency, and Federal Deposit Insurance Corporation (â€œFDICâ€) issued a final rule revising regulatory capital rules in anticipation of the adoption of ASU 2016-13, Financial Instrumentsâ€”Credit Losses Measurement of Credit Losses on Financial Instruments (Topic 326), Â that provided an option to phase in over a three-year period on a straight line basis the day-one impact of the adoption on earnings and tier one capital. The Company adopted ASU 2016-13 on January 1, 2023, and has chosen the three-year phase in option. Â â€‹Regulatory Restrictions on Dividends:Pursuant to Tennessee banking law, the Bank may not, without the prior consent of the Commissioner of the Tennessee Department of Financial Institutions (the â€œTDFIâ€), pay any dividends to the Company in a calendarÂ year in excess of the total of the Bankâ€™s retained net income for thatÂ year plus the retained net income for the preceding twoÂ years. Â Because this test involves a measure of net income, any charge on the Bankâ€™s income statement, such as an impairment of goodwill, could impair the Bankâ€™s ability to pay dividends to the Company. Under Tennessee corporate law, the Company is not permitted to pay dividends if, after giving effect to such payment, it would not be able to pay its debts as they become due in the usual course of business, or its total assets would be less than the sum of its total liabilities plus any amounts needed to satisfy any preferential rights if it were dissolving. In addition, in deciding whether to declare a dividend of any particular size, the Companyâ€™s board of directors must consider its and the Bankâ€™s current and prospective capital, liquidity, and other needs. In addition to state law limitations on the Companyâ€™s ability to pay dividends, the Federal Reserve imposes limitations on the Companyâ€™s ability to pay dividends. Federal Reserve regulations limit dividends, stock repurchases and discretionary bonuses to executive officers if the Companyâ€™s regulatory capital is below the level of regulatory minimums plus the applicable capital conservation buffer.37 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹During the nine months ended September 30, 2024, the Bank paid $17.5 million in dividends to the Company, and the Company has paid a quarterly common stock dividend of $0.08 per share. Â The amount and timing of all future dividend payments by the Company, if any, is subject to discretion of the Companyâ€™s board of directors and will depend on the Companyâ€™s earnings, capital position, financial condition and other factors, including new regulatory capital requirements, as they become known to the Company.Regulatory Capital Levels:Actual and required capital levels at September 30, 2024, and DecemberÂ 31, 2023 are presented below (dollars in

thousands):â€‹Minimum to beâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹wellâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ â€‹Â Â Â Â AmountÂ Â Â Â RatioÂ Â Â Â AmountÂ Â Â Â RatioÂ Â Â Â AmountÂ Â Â Â Ratioâ€‹September 30, 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SmartFinancial:â€‹â€‹â€‹ Capital (to Risk Weighted Assets)â€‹$ 469,276Â 11.62%Â Â $ 323,034Â 8.00%Â Â â€‹N/AÂ N/Aâ€‹Tier 1 Capital (to Risk Weighted Assets)â€‹Â 406,264Â 10.06%Â Â Â 242,275Â 6.00%Â Â â€‹N/AÂ N/Aâ€‹Common Equity Tier 1 Capital (to Risk Weighted Assets)â€‹Â 406,264Â 10.06%Â Â Â 181,706Â 4.50%Â Â â€‹N/AÂ N/Aâ€‹Tier 1 Capital (to Average Assets)2â€‹Â 406,264Â 8.44%Â Â Â 192,472Â 4.00%Â Â â€‹N/AÂ N/Aâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SmartBank:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Total Capital (to Risk Weighted Assets)â€‹$ 471,875Â 11.69%Â Â $ 322,834Â 8.00%Â Â $ 403,542Â 10.00%Tier 1 Capital (to Risk Weighted Assets)â€‹Â 440,593Â 10.92%Â Â Â 242,125Â 6.00%Â Â Â 322,834Â 8.00%Common Equity Tier 1 Capital (to Risk Weighted Assets)â€‹Â 440,593Â 10.92%Â Â Â 181,594Â 4.50%Â Â Â 262,302Â 6.50%Tier 1 Capital (to Average Assets)2â€‹Â 440,593Â 9.17%Â Â Â 192,095Â 4.00%Â Â Â 240,119Â 5.00%â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹December 31, 2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SmartFinancial:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ Capital (to Risk Weighted Assets)â€‹$ 448,050Â 11.80%Â Â $ 303,658Â 8.00%Â Â Â N/AÂ N/Aâ€‹Tier 1 Capital (to Risk Weighted Assets)â€‹Â 385,795Â 10.16%Â Â Â 227,744Â 6.00%Â Â Â N/AÂ N/Aâ€‹Common Equity Tier 1 Capital (to Risk Weighted Assets)â€‹Â 385,795Â 10.16%Â Â Â 170,808Â 4.50%Â Â Â N/AÂ N/Aâ€‹Tier 1 Capital (to Average Assets)â€‹Â 385,795Â 8.27%Â Â Â 186,672Â 4.00%Â Â Â N/AÂ N/Aâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SmartBank:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Total Capital (to Risk Weighted Assets)â€‹$ 456,134Â 12.02%Â Â $ 303,680Â 8.00%Â Â $ 379,600Â 10.00%Tier 1 Capital (to Risk Weighted Assets)â€‹Â 427,559Â 11.26%Â Â Â 227,760Â 6.00%Â Â Â 303,680Â 8.00%Common Equity Tier 1 Capital (to Risk Weighted Assets)â€‹Â 427,559Â 11.26%Â Â Â 170,820Â 4.50%Â Â Â 246,740Â 6.50%Tier 1 Capital (to Average Assets)â€‹Â 427,559Â 9.18%Â Â Â 186,363Â 4.00%Â Â Â 232,954Â 5.00%1The prompt corrective action provisions are applicable at the Bank level only.2Average assets for the above calculations were based on the most recent quarter.â€‹â€‹â€‹â€‹â€‹38 Table of ContentsSMARTFINANCIAL, INC. AND SUBSIDIARYNOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)â€‹Note 13. Other Comprehensive Income (Loss)The changes in each component of accumulated other comprehensive income (loss), presented net of tax, were as follows (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Three Months Ended September 30, 2024â€‹Â Â Â Â â€‹Â Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Accumulatedâ€‹â€‹Securitiesâ€‹Securitiesâ€‹Fair Valueâ€‹â€‹â€‹Otherâ€‹â€‹Available-for-â€‹Transferred toâ€‹Municipalâ€‹Cash Flowâ€‹Comprehensiveâ€‹Â Â Â Â SaleÂ Â Â Â Held-to-MaturityÂ Â Â Â SecurityÂ HedgesÂ Â Â Â HedgesÂ Â Â Â Income (Loss)Beginning balance, June 30, 2024Â $ (24,640)â€‹$ (582)â€‹$ 85â€‹$ (661)â€‹$ (25,798)â€‹â€‹Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Other comprehensive income (loss) â€‹Â 9,043â€‹â€‹ â€”â€‹Â (689)â€‹â€‹ 190â€‹Â 8,544Reclassification of amounts included in net incomeâ€‹Â â€”â€‹â€‹ 25â€‹Â (104)â€‹â€‹ (16)â€‹Â (95)Net other comprehensive income (loss) during periodâ€‹Â 9,043â€‹â€‹ 25â€‹Â (793)â€‹Â 174â€‹Â 8,449â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Ending balance, September 30, 2024â€‹$ (15,597)â€‹$ (557)â€‹$ (708)â€‹$ (487)â€‹$ (17,349)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Three Months Ended September 30, 2023â€‹Â Â Â Â â€‹Â Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Accumulatedâ€‹â€‹Securitiesâ€‹Securitiesâ€‹Fair Valueâ€‹â€‹â€‹Otherâ€‹â€‹Available-for-â€‹Transferred toâ€‹Municipalâ€‹Cash Flowâ€‹Comprehensiveâ€‹Â Â Â Â SaleÂ Â Â Â Held-to-MaturityÂ Â Â Â SecurityÂ HedgesÂ Â Â Â HedgesÂ Â Â Â Income (Loss)Beginning balance, June 30, 2023â€‹$ (33,132)â€‹$ (684)â€‹$ â€”â€‹$ (1,201)â€‹$ (35,017)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Other comprehensive income (loss)â€‹Â (4,325)â€‹â€‹ â€”â€‹Â â€”â€‹â€‹ 115â€‹Â (4,210)Reclassification of amounts included in net incomeâ€‹Â 5,044â€‹â€‹ 27â€‹Â â€”â€‹â€‹ â€”â€‹Â 5,071Net other comprehensive income (loss) during periodâ€‹Â 719â€‹â€‹ 27â€‹Â â€”â€‹Â 115â€‹Â 861â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Ending balance, September 30, 2023â€‹$ (32,413)â€‹$ (657)â€‹$ â€”â€‹$ (1,086)â€‹$ (34,156)â€‹Nine Months Ended September 30, 2024â€‹Â Â Â Â â€‹Â Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Accumulatedâ€‹â€‹Securitiesâ€‹Securitiesâ€‹Fair Valueâ€‹â€‹â€‹Otherâ€‹â€‹Available-for-â€‹Transferred toâ€‹Municipalâ€‹Cash Flowâ€‹Comprehensiveâ€‹Â Â Â Â SaleÂ Â Â Â Held-to-MaturityÂ Â Â Â SecurityÂ HedgesÂ Â Â Â HedgesÂ Â Â Â Income (Loss)Beginning balance, December 31, 2023Â $ (23,818)â€‹$ (632)â€‹$ (397)â€‹$ (1,060)â€‹$ (25,907)â€‹â€‹Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Other comprehensive income (loss)â€‹Â 8,221â€‹â€‹ â€”â€‹Â (22)â€‹â€‹ 657â€‹Â 8,856Reclassification of amounts included in net incomeâ€‹Â â€”â€‹â€‹ 75â€‹Â (289)â€‹â€‹ (84)â€‹Â (298)Net other comprehensive income (loss) during periodâ€‹Â 8,221â€‹â€‹ 75â€‹Â (311)â€‹Â 573â€‹Â 8,558â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Ending balance, September 30, 2024â€‹$ (15,597)â€‹$ (557)â€‹$ (708)â€‹$ (487)â€‹$ (17,349)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Nine Months Ended September 30, 2023â€‹Â Â Â Â â€‹Â Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Accumulatedâ€‹â€‹Securitiesâ€‹Securitiesâ€‹Fair Valueâ€‹â€‹â€‹Otherâ€‹â€‹Available-for-â€‹Transferred toâ€‹Municipalâ€‹Cash Flowâ€‹Comprehensiveâ€‹Â Â Â Â SaleÂ Â Â Â Held-to-MaturityÂ Â Â Â SecurityÂ HedgesÂ Â Â Â HedgesÂ Â Â Â Income (Loss)Beginning balance, December 31, 2022 â€‹$ (33,616)â€‹$ (742)â€‹$ â€”â€‹$ (966)â€‹$ (35,324)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Other comprehensive income (loss)â€‹Â (3,841)â€‹â€‹ â€”â€‹Â â€”â€‹â€‹ (120)â€‹Â (3,961)Reclassification of amounts included in net incomeâ€‹Â 5,044â€‹â€‹ 85â€‹Â â€”â€‹â€‹ â€”â€‹Â 5,129Net other comprehensive income (loss) during periodâ€‹Â 1,203â€‹â€‹ 85â€‹Â â€”â€‹Â (120)â€‹Â 1,168â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Ending balance, September 30, 2023â€‹$ (32,413)â€‹$ (657)â€‹$ â€”â€‹$ (1,086)â€‹$ (34,156)â€‹39 Table of ContentsITEM 2. MANAGEMENTâ€™S DISCUSSION AND ANALYSIS OF FINANCIAL CONDITION AND RESULTS OF OPERATIONSSmartFinancial, Inc. (the â€œCompany,â€ â€œSmartFinancial,â€ â€œwe,â€ â€œourâ€ or â€œusâ€) is a bank holding company whose principal activity is the ownership and management of its wholly owned subsidiary, SmartBank (the â€œBankâ€). The Company provides a variety of financial services to individuals and corporate customers through its offices in East and Middle Tennessee, Alabama, and Florida. The Bankâ€™s primary deposit products are noninterest-bearing and interest-bearing demand deposits, savings and money market deposits, and time deposits. Its primary lending products are commercial, residential, and consumer loans.While we offer a wide range of commercial banking services, we focus on making loans secured primarily by commercial real estate and other types of secured and unsecured commercial loans to small and medium-sized businesses in a number of industries, as well as loans to individuals for a variety of purposes. Our principal sources of funds for loans and investing in securities are deposits and, to a lesser extent, borrowings. We offer a broad range of deposit products, including checking (â€œNOWâ€), savings, money market accounts and time deposits. We actively pursue business relationships by utilizing the business contacts of our senior management, other bank officers and our directors, thereby capitalizing on our knowledge of our local market areas.Forward-Looking StatementThe Company may from time to time make written or oral statements, including statements contained in this Quarterly Report on Form 10-Q (this â€œreportâ€) and information incorporated by reference herein (including, without limitation, certain statements in â€œManagementâ€™s Discussion and Analysis of Financial Condition and Results of Operationsâ€ in Item 2), that constitute forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended (the â€œSecurities Actâ€) and Section 21E of the Securities Exchange Act of 1934, as amended (the â€œExchange Actâ€). These statements are based on assumptions and estimates and are not guarantees of future performance. Any statements that do not relate to historical or current facts or matters are forward-looking statements. You can identify some of the forward-looking statements by the use of forward-looking words (and their derivatives), such as â€œmay,â€ â€œwill,â€ â€œcould,â€ â€œproject,â€ â€œbelieve,â€ â€œanticipate,â€ â€œexpect,â€ â€œestimate,â€ â€œcontinue,â€ â€œpotential,â€ â€œplan,â€ â€œforecast,â€ and the like, the negatives of such expressions, or the use of the future tense. Statements concerning current conditions may also be forward-looking if they imply a continuation of a current condition. These forward-looking statements involve known and unknown risks, uncertainties, and other factors that may cause our actual results, levels of activity, performance, financial condition, or achievements to be materially different from any future results, levels of activity, performance, or achievements expressed or implied by such forward-looking statements. Such factors include, but are not limited to:â—the impact of current and future economic and market conditions generally (including seasonality) and in the financial services industry, nationally and within our primary market areas (particularly Tennessee), including the effects of inflationary pressures, changes in interest rates, slowdowns in economic growth, and the potential for high unemployment rates, as well as the financial stress on borrowers and changes to customer and client behavior (including the velocity of loan repayment) and credit risk as a result of the foregoing;â—the risks of changes in interest rates on the level and composition of deposits (as well as the cost of, and competition for, deposits), loan demand, liquidity and the values of loan collateral, securities and market fluctuations, and interest rate sensitive assets and liabilities;â—adverse developments in the banking industry and the impact of such developments on customer confidence, liquidity and regulatory responses to these developments (including increases in the cost of our deposit insurance assessments), our ability to effectively manage our liquidity risk and any growth plans and the availability of capital and funding;â—the possibility that our asset quality would decline or that we experience greater loan and lease losses than anticipated;â—the impact of liquidity needs on our results of operations and financial condition;â—competition from financial institutions and other financial service providers;â—the impact of negative developments in the financial industry and U.S. and global capital and credit markets;â—the impact of recently enacted and future legislation and regulation on our business;40 Table of Contentsâ—weakness in the real estate market, including the secondary residential mortgage market, which can affect, among other things, the value of collateral securing mortgage loans, mortgage loan originations and delinquencies, profits on sales of mortgage loans, and the value of mortgage servicing rights;â—risks associated with our growth strategy, including a failure to implement our growth plans or an inability to manage our growth effectively;â—claims and litigation arising from our business activities and from the companies we acquire, which may relate to contractual issues, environmental laws, fiduciary responsibility, and other matters;â—the risks of mergers, acquisitions and divestitures, including our ability to continue to identify acquisition targets, successfully acquire and integrate desirable financial institutions and realize expected revenues and revenue synergies;â—cyber-attacks, computer viruses or other malware that may breach the security of our websites or other systems we operate or rely upon for services to obtain unauthorized access to confidential information, destroy data, disable or degrade service, or sabotage our systems and negatively impact our operations and our reputation in the market, including as a result of increased remote working, which may be exacerbated by recent developments in generative artificial intelligence;â—results of examinations by our primary regulators, the TDFI, the Federal Reserve, and other regulatory authorities, including the possibility that any such regulatory authority may, among other things, require us to increase our allowance for credit losses, write-down assets, require us to reimburse customers, change the way we do business, or limit or eliminate certain other banking activities;â—government intervention in the U.S. financial system and the effects of and changes in trade and monetary and fiscal policies and laws (including as a result of the 2024 United States presidential election), including the interest rate policies of the Federal Reserve, as well as legislative, tax and regulatory changes that impact the money supply and inflation;â—our inability to pay dividends at current levels, or at all, because of inadequate future earnings, impairments to goodwill, regulatory restrictions or limitations, and changes in the composition of qualifying regulatory capital and minimum capital requirements;â—the relatively greater credit risk of commercial real estate loans and construction and land development loans in our loan and lease portfolio;â—unanticipated credit deterioration in our loan and lease portfolio or higher than expected loan and lease losses within one or more segments of our loan and lease portfolio;â—unexpected significant declines in the loan and lease portfolio due to the lack of economic expansion, increased competition, large prepayments, changes in regulatory lending guidance or other factors;â—unanticipated loan and lease delinquencies, loss of collateral, decreased service revenues, and other potential negative effects on our business caused by severe weather, natural disasters, acts of war or terrorism and other external events;â—changes in expected income tax expense or tax rates, including changes resulting from revisions in tax laws, regulations and case law;â—our ability to retain the services of key personnel;â—changes in accounting principles, policies, or guidelines, including the impact of ASU 2016-13, Current Expected Credit Loss;â—political instability, acts of God, or of war or terrorism, natural disasters, including in the Companyâ€™s footprint, health emergencies, epidemics or pandemics, or other catastrophic events that may affect general economic conditions;â—risks related to environmental, social and governance (â€œESGâ€) strategies and initiatives, the scope and pace of which could alter our reputation and shareholder, associate, customer and third-party affiliations;â—a deterioration of the credit rating for U.S. long-term sovereign debt, actions that the U.S. government may take to avoid exceeding the debt ceiling, and uncertainties surrounding the debt ceiling and the federal budget;â—the risk that the regulatory environment may not be conducive to or may prohibit the consummation of future mergers and/or business combinations, may increase the length of time and amount of resources required to consummate such transactions, and may reduce the anticipated benefit; andâ—the impact of Tennesseeâ€™s anti-takeover statutes and certain of our charter provisions on potential acquisitions of us.41 Table of ContentsThese and other factors that could cause results to differ materially from those described in the forward-looking statements can be found in SmartFinancialâ€™s most recent annual report on Form 10-K, quarterly reports on Form 10-Q, and current reports on Form 8-K, in each case filed with or furnished to the Securities and Exchange Commission (the â€œSECâ€) and available on the SECâ€™s website (www.sec.gov). Undue reliance should not be placed on forward-looking statements. The Company disclaims any obligation to update or revise any forward-looking statements contained in this release, which speak only as of the date hereof, whether as a result of new information, future events, or otherwise.Critical Accounting EstimatesOur Consolidated Financial Statements were prepared in accordance with U.S. generally accepted accounting principles (â€œGAAPâ€) and follow general practices within the industries in which we operate.Â Â The most significant accounting policies we follow are presented in Note 1 to the Companyâ€™s Annual Report on Form 10-K for the year ended December 31, 2023.Â Â Application of these principles requires us to make estimates, assumptions, and judgments that affect the amounts reported in the Consolidated Financial Statements and accompanying notes.Â Â Most accounting policies are not considered by management to be critical accounting policies.Â Â Several factors are considered in determining whether or not a policy is critical in the preparation of the Consolidated Financial Statements.Â Â These factors include among other things, whether the policy requires management to make difficult, subjective, and complex judgments about matters that are inherently uncertain and because it is likely that materially different amounts would be reported under different conditions or using different assumptions.Â Â The accounting policies which we believe to be most critical in preparing our Consolidated Financial Statements are presented in the section titled â€œCritical Accounting Policiesâ€ in Managementâ€™s Discussion and Analysis of Financial Condition and Results of Operations included in the Companyâ€™s Annual Report on Form 10-K for the year ended December 31, 2023. There have been no other significant changes in the Companyâ€™s application of critical accounting policies since December 31, 2023.â€‹Executive SummaryThe following is a summary of the Companyâ€™s financial highlights and significant events during the third quarter and first nine months of 2024:â—Net income totaled $9.1 million, or $0.54 per diluted common share, during the third quarter of 2024 compared to $2.1 million, or $0.12 per diluted common share, for the same period in 2023. Â â—Net income totaled $26.5 million, or $1.57 per diluted common share, during the first nine months of 2024 compared to $22.4 million, or $1.33 per diluted common share, for the same period in 2023. â—Annualized return on average assets for the three months ended September 30, 2024, and 2023 was 0.74% and 0.17%, respectively.â—Annualized return on average assets for the nine months ended September 30, 2024, and 2023 was 0.72% and 0.63%, respectively.â—Net organic loan and lease increased year-to-date for 2024, with net loans and leases increasing $272.5 million from December 31, 2023.â—Deposit growth of $54.6 million from December 31, 2023.â€‹42 Table of ContentsSelected Financial InformationThe following is a summary of certain financial information for the three and nine month periods ended September 30, 2024 and 2023 and as of September 30, 2024 and December 31, 2023 (dollars in thousands, except per share data):â€‹Three Months Ended â€‹Nine Months Ended â€‹â€‹â€‹September 30, â€‹September 30, â€‹â€‹â€‹2024â€‹â€‹2023â€‹â€‹Changeâ€‹2024â€‹â€‹2023â€‹â€‹Changeâ€‹Income Statement:â€‹Interest incomeâ€‹$ 63,956â€‹â€‹$ 55,275â€‹$ 8,681â€‹$ 185,023â€‹â€‹$ 160,548â€‹$ 24,475â€‹Interest expenseâ€‹â€‹ 28,924â€‹â€‹â€‹ 24,269â€‹â€‹ 4,655â€‹â€‹ 85,456â€‹â€‹â€‹ 61,985â€‹â€‹ 23,471â€‹Net interest incomeâ€‹â€‹ 35,032â€‹â€‹â€‹ 31,006â€‹â€‹ 4,026â€‹â€‹ 99,567â€‹â€‹â€‹ 98,563â€‹â€‹ 1,004â€‹Provision for credit lossesâ€‹â€‹ 2,575â€‹â€‹â€‹ 795â€‹â€‹ 1,780â€‹â€‹ 3,018â€‹â€‹â€‹ 1,458â€‹â€‹ 1,560â€‹Net interest income after provision for credit lossesâ€‹â€‹ 32,457â€‹â€‹â€‹ 30,211â€‹â€‹ 2,246â€‹â€‹ 96,549â€‹â€‹â€‹ 97,105â€‹â€‹ (556)â€‹Noninterest incomeâ€‹â€‹ 9,139â€‹â€‹â€‹ 691â€‹â€‹ 8,448â€‹â€‹ 25,122â€‹â€‹â€‹ 14,746â€‹â€‹ 10,376â€‹Noninterest expenseâ€‹â€‹ 30,846â€‹â€‹â€‹ 28,516â€‹â€‹ 2,330â€‹â€‹ 88,599â€‹â€‹â€‹ 83,455â€‹â€‹ 5,144â€‹Income before income taxesâ€‹â€‹ 10,750â€‹â€‹â€‹ 2,386â€‹â€‹ 8,364â€‹â€‹ 33,072â€‹â€‹â€‹ 28,396â€‹â€‹ 4,676â€‹Income tax expenseâ€‹â€‹ 1,610â€‹â€‹â€‹ 319â€‹â€‹ 1,291â€‹â€‹ 6,572â€‹â€‹â€‹ 5,993â€‹â€‹ 579â€‹Net incomeâ€‹$ 9,140â€‹â€‹$

2,067â€‹$ 7,073â€‹$ 26,500â€‹â€‹$ 22,403â€‹$ 4,097â€‹Per Share Data:â€‹Basic income per common shareâ€‹$ 0.55â€‹â€‹$ 0.12â€‹$ 0.42â€‹$ 1.58â€‹â€‹$ 1.33â€‹$ 0.25â€‹Diluted income per common shareâ€‹$ 0.54â€‹â€‹$ 0.12â€‹$ 0.43â€‹$ 1.57â€‹â€‹$ 1.33â€‹$ 0.26â€‹Performance Ratios:â€‹Return on average assetsâ€‹â€‹ 0.74%â€‹â€‹ 0.17%â€‹ 0.58%â€‹ 0.72%â€‹â€‹ 0.63%â€‹ 0.09%Return on average shareholders' equityâ€‹â€‹ 7.60%â€‹â€‹ 1.84%â€‹ 5.76%â€‹ 7.55%â€‹â€‹ 6.80%â€‹ 0.76%â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â â€‹â€‹DecemberÂ 31,Â â€‹â€‹â€‹â€‹â€‹2024â€‹â€‹2023â€‹â€‹ChangeBalance Sheet:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Loans and leases, netâ€‹$ 3,681,869â€‹$ 3,409,396â€‹$ 272,473Depositsâ€‹â€‹ 4,322,491â€‹â€‹â€‹ 4,267,854â€‹â€‹ 54,637â€‹Analysis of Results of OperationsThird quarter of 2024 compared to 2023Net income was $9.1 million, or $0.54 per diluted common share, for the third quarter of 2024, compared to $2.1 million, or $0.12 per diluted common share, for the third quarter of 2023. Â For the three months ended September 30, 2024, when compared to the comparable period in 2023, the increase in net income of $7.1 million was due to an increase in noninterest income of $8.4 million and net interest income after provision for loan and lease losses of $2.2 million, offset by an increase in noninterest expense of $2.3 million and income tax expense of $1.3 million. Â The increase in noninterest income was associated with a $6.8 million pre-tax loss on the sale of available-for-sale securities, as a result of a balance sheet optimization transaction in September 2023. Â The tax equivalent net interest margin was 3.11% for the third quarter of 2024, compared to 2.81% for the third quarter of 2023. Noninterest income to average assets was 0.74% for the third quarter of 2024, increasing from 0.06% for the third quarter of 2023. Noninterest expense to average assets increased to 2.50% in the third quarter of 2024, from 2.37% in the third quarter of 2023. First nine months of 2024 compared to 2023Net income totaled $26.5 million, or $1.57 per diluted common share, for the nine months ended 2024, compared to $22.4 million, or $1.33 per diluted common share, for the nine months ended 2023. Â The increase in net income of $4.1 million for this period was primarily from the increase of $10.4 million in noninterest income, offset by an Â increase of $5.1 million in noninterest expense and $579 thousand in income tax expense. Â The increase in noninterest income was associated with a $6.8 million pre-tax loss on the sale of available-for-sale securities, as a result of a balance sheet optimization transaction in September 2023. Â The tax equivalent net interest margin was 2.97% for the first nine months of 2024, compared to 3.01% for the first nine months of 2023. Noninterest income to average assets was 0.69% for the first nine months of 2024, 43 Table of Contentsincreasing from 0.41% for the first nine months of 2023. Noninterest expense to average assets increased to 2.42% in the first nine months of 2024, from 2.35% in the first nine months of 2023. â€‹Net Interest Income and Yield AnalysisThird quarter of 2024 compared to 2023Net interest income, taxable equivalent, increased to $35.4 million for the third quarter of 2024, up from $31.1 million for the third quarter of 2023. Net interest income was positively impacted by the increase in balances of loans and leases and the increase in yield/rate on these interest-earning assets, offset by the increase in the cost of interest-bearing liabilities. Â Average interest-earning assets increased from $4.40 billion for the third quarter of 2023, to $4.53 billion for the third quarter of 2024, primarily from the increase in our average loan and lease balances and average cash balances, which was offset by decreases in average securities. Over this period, average loan and lease balances increased by $274.1 million, average federal funds sold and other interest-earning assets increased by $37.8 million, average interest-bearing deposits increased by $129.3 million, and average borrowing increased by $37.4 million. Â Average securities decreased by $179.2 million and noninterest-bearing deposits decreased by $66.2 million. The tax equivalent net interest margin increased to 3.11% for the third quarter of 2024, compared to 2.81% for the third quarter of 2023. The yield on earning assets increased from 4.99% for the third quarter of 2023, to 5.65% for the third quarter of 2024, primarily due to the deployment of excess cash and cash equivalents into loans and leases and the increase in rates by the Federal Reserve. The cost of average interest-bearing deposits increased from 2.84% for the third quarter of 2023, to 3.20% for the third quarter of 2024, primarily due to the increase in rates by the Federal Reserve and increased pricing competition.â€‹44 Table of ContentsThe following tables summarizes the major components of net interest income and the related yields and costs for the periods presented (dollars in thousands):â€‹Three Months Ended SeptemberÂ 30,Â â€‹â€‹2024â€‹â€‹2023â€‹â€‹Â Â Â AverageÂ Â Â Â Â Â â€‹Â Â Â Â Yield/Â Â Â AverageÂ Â Â Â Â â€‹Â Â Â Â Yield/Â Â Â Â â€‹â€‹Balanceâ€‹Interestâ€‹Rateâ€‹Balanceâ€‹Interestâ€‹Rateâ€‹Assets:Â â€‹Â Â Â â€‹Â Â Â Â Â Â â€‹Â Â Â â€‹Â Â Â Â Â Â Loans and leases, including fees1â€‹$ 3,634,808â€‹$ 54,993Â 6.02%Â Â $ 3,360,678â€‹$ 47,539Â 5.61%Â Â Taxable securitiesâ€‹Â 564,978â€‹Â 5,233Â 3.68%Â Â Â 743,054â€‹â€‹ 4,335Â 2.31%Â Â Tax-exempt securities2â€‹Â 63,561â€‹Â 443Â 2.77%Â Â Â 64,707â€‹â€‹ 451Â 2.77%Â Â Federal funds sold and other earning assetsâ€‹Â 267,252â€‹Â 3,634Â 5.41%Â Â Â 229,487â€‹â€‹ 3,045Â 5.26%Â Â Total interest-earning assetsâ€‹Â 4,530,599â€‹Â 64,303Â 5.65%Â Â Â 4,397,926â€‹Â 55,370Â 4.99%Â Â Noninterest-earning assetsâ€‹Â 381,306â€‹Â Â Â Â Â Â â€‹Â 379,456â€‹Â Â Â Â Â Â â€‹Total assetsâ€‹$ 4,911,905â€‹Â Â Â Â Â Â â€‹$ 4,777,382â€‹Â Â Â Â Â Â â€‹Liabilities and Shareholders' Equity: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 demand depositsâ€‹$ 925,307â€‹â€‹ 5,289Â 2.27%Â Â $ 969,122â€‹â€‹ 5,463Â 2.24%Â Â Money market and savings depositsâ€‹Â 1,917,301â€‹Â 16,608Â 3.45%Â Â Â 1,753,671â€‹Â 13,744Â 3.11%Â Â Time depositsâ€‹Â 560,699â€‹Â 5,453Â 3.87%Â Â Â 551,191â€‹Â 4,226Â 3.04%Â Â Total interest-bearing depositsâ€‹Â 3,403,307â€‹Â 27,350Â 3.20%Â Â Â 3,273,984â€‹Â 23,433Â 2.84%Â Â Borrowingsâ€‹Â 53,592â€‹Â 709Â 5.26%Â Â Â 16,228â€‹Â 210Â 5.13%Â Â Subordinated debtâ€‹Â 40,846â€‹Â 865Â 8.42%Â Â Â 42,065â€‹Â 626Â 5.90%Â Â Total interest-bearing liabilitiesâ€‹Â 3,497,745â€‹Â 28,924Â 3.29%Â Â Â 3,332,277â€‹Â 24,269Â 2.89%Â Â Noninterest-bearing depositsâ€‹Â 884,938â€‹Â Â Â Â Â Â â€‹Â 951,179â€‹Â Â Â Â Â Â â€‹Other liabilitiesâ€‹Â 50,580â€‹Â Â Â Â Â Â â€‹Â 48,494â€‹Â Â Â Â Â Â â€‹Total liabilitiesâ€‹Â 4,433,263â€‹Â Â Â Â Â Â â€‹Â 4,331,950â€‹Â Â Â Â Â Â â€‹Shareholders' equityâ€‹Â 478,642â€‹Â Â Â Â Â Â â€‹Â 445,432â€‹Â Â Â Â Â Â â€‹Total liabilities and shareholdersâ€™ equityâ€‹$ 4,911,905â€‹Â Â Â Â Â Â â€‹$ 4,777,382â€‹Â Â Â Â Â Â â€‹Net interest income, taxable equivalentâ€‹Â Â Â â€‹$ 35,379Â Â Â â€‹Â Â Â â€‹$ 31,101Â Â Â â€‹Interest rate spreadâ€‹Â Â Â â€‹Â Â Â Â 2.36%Â Â Â Â Â â€‹Â Â Â Â 2.11%Â Â Tax equivalent net interest marginâ€‹Â Â Â â€‹Â Â Â Â 3.11%Â Â Â Â Â â€‹Â Â Â Â 2.81%Â Â â€‹Percentage of average interest-earning assets to average interest-bearing liabilitiesâ€‹Â Â Â â€‹Â â€‹Â 129.53%Â Â Â Â Â â€‹Â Â Â Â 131.98%Â Â Percentage of average equity to average assetsâ€‹Â Â Â â€‹Â Â Â Â 9.74%Â Â Â Â Â â€‹Â Â Â Â 9.32%Â Â 1Yields related to tax-exempt loans exempt from income taxes are stated on a taxable-equivalent basis assuming a federal income tax rate of 21.0%. The taxable-equivalent adjustment was $255 thousand for the three months ended September 30, 2024, and $0 thousand for the three months ended September 30, 2023.2Yields related to investment securities exempt from income taxes are stated on a taxable-equivalent basis assuming a federal income tax rate of 21.0%. The taxable-equivalent adjustment was $93 thousand and $95 thousand for the three months ended September 30, 2024, and 2023, respectively.â€‹First nine months of 2024 compared to 2023Net interest income, taxable equivalent, increased to $100.4 million for the first nine months of 2024, up from $98.9 million for the first nine months of 2023. Net interest income was positively impacted, compared to the prior year, primarily by the increase in balances of loans and leases and the increase in yield/rate on interest-earning assets, offset by the increase in the cost of interest-bearing liabilities. Â Average interest-earning assets increased from $4.39 billion for the first nine months of 2023 to $4.51 billion for the first nine months of 2024, primarily because of the Companyâ€™s continued organic loan and lease growth and the increase in our average cash balances, offset by a decrease in our securities. Over this period, average loan and lease balances increased by $223.2 million, federal funds sold and other interest earning assets increased by $120.0 million, average interest-bearing deposits increased by $189.1 million and average borrowings increased by $6.6 million. Â Average securities decreased by $158.4 million and noninterest-bearing deposits decreased by $90.3 million. Â The tax equivalent net interest margin decreased to 2.97% for the first nine months of 2024, compared to 3.01% for the first nine months of 2023. The yield on earning assets increased from 4.90% for the first nine months of 2023, to 5.51% for the first nine months of 2024, primarily due to the deployment of excess cash and cash equivalents into loans and leases and the increase in rates by the Federal Reserve. The cost of average interest-bearing deposits increased from 2.45% for the first nine months of 2023 to 3.19% for the first nine months of 2024, primarily due to the increase in rates by the Federal Reserve and increased pricing competition.â€‹45 Table of Contentsâ€‹Nine Months Ended SeptemberÂ 30,Â â€‹â€‹2024â€‹â€‹2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â AverageÂ Â Â Â Â Â â€‹Â Â Â Â Yield/Â Â Â AverageÂ Â Â Â Â â€‹Â Â Â Â Yield/Â Â Â Â â€‹â€‹Balanceâ€‹Interestâ€‹Costâ€‹Balanceâ€‹Interestâ€‹Costâ€‹Assets:Â â€‹Â Â Â â€‹Â Â Â Â Â Â â€‹Â Â Â â€‹Â Â Â Â Â Â Loans and leases, including fees1â€‹$ 3,532,768â€‹$ 156,123Â 5.90%Â Â $ 3,309,616â€‹$ 137,712Â 5.56%Â Â Taxable Securitiesâ€‹Â 588,679â€‹Â 15,101Â 3.43%Â Â Â 745,694â€‹Â 12,322Â 2.21%Â Â Tax-exempt securities2â€‹Â 63,804â€‹Â 1,336Â 2.80%Â Â Â 65,170â€‹Â 1,349Â 2.77%Â Â Federal funds and other earning assetsâ€‹Â 322,339â€‹Â 13,255Â 5.49%Â Â Â 267,124â€‹Â 9,448Â 4.73%Â Â Total interest-earning assetsâ€‹Â 4,507,590â€‹Â 185,815Â 5.51%Â Â Â 4,387,604â€‹Â 160,831Â 4.90%Â Â Noninterest-earning assetsâ€‹Â 381,743â€‹Â Â Â Â Â Â â€‹Â 365,123â€‹Â Â Â Â Â Â â€‹Total assetsâ€‹$ 4,889,333â€‹Â Â Â Â Â Â â€‹$ 4,752,727â€‹Â Â Â Â Â Â â€‹Liabilities and Shareholders' Equity: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 demand depositsâ€‹$ 968,139â€‹Â 17,299Â 2.39%Â Â $ 954,585â€‹Â 14,583Â 2.04%Â Â Money market and savings depositsâ€‹Â 1,910,452â€‹Â 49,285Â 3.45%Â Â Â 1,770,232â€‹Â 35,912Â 2.71%Â Â Time depositsâ€‹Â 543,887â€‹Â 15,240Â 3.74%Â Â Â 508,600â€‹Â 8,838Â 2.32%Â Â Total interest-bearing depositsâ€‹Â 3,422,478â€‹Â 81,824Â 3.19%Â Â Â 3,233,417â€‹Â 59,333Â 2.45%Â Â Borrowingsâ€‹Â 25,941â€‹Â 985Â 5.07%Â Â Â 19,309â€‹Â 775Â 5.37%Â Â Subordinated debtâ€‹Â 41,691â€‹Â 2,647Â 8.48%Â Â Â 42,044â€‹Â 1,877Â 5.97%Â Â Total interest-bearing liabilitiesâ€‹Â 3,490,110â€‹Â 85,456Â 3.27%Â Â Â 3,294,770â€‹Â 61,985Â 2.52%Â Â Noninterest-bearing depositsâ€‹Â 882,168â€‹Â Â Â Â Â Â â€‹Â 972,507â€‹Â Â Â Â Â Â â€‹Other liabilitiesâ€‹Â 48,299â€‹Â Â Â Â Â Â â€‹Â 44,703â€‹Â Â Â Â Â Â â€‹Total liabilitiesâ€‹Â 4,420,577â€‹Â Â Â Â Â Â â€‹Â 4,311,980â€‹Â Â Â Â Â Â â€‹Shareholders' equityâ€‹Â 468,756â€‹Â Â Â Â Â Â â€‹Â 440,747â€‹Â Â Â Â Â Â â€‹Total liabilities and shareholdersâ€™ equityâ€‹$ 4,889,333â€‹Â Â Â Â Â Â â€‹$ 4,752,727â€‹Â Â Â Â Â Â â€‹Net interest income, taxable equivalentâ€‹Â Â Â â€‹$ 100,359Â Â Â â€‹Â Â Â â€‹$ 98,846Â Â Â â€‹Interest rate spreadâ€‹Â Â Â â€‹Â Â Â Â 2.24%Â Â Â Â Â â€‹Â Â Â Â 2.39%Â Â Tax equivalent net interest marginâ€‹Â Â Â â€‹Â Â Â Â 2.97%Â Â Â Â Â â€‹Â Â Â Â 3.01%Â Â â€‹Percentage of average interest-earning assets to average interest-bearing liabilitiesâ€‹Â Â Â â€‹Â â€‹Â 129.15%Â Â Â Â Â â€‹Â Â Â Â 133.17%Â Â Percentage ofÂ average equity to average assetsâ€‹Â Â Â â€‹Â Â Â Â 9.59%Â Â Â Â Â â€‹Â Â Â Â 9.27%Â Â 1Yields related to tax-exempt loans exempt from income taxes are stated on a taxable-equivalent basis assuming a federal income tax rate of 21.0%. The taxable-equivalent adjustment was $512 thousand for the nine months ended September 30, 2024, and $0 thousand for the nine months ended September 30, 2023.2Yields related to investment securities exempt from income taxes are stated on a taxable-equivalent basis assuming a federal income tax rate of 21.0%. The taxable-equivalent adjustment was $280 thousand for the nine months ended September 30, 2024, and $283 thousand for the nine months ended September 30, 2023.â€‹Noninterest IncomeThe following table summarizes noninterest income by category (in thousands):â€‹Three Months Ended â€‹Nine Months Ended â€‹â€‹SeptemberÂ 30,Â â€‹SeptemberÂ 30,Â â€‹Â Â Â Â 2024Â Â Â 2023Â Â Â â€‹ChangeÂ Â Â 2024Â Â Â 2023Â Â Â â€‹ChangeService charges on deposit accountsâ€‹$ 1,780â€‹$ 1,736â€‹$ 44â€‹$ 5,084â€‹$ 4,838â€‹$ 246Gain (loss) on sale of securitiesâ€‹Â â€”â€‹Â (6,801)â€‹â€‹ 6,801â€‹Â â€”â€‹Â (6,801)â€‹â€‹ 6,801Mortgage bankingâ€‹Â 410â€‹Â 309â€‹â€‹ 101â€‹Â 1,038â€‹Â 813â€‹â€‹ 225Investment servicesâ€‹â€‹ 1,881â€‹â€‹ 1,461â€‹â€‹ 420â€‹â€‹ 4,563â€‹â€‹ 3,766â€‹â€‹ 797Insurance commissionsâ€‹â€‹ 1,477â€‹â€‹ 1,153â€‹â€‹ 324â€‹â€‹ 3,865â€‹â€‹ 3,551â€‹â€‹ 314Interchange and debit card transaction fees, netâ€‹Â 1,349â€‹Â 1,357â€‹â€‹ (8)â€‹Â 3,945â€‹Â 4,087â€‹â€‹ (142)Other â€‹Â 2,242â€‹Â 1,476â€‹â€‹ 766â€‹Â 6,627â€‹Â 4,492â€‹â€‹ 2,135Total noninterest incomeâ€‹$ 9,139â€‹$ 691â€‹$ 8,448â€‹$ 25,122â€‹$ 14,746â€‹$ 10,376â€‹46 Table of ContentsThird quarter of 2024 compared to 2023Noninterest income increased by $8.4 million during the third quarter of 2024 compared to the same period in 2023. This quarterly change in total noninterest income primarily resulted from the following:â—Loss on sale of securities during the third quarter of 2023 was associated with a pre-tax loss on the sale of $159.6 million of available-for-sale securities and moving into higher yielding assets; â—Increase in investment services from a higher volume of investment activity;â—Increase in insurance commissions, driven by organic growth; andâ—Increase in other, primarily related to fees from capital markets activity. First nine months of 2024 compared to 2023Noninterest income increased by $10.4 million during the first nine months of 2024 compared to the same period in 2023. This change in total noninterest income primarily resulted from the following:â—Loss on sale of securities during the third quarter of 2023 was associated with a pre-tax loss on the sale of $159.6 million of available-for-sale securities and moving into higher yielding assets; â—Increase in investment services from a higher volume of investment activity; andâ—Increase in other, primarily related to the $1.6 million gain on sale of bank-owned properties and $540 thousand from fees related to capital market activity. Noninterest ExpenseThe following table summarizes noninterest expense by category (in thousands):â€‹Three Months Ended â€‹Nine Months Ended â€‹â€‹SeptemberÂ 30,Â â€‹SeptemberÂ 30,Â â€‹Â Â Â Â 2024Â Â Â 2023Â Â Â â€‹ChangeÂ Â Â 2024Â Â Â 2023Â Â Â â€‹ChangeSalaries and employee benefitsâ€‹$ 18,448â€‹$ 16,785â€‹$ 1,663â€‹$ 52,348â€‹$ 49,474â€‹$ 2,874Occupancy and equipmentâ€‹Â 3,423â€‹Â 3,547â€‹â€‹ (124)â€‹Â 10,144â€‹Â 10,073â€‹Â 71FDIC insuranceâ€‹Â 825â€‹Â 825â€‹â€‹ â€”â€‹Â 2,565â€‹Â 2,241â€‹Â 324Other real estate and loan-related expenseâ€‹Â 460â€‹Â 603â€‹â€‹ (143)â€‹Â 1,582â€‹Â 1,616â€‹Â (34)Advertising and marketingâ€‹Â 327â€‹Â 346â€‹â€‹ (19)â€‹Â 924â€‹Â 1,006â€‹Â (82)Data processing and technologyâ€‹Â 2,519â€‹Â 2,378â€‹â€‹ 141â€‹Â 7,435â€‹Â 6,777â€‹Â 658Professional servicesâ€‹Â 1,201â€‹Â 735â€‹â€‹ 466â€‹Â 3,190â€‹Â 2,307â€‹Â 883Amortization of intangiblesâ€‹Â 604â€‹Â 647â€‹â€‹ (43)â€‹Â 1,824â€‹Â 1,981â€‹Â (157)Merger-related and restructuring expensesâ€‹Â â€”â€‹Â 110â€‹â€‹ (110)â€‹Â â€”â€‹Â 110â€‹Â (110)Otherâ€‹Â 3,039â€‹Â 2,540â€‹â€‹ 499â€‹Â 8,587â€‹Â 7,870â€‹Â 717Total noninterest expenseâ€‹$ 30,846â€‹$ 28,516â€‹$ 2,330â€‹$ 88,599â€‹$ 83,455â€‹$ 5,144â€‹Third quarter of 2024 compared to 2023Noninterest expense increased by $2.3 million in the third quarter of 2024 as compared to the same period in 2023. The quarterly increase in total noninterest expense primarily resulted from the following:â—Increase in salary and employee benefits, related to an increase in incentive accruals, commissions and employee health insurance;â—Increase in professional services, primarily due to increases in audit fees, advisory board fees and consulting expenses; andâ—Increase in other, related to overall franchise growth.â€‹47 Table of ContentsFirst nine months of 2024 compared to 2023Noninterest expense increased by $5.1 million in the first nine months of 2024 as compared to the same period in 2023. The change in total noninterest expense primarily resulted from the following:â—Increase in salary and employee benefits, related to an increase in incentive accrual, commissions, employee health insurance and overall franchise growth;â—Increase in data processing and technology, primarily from continued infrastructure build;â—Increase in professional services, primarily due to increases in audit fees, advisory board fees and consulting expenses; andâ—Increase in other, related to overall franchise growth.â€‹Taxesâ€‹Third quarter of 2024 compared to 2023In the third quarter of 2024 income tax expense totaled $1.6 million as compared to $319 thousand in same period of 2023. Â The effective tax rate was approximately 15.0% in the third quarter of 2024 compared to 13.4% in the second quarter of 2023. Â During the third quarter of 2024 the Bank established a Real Estate Investment Trust (â€œREITâ€) subsidiary. Â The REIT subsidiary is expected to result in a lower effective tax rate during future periods by lowering the Bankâ€™s state income tax expense.First nine months of 2024 compared to 2023In the first nine months of 2024 income tax expense totaled $6.6 million compared to $6.0 million in the first nine months of 2023. Â The effective tax rate was approximately 19.9% for first nine months of 2024 compared to 21.1% for the nine months ended 2023. Loan and Lease Portfolioâ€‹The Company had total net loans and leases outstanding of approximately $3.68 billion at September 30, 2024, compared to $3.41 billion at DecemberÂ 31, 2023. Loans secured by real estate, consisting of commercial and residential property, are the principal component of our loan and lease portfolio.The following table summarizes the composition of our loan and lease portfolio for the periods presented (dollars in thousands):â€‹%Â ofâ€‹â€‹â€‹â€‹%Â ofâ€‹â€‹SeptemberÂ 30,Â â€‹Grossâ€‹â€‹DecemberÂ 31,Â â€‹Grossâ€‹â€‹â€‹2024â€‹Totalâ€‹real estateâ€‹$ 1,899,785â€‹ 51.0%â€‹$ 1,739,205â€‹ 50.4%Consumer real estateâ€‹Â 690,504â€‹ 18.6%â€‹Â 649,867â€‹ 18.9%Construction and land developmentâ€‹Â 315,006â€‹ 8.5%â€‹Â 327,185â€‹ 9.5%Commercial and industrialâ€‹Â 731,600â€‹ 19.7%â€‹Â 645,918â€‹ 18.8%Leasesâ€‹â€‹ 67,052â€‹ 1.8%â€‹â€‹ 68,752â€‹ 2.0%Consumer and otherâ€‹Â 13,531â€‹ 0.4%â€‹Â 13,535â€‹ 0.4%Total loans and leasesâ€‹Â 3,717,478â€‹ 100.0%â€‹Â 3,444,462â€‹ 100.0%Less: Allowance for credit lossesâ€‹Â (35,609)â€‹â€‹â€‹Â (35,066)â€‹â€‹Loans and leases, netâ€‹$ 3,681,869â€‹â€‹â€‹$ 3,409,396â€‹â€‹â€‹48 Table of ContentsLoan and Lease Portfolio MaturitiesThe following table sets forth the maturity distribution of our loans and leases at September 30, 2024, including the interest rate sensitivity for loans and leases maturing after oneÂ year (in

thousands):â€‹RateÂ StructureÂ forÂ Loans and Leasesâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹MaturingÂ OverÂ OneÂ Yearâ€‹â€‹OneÂ Yearâ€‹OneÂ throughâ€‹â€‹FiveÂ throughâ€‹OverÂ Fifteenâ€‹â€‹â€‹â€‹Fixedâ€‹Floatingâ€‹ Yearsâ€‹Yearsâ€‹Totalâ€‹Rateâ€‹RateCommercial real estate-mortgageÂ Â Â Â $ 73,492Â Â Â Â $ 1,113,812â€‹$ 656,393Â Â Â Â $ 56,088Â Â Â Â $ 1,899,785Â Â Â Â $ 1,047,258Â Â Â Â $ 779,035Consumer real estate-mortgageâ€‹Â 35,597â€‹Â 201,756â€‹â€‹ 101,646â€‹Â 351,505â€‹Â 690,504â€‹Â 267,094â€‹Â 387,813Construction and land developmentâ€‹Â 73,806â€‹Â 154,284â€‹â€‹ 39,415â€‹Â 47,501â€‹Â 315,006â€‹Â 90,508â€‹Â 150,692Commercial and industrialâ€‹Â 203,073â€‹Â 429,444â€‹â€‹ 75,356â€‹Â 23,727â€‹Â 731,600â€‹Â 361,518â€‹Â 167,009Leasesâ€‹â€‹ 2,206â€‹â€‹ 64,692â€‹â€‹ 154â€‹â€‹ â€"â€‹â€‹ 67,052â€‹â€‹ 64,846â€‹â€‹ â€"Consumer and otherâ€‹Â 7,637â€‹Â 5,594â€‹â€‹ 269â€‹Â 31â€‹Â 13,531â€‹Â 5,639â€‹Â 255Total loans and leasesâ€‹$ 395,811â€‹$ 1,969,582â€‹$ 873,233â€‹$ 478,852â€‹$ 3,717,478â€‹$ 1,836,863â€‹$ 1,484,804â€‹Nonaccrual, Past Due, and Restructured Loans and LeasesNonperforming loans and leases, as aÂ percentage of total gross loans and leases, net of deferred fees, was 0.26% as of September 30, 2024, and 0.24% DecemberÂ 31, 2023, respectively. Total nonperforming assets, as aÂ percentage of total assets, was 0.26% as of September 30, 2024, and 0.20% as of DecemberÂ 31, 2023, respectively. The following table is a summary of our loans and leases that were past due at least 30 days but less than 89 days, and 90 days or more past due, excluding nonaccrual loans for the periods presented (dollars in thousands):â€‹Accruing Loansâ€‹â€‹Accruing Loansâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹30-89 Daysâ€‹â€‹90 Days or Moreâ€‹â€‹Total Accruingâ€‹â€‹â€‹â€‹Past Dueâ€‹â€‹Past Dueâ€‹â€‹Past Due Loansâ€‹â€‹â€‹â€‹â€‹â€‹Percentage ofâ€‹â€‹â€‹â€‹Percentage ofâ€‹â€‹â€‹â€‹Percentage ofâ€‹â€‹Totalâ€‹â€‹Loans inâ€‹â€‹â€‹â€‹Loans inâ€‹â€‹Loans
inâ€‹â€‹Loansâ€‹â€‹Amountâ€‹Categoryâ€‹â€‹â€‹Amountâ€‹Categoryâ€‹â€‹Amountâ€‹Categoryâ€‹SeptemberÂ 30,Â 2024â€‹C real estate$ 1,899,785â€‹$ 1,673â€‹ 0.09%â€‹$ -â€‹ -%â€‹$ 1,673â€‹ 0.09%Consumer real estateâ€‹ 690,504â€‹â€‹ 740â€‹ 0.11â€‹â€‹â€‹ -â€‹ -â€‹â€‹â€‹ 740â€‹ 0.11â€‹Construction and land developmentâ€‹ 315,006â€‹â€‹ -â€‹ -â€‹â€‹â€‹ -â€‹ -â€‹â€‹â€‹ -â€‹ -â€‹Commercial and industrialâ€‹ 731,600â€‹â€‹ 454â€‹ 0.06â€‹â€‹â€‹ -â€‹ -â€‹â€‹â€‹ 454â€‹ 0.06â€‹Leasesâ€‹ 67,052â€‹â€‹ 1,446â€‹ 2.16â€‹â€‹â€‹ 156â€‹ 0.23â€‹â€‹â€‹ 1,602â€‹ 2.39â€‹Consumer and otherâ€‹ 13,531â€‹â€‹ 99â€‹ 0.73â€‹â€‹â€‹ 16â€‹ 0.12â€‹â€‹â€‹ 115â€‹ 0.85â€‹Total$ 3,717,478â€‹$ 4,412â€‹ 0.12â€‹â€‹$ 172â€‹ -â€‹â€‹$ 4,584â€‹
0.12â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹DecemberÂ 31,Â 2023â€‹Commercial real estate$ 1,739,205â€‹$ 322â€‹ 0.02%â€‹$ -â€‹ -%â€‹$ 322â€‹ 0.02%Consumer real estateâ€‹ 649,867â€‹â€‹ 2,229â€‹ 0.34â€‹â€‹â€‹ -â€‹ -â€‹â€‹â€‹ 2,229â€‹ 0.34â€‹Construction and land developmentâ€‹ 327,185â€‹â€‹ 631â€‹ 0.19â€‹â€‹â€‹ -â€‹ -â€‹â€‹â€‹ 631â€‹ 0.19â€‹Commercial and industrialâ€‹ 645,918â€‹â€‹ 1,286â€‹ 0.20â€‹â€‹â€‹ -â€‹ -â€‹â€‹â€‹ 1,286â€‹ 0.20â€‹Leasesâ€‹ 68,752â€‹â€‹ 1,340â€‹ 1.95â€‹â€‹â€‹ 72â€‹ 0.10â€‹â€‹â€‹ 1,412â€‹ 2.05â€‹Consumer and otherâ€‹ 13,535â€‹â€‹ 89â€‹ 0.66â€‹â€‹â€‹ 98â€‹ 0.72â€‹â€‹â€‹ 187â€‹ 1.38â€‹Total$ 3,444,462â€‹$ 5,897â€‹ 0.17â€‹â€‹$ 170â€‹ -â€‹â€‹$ 6,067â€‹ 0.18â€‹49 Table of Contentsâ€‹The following table is a summary of our nonaccrual loans and leases for the periods presented (dollars in thousands):â€‹SeptemberÂ 30,Â 2024â€‹â€‹DecemberÂ 31,Â 2023â€‹â€‹â€‹â€‹Nonaccrual Loansâ€‹â€‹â€‹â€‹â€‹Nonaccrual Loansâ€‹â€‹â€‹â€‹â€‹â€‹â€‹Percentage ofâ€‹â€‹â€‹â€‹â€‹Percentage ofâ€‹â€‹Totalâ€‹â€‹â€‹â€‹Loans inâ€‹â€‹Totalâ€‹â€‹â€‹â€‹Loans inâ€‹â€‹Loansâ€‹â€‹Amountâ€‹Categoryâ€‹â€‹Loansâ€‹â€‹Amountâ€‹Categoryâ€‹Commercial real estate$ 1,899,785â€‹$ 1,416â€‹ 0.07%â€‹$ 1,739,205â€‹$ 2,044â€‹ 0.12%Consumer real estateâ€‹ 690,504â€‹â€‹ 3,242â€‹ 0.47â€‹â€‹â€‹ 649,867â€‹â€‹ 2,647â€‹ 0.41â€‹Construction and land developmentâ€‹ 315,006â€‹â€‹ 41â€‹ 0.01â€‹â€‹â€‹ 327,185â€‹â€‹ 620â€‹ 0.19â€‹Commercial and industrialâ€‹ 731,600â€‹â€‹ 1,990â€‹ 0.27â€‹â€‹â€‹ 645,918â€‹â€‹ 2,480â€‹ 0.38â€‹Leasesâ€‹ 67,052â€‹â€‹ 2,626â€‹ 3.92â€‹â€‹â€‹ 68,752â€‹â€‹ 140â€‹ 0.20â€‹Consumer and otherâ€‹ 13,531â€‹â€‹ 4â€‹ 0.03â€‹â€‹â€‹ 13,535â€‹â€‹ -â€‹ -â€‹Total$ 3,717,478â€‹$ 9,319â€‹ 0.25â€‹â€‹$ 3,444,462â€‹$ 7,931â€‹
0.23â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Allowance for credit losses to nonaccrual loansâ€‹â€‹â€‹382.11%â€‹â€‹â€‹â€‹â€‹â€‹â€‹424.75%â€‹â€‹â€‹Allocation of the Allowance for Credit Lossesâ€‹We maintain the allowance at a level that we deem appropriate to adequately cover change in the loan and lease portfolio. Our provision for credit losses for loans and leases for the nine months ended September 30, 2024, is $3.1 million compared to $2.3 million in the same period of 2023, an increase of $837 thousand. Â As of September 30, 2024, and DecemberÂ 31, 2023, our allowance for credit losses was $35.6 million and $35.1 million, respectively, which we deemed to be adequate at each of the respective dates. Â Our allowance for credit loss as aÂ percentage of total loans and leases was 0.96% at September 30, 2024 and 1.02% at DecemberÂ 31, 2023, respectively.â€‹The following table sets forth, based on management's best estimate, the allocation of the allowance for credit losses on loans and leases to categories of loans and leases and loan and lease balances by category and the percentage of loans and leases in each category to total loans and leases and allowance for credit losses as a percentage of total loans and leases within each loan and lease category for each period presented (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Percentage of Loansâ€‹â€‹â€‹Ratio of Allowanceâ€‹â€‹â€‹Amount of â€‹ in Each Categoryâ€‹â€‹Totalâ€‹Allocated to Loans inâ€‹â€‹Allowance Allocatedâ€‹to Total Loansâ€‹Loansâ€‹Each
Categoryâ€‹SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial real estateâ€‹$ 15,574â€‹â€‹ 51.0%â€‹$ 1,899,785â€‹â€‹ 0.82%Consumer real estateâ€‹â€‹ 7,529â€‹â€‹ 18.6â€‹â€‹â€‹ 690,504â€‹â€‹ 1.09â€‹Construction and land developmentâ€‹â€‹ 3,718â€‹â€‹ 8.5â€‹â€‹â€‹ 315,006â€‹â€‹ 1.18â€‹Commercial and industrialâ€‹â€‹ 7,629â€‹â€‹ 19.7â€‹â€‹â€‹ 731,600â€‹â€‹ 1.04â€‹Leasesâ€‹â€‹ 1,045â€‹â€‹ 1.8â€‹â€‹â€‹ 67,052â€‹â€‹ 1.56â€‹Consumer and otherâ€‹â€‹ 114â€‹â€‹ 0.4â€‹â€‹â€‹ 13,531â€‹â€‹ 0.84â€‹Totalâ€‹$ 35,609â€‹â€‹ 100.0%â€‹$ 3,717,478â€‹â€‹ 0.96â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹DecemberÂ 31,Â 2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial real estateâ€‹$ 15,264â€‹â€‹ 50.4%â€‹$ 1,739,205â€‹â€‹ 0.88%Consumer real estateâ€‹â€‹ 7,249â€‹â€‹ 18.9â€‹â€‹â€‹ 649,867â€‹â€‹ 1.12â€‹Construction and land developmentâ€‹â€‹ 4,874â€‹â€‹ 9.5â€‹â€‹â€‹ 327,185â€‹â€‹ 1.49â€‹Commercial and industrialâ€‹â€‹ 6,924â€‹â€‹ 18.8â€‹â€‹â€‹ 645,918â€‹â€‹ 1.07â€‹Leasesâ€‹â€‹ 640â€‹â€‹ 2.0â€‹â€‹â€‹ 68,752â€‹â€‹ 0.93â€‹Consumer and otherâ€‹â€‹ 115â€‹â€‹ 0.4â€‹â€‹â€‹ 13,535â€‹â€‹ 0.85â€‹Totalâ€‹$ 35,066â€‹â€‹ 100.0%â€‹$ 3,444,462â€‹â€‹ 1.02â€‹â€‹The allowance associated with the individually evaluated loans and leases were approximately $3.2 million at September 30, 2024, compared to $3.5 million at DecemberÂ 31, 2023. Â Â 50 Table of ContentsAnalysis of the Allowance for Credit LossesThe following is a summary of changes in the allowance for credit losses for the periods presented including the ratio of the allowance for credit losses to total loans and leases as of the end of each period (dollars in thousands):â€‹Ratio of Net (charge-offs)â€‹â€‹â€‹Provision forâ€‹Net (charge-offs)â€‹Averageâ€‹ Recoveries to â€‹â€‹Credit Lossesâ€‹Recoveriesâ€‹Loansâ€‹Average Loansâ€‹Three Months Ended SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial real estateâ€‹$ (57)â€‹$ 1â€‹$ 1,840,376â€‹â€‹ -%Consumer real estateâ€‹â€‹ (14)â€‹â€‹ -â€‹â€‹ 681,852â€‹â€‹ -â€‹Construction and land developmentâ€‹â€‹ 222â€‹â€‹ -â€‹â€‹ 321,734â€‹â€‹ -â€‹Commercial and industrialâ€‹â€‹ 785â€‹â€‹ (390)â€‹â€‹ 707,005â€‹â€‹ (0.06)â€‹Leasesâ€‹â€‹ 1,291â€‹â€‹ (916)â€‹â€‹ 70,201â€‹â€‹ (1.30)â€‹Consumer and otherâ€‹â€‹ 46â€‹â€‹ (49)â€‹â€‹ 13,640â€‹â€‹ (0.36)â€‹Totalâ€‹$ 2,273â€‹$ (1,354)â€‹$ 3,634,808â€‹â€‹ (0.04)â€‹Three Months Ended SeptemberÂ 30,Â 2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial real estateâ€‹$ 691â€‹â€‹ 2â€‹$ 1,655,592â€‹â€‹ -%Consumer real estateâ€‹â€‹ 413â€‹â€‹ (5)â€‹â€‹ 632,102â€‹â€‹ -â€‹Construction and land developmentâ€‹â€‹ (369)â€‹â€‹ -â€‹â€‹ 384,166â€‹â€‹ -â€‹Commercial and industrialâ€‹â€‹ 307â€‹â€‹ (131)â€‹â€‹ 606,183â€‹â€‹ (0.02)â€‹Leasesâ€‹â€‹ 201â€‹â€‹ (143)â€‹â€‹ 67,515â€‹â€‹ (0.21)â€‹Consumer and otherâ€‹â€‹ 41â€‹â€‹ (67)â€‹â€‹ 15,120â€‹â€‹ (0.44)â€‹Totalâ€‹$ 1,284â€‹$ (344)â€‹$ 3,360,678â€‹â€‹ (0.01)â€‹Nine Months Ended
SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial real estateâ€‹$ 276â€‹$ 34â€‹$ 1,790,580â€‹â€‹ -%Consumer real estateâ€‹â€‹ 276â€‹â€‹ 4â€‹â€‹ 665,288â€‹â€‹ -â€‹Construction and land developmentâ€‹â€‹ (715)â€‹â€‹ (441)â€‹â€‹ 305,554â€‹â€‹ (0.14)â€‹Commercial and industrialâ€‹â€‹ 1,422â€‹â€‹ (717)â€‹â€‹ 689,208â€‹â€‹ (0.10)â€‹Leasesâ€‹â€‹ 1,643â€‹â€‹ (1,238)â€‹â€‹ 68,646â€‹â€‹ (1.80)â€‹Consumer and otherâ€‹â€‹ 189â€‹â€‹ (190)â€‹â€‹ 13,492â€‹â€‹ (1.41)â€‹Totalâ€‹$ 3,091â€‹$ (2,548)â€‹$ 3,532,768â€‹â€‹ (0.07)â€‹Nine Months Ended
SeptemberÂ 30,Â 2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial real estateâ€‹$ 650â€‹â€‹ 5â€‹$ 1,636,661â€‹â€‹ -%Consumer real estateâ€‹â€‹ 1,006â€‹â€‹ 4â€‹â€‹ 618,883â€‹â€‹ -â€‹Construction and land developmentâ€‹â€‹ (177)â€‹â€‹ 25â€‹â€‹ 382,005â€‹â€‹ 0.01â€‹Commercial and industrialâ€‹â€‹ 439â€‹â€‹ (234)â€‹â€‹ 590,088â€‹â€‹ (0.04)â€‹Leasesâ€‹â€‹ 217â€‹â€‹ (211)â€‹â€‹ 67,076â€‹â€‹ (0.31)â€‹Consumer and otherâ€‹â€‹ 119â€‹â€‹ (145)â€‹â€‹ 14,903â€‹â€‹ (0.97)â€‹Totalâ€‹$ 2,254â€‹$ (556)â€‹$ 3,309,616â€‹â€‹ (0.02)â€‹â€‹Securities PortfolioOur available-for-sale securities portfolio is carried at fair market value and our held-to-maturity securities portfolio is carried at amortized cost, and consists primarily of Federal agency bonds, mortgage-backed securities, state and municipal securities and other debt securities. Our securities portfolio decreased from $689.6 million at DecemberÂ 31, 2023, to $629.1 million at September 30, 2024, primarily as a result of Treasury securities maturities. Our securities to asset ratio has decreased from 14.3% at DecemberÂ 31, 2023, to 12.8% at September 30, 2024. â€‹The following table presents the contractual maturity of the Companyâ€™s securities by contractual maturity date and average yields based on amortized cost (for all obligations on a fully taxable basis) at September 30, 2024 (dollars in thousands). 51 Table of ContentsThe composition and maturity/repricing distribution of the securities portfolio is subject to change depending on rate sensitivity, capital and liquidity needs.â€‹Â Â Â One Yearâ€‹One throughâ€‹Five throughÂ Â Â OverÂ TenÂ Â Â â€‹Â â€‹â€‹or Lessâ€‹Five Yearsâ€‹Ten
Yearsâ€‹Yearsâ€‹Totalâ€‹â€‹â€‹Weightedâ€‹â€‹â€‹â€‹Weightedâ€‹â€‹â€‹â€‹Weightedâ€‹â€‹â€‹â€‹Weightedâ€‹â€‹â€‹â€‹â€‹Weightedâ€‹â€‹â€‹â€‹â€‹Averageâ€‹â€‹â€‹a for-sale:â€‹â€‹Amountâ€‹Yield (1)â€‹â€‹â€‹Amountâ€‹Yield (1)â€‹â€‹â€‹Amountâ€‹Yield (1)â€‹â€‹â€‹Amountâ€‹Yield (1)â€‹â€‹â€‹Amountâ€‹Yield (1)â€‹â€‹U.S. Treasuryâ€‹$ 83,576â€‹ 1.27%Â Â â€‹$ â€"â€‹ -%Â Â â€‹$ â€"â€‹ -%â€‹$ 83,576â€‹ 1.27%â€‹U.S. Government agenciesâ€‹â€‹ â€"â€‹ -â€‹â€‹â€‹ 130â€‹ 6.59â€‹â€‹â€‹ 41,834â€‹ 6.70â€‹â€‹â€‹ â€"â€‹ -â€‹â€‹â€‹ 41,964â€‹ 6.70â€‹â€‹State and political subdivisionsâ€‹Â 480â€‹ 2.53â€‹â€‹Â 3,708â€‹ 2.92â€‹â€‹Â 5,391â€‹ 3.30â€‹â€‹Â 8,740â€‹ 3.72â€‹â€‹Â 18,319â€‹ 3.40â€‹â€‹Other debt securitiesâ€‹Â 998â€‹ 4.15â€‹â€‹Â 6,928â€‹ 7.23â€‹â€‹Â 33,828â€‹ 5.07â€‹â€‹Â 500â€‹ 4.50â€‹â€‹Â 42,254â€‹ 5.40â€‹â€‹Mortgage-backed securitiesâ€‹Â â€"â€‹ -â€‹â€‹Â 15,586â€‹ 3.68â€‹â€‹Â 123,661â€‹ 3.72â€‹â€‹Â 197,958â€‹ 3.88â€‹â€‹Â 337,205â€‹ 3.81â€‹â€‹Total securitiesâ€‹$ 1,478â€‹ 3.62â€‹â€‹$ 109,928â€‹ 2.05â€‹â€‹$ 204,714â€‹ 4.54â€‹â€‹$ 207,198â€‹ 3.87â€‹â€‹$ 523,318â€‹ 3.75â€‹Held-to-
maturity:â€‹U.S. Treasuryâ€‹$ 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€‹U.S. Government agenciesâ€‹â€‹ â€"â€‹ -â€‹â€‹â€‹ â€"â€‹ -â€‹â€‹â€‹ 42,155â€‹ 1.84â€‹â€‹â€‹ 6,268â€‹ 2.01â€‹â€‹â€‹ 48,423â€‹ 1.86â€‹â€‹State and political subdivisionsâ€‹Â â€"â€‹ -â€‹â€‹Â 736â€‹ 1.32â€‹â€‹Â 8,288â€‹ 1.99â€‹â€‹Â 42,889â€‹ 2.18â€‹â€‹Â 51,913â€‹ 2.14â€‹â€‹Other debt securitiesâ€‹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€‹Mortgage-backed securitiesâ€‹Â â€"â€‹ -â€‹â€‹Â â€"â€‹ -â€‹â€‹Â 4,792â€‹ 2.14â€‹â€‹Â 22,651â€‹ 2.14â€‹â€‹Â 27,443â€‹ 2.14â€‹â€‹Total securitiesâ€‹$ â€"â€‹ -â€‹â€‹$ 736â€‹ 1.32â€‹â€‹$ 55,235â€‹ 1.89â€‹â€‹$ 71,808â€‹ 2.15â€‹â€‹$ 127,779â€‹ 2.03â€‹â€‹(1)Based on amortized cost, taxable equivalent basisDepositsDeposits are the primary source of funds for the Companyâ€™s lending and investing activities. The Company provides a range of deposit services to businesses and individuals, including noninterest-bearing checking accounts, interest-bearing checking accounts, savings accounts, money market accounts, IRAs and CDs. These accounts generally earn interest at rates the Company establishes based on market factors and the anticipated amount and timing of funding needs. The establishment or continuity of a core deposit relationship can be a factor in loan pricing decisions. While the Companyâ€™s primary focus is on establishing customer relationships to attract core deposits, at times, the Company uses brokered deposits and other wholesale deposits to supplement its funding sources. As of September 30, 2024, brokered deposits represented approximately 4.55% of total deposits.The following tables summarize the average balances outstanding and average interest rates for each major category of deposits for the three and nine month periods ending September 30, 2024, and 2023, respectively (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Three Months Ended â€‹Three Months Ended
â€‹â€‹â€‹SeptemberÂ 30,Â 2024â€‹SeptemberÂ 30,Â 2023â€‹â€‹Â Â Â AverageÂ Â Â % ofÂ Â Â AverageÂ Â Â AverageÂ Â Â %
ofÂ Â Â AverageÂ Â Â â€‹â€‹Balanceâ€‹Totalâ€‹Rateâ€‹Balanceâ€‹Totalâ€‹Rateâ€‹Noninterest-bearing demandâ€‹$ 884,938Â 20.6%Â Â â€"%$ 951,179Â 22.5%Â Â â€"%Interest-bearing demandâ€‹Â 925,307Â 21.6%Â Â 2.27%Â Â 969,122Â 22.9%Â Â 2.24%Â Money market and savingsâ€‹Â 1,917,301Â 44.7%Â Â 3.45%Â Â 1,753,671Â 41.5%Â Â 3.11%Â Time depositsâ€‹Â 560,699Â 13.1%Â Â 3.87%Â Â 551,191Â 13.0%Â Â 3.04%Â Total average depositsâ€‹$ 4,288,245Â 100.0%Â Â 2.54%Â $ 4,225,163Â 100.0%Â 2.20%Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Nine Months Ended â€‹Nine Months Ended
â€‹â€‹â€‹SeptemberÂ 30,Â 2024â€‹SeptemberÂ 30,Â 2023â€‹Â Â Â AverageÂ Â Â % ofÂ Â Â AverageÂ Â Â AverageÂ Â Â %
ofÂ Â Â AverageÂ Â Â â€‹â€‹Balanceâ€‹Totalâ€‹Rateâ€‹Balanceâ€‹Totalâ€‹Rateâ€‹Noninterest-bearing demandâ€‹$ 882,168Â 20.5%Â Â â€"%$ 972,507Â 23.1%Â Â â€"%Interest-bearing demandâ€‹Â 968,139Â 22.5%Â Â 2.39%Â Â 954,585Â 22.7%Â Â 2.04%Â Money market and savingsâ€‹Â 1,910,452Â 44.4%Â Â 3.45%Â Â 1,770,232Â 42.1%Â Â 2.71%Â Time depositsâ€‹Â 543,887Â 12.6%Â Â 3.74%Â Â 508,600Â 12.1%Â Â 2.32%Â Total average depositsâ€‹$ 4,304,646Â 100.0%Â Â 2.54%Â $ 4,205,924Â 100.0%Â 1.89%Â â€‹52 Table of ContentsThe Company believes its deposit product offerings are properly structured to attract and retain core deposit relationships. The average cost of interest-bearing deposits for the threeÂ months ended September 30, 2024, and 2023, was 3.20% and 2.84%, respectively. The cost increase was primarily attributable to the rate increases. Â The average cost of interest-bearing deposits for the nine months ended September 30, 2024, and 2023, was 3.19% and 2.45%, respectively. The cost increase was primarily attributable to the increases in rates and increased pricing competition.Total deposits as of September 30, 2024, were $4.32 billion, which was an increase of $54.6 million from DecemberÂ 31, 2023. This overall increase was driven primarily by the issuance of brokered deposits of $174.8 million, increase in other time deposits of $44.3 million and savings deposits of $42.4 million, offset by a decline in interest-bearing demand deposits of $172.7 million and noninterest bearing deposits of $34 million. During the quarter, the Bank elected not to pursue a higher cost public funds depository relationship and utilized Federal Home Loan Advances temporarily, which was replaced with brokered deposits. Â As of September 30, 2024, the Company had outstanding time deposits under $250,000 with balances of $516.9 million and time deposits over $250,000 with balances of $252.7 million.The following table summarizes the maturities of time deposits $250,000 or more (in thousands).â€‹â€‹â€‹â€‹ â€‹Â Â Â SeptemberÂ 30,Â â€‹2024Three months or lessâ€‹$ 58,243Three to six monthsâ€‹Â 71,861Six to twelve monthsâ€‹Â 91,887More than twelve monthsâ€‹Â 30,676Totalâ€‹$ 252,667The Company's estimated uninsured deposits totaled $1.86 billion at September 30, 2024, compared to $1.76 billion at December 31, 2023, representing 43.0% and 41.3% of total deposits at September 30, 2024, and December 31, 2023, respectively. Â These estimates were derived using the same methodologies and assumptions used for the Bank's regulatory reporting. Â â€‹BorrowingsThe Company uses short-term borrowings and long-term debt to provide both funding and, to a lesser extent, regulatory capital using debt at the Company level which can be down-streamed as Tier 1 capital to the Bank. Borrowings totaled $9.0 million at September 30, 2024, and consisted of short-term borrowings of $5.0 million, and $4.0 million of securities sold under repurchase agreements. Long-term debt totaled $39.7 million and $42.1 million at September 30, 2024, and DecemberÂ 31, 2023, respectively, and consisted entirely of subordinated debt. Â For more information regarding our borrowings, see â€œPartÂ IÂ - ItemÂ 1. Consolidated Financial StatementsÂ â€" NoteÂ 6Â â€" Borrowings, Line of Credit and Subordinated Debtâ€ of this report.Capital ResourcesThe Company uses leverage analysis to examine the potential of the institution to increase assets and liabilities using the current capital base. The key measurements included in this analysis are the Bankâ€™s Common Equity Tier 1 capital, Tier 1 capital, leverage and total capital ratios. At September 30, 2024 and DecemberÂ 31, 2023, our capital ratios, including our Bankâ€™s capital ratios, exceeded regulatory minimum capital requirements. From time to time, we may be required to support the capital needs of our bank subsidiary. We believe we have various capital raising techniques available to us to provide for the capital needs of our bank, if necessary. For more information regarding our capital, leverage and total capital ratios, see â€œPartÂ IÂ - ItemÂ 1. Consolidated Financial StatementsÂ â€" NoteÂ 12Â â€" Regulatory Mattersâ€ of this report.Liquidity and Off-Balance Sheet ArrangementsThe Company is a party to financial instruments with off-balance sheet risk in the normal course of business to meet the financing and depository needs of its customers. At September 30, 2024, we had $780.6 million of pre-approved but unused lines of credit and $29.3 million of standby letters of credit. These commitments generally have fixed

expiration 53 Table of Contentsdates, and many will expire without being drawn upon. The total commitment level does not necessarily represent future cash requirements. If needed to fund these outstanding commitments, the Bank has the ability to liquidate federal funds sold or securities available-for-sale, or on a short-term basis to borrow and purchase federal funds from other financial institutions. Â For more information regarding our off-balance sheet arrangements, see â€œPartÂ IÂ - ItemÂ 1. Consolidated Financial StatementsÂ â€“ NoteÂ 8Â â€“ Commitments and Contingent Liabilitiesâ€ of this report.Market Risk and Liquidity Risk Management Â The Bankâ€™s Asset Liability Management Committee (â€œALCOâ€) oversees market risk management and establishes risk measures, limits on policy guidelines for managing the amount of interest rate risk and its effect on net interest income and capital. A variety of measures are used to provide for a comprehensive overview of the Companyâ€™s magnitude of interest rate risk, the distribution of risk, the level of risk over time and the exposure to changes in certain interest rate relationships. Â We utilize an independent third-party earnings simulation model as the primary quantitative tool in measuring the amount of interest rate risk associated with changing market rates. The model quantifies the effects of various interest rate scenarios on projected net interest income and net income over the next 12-24 months. The model measures the impact on net interest income relative to a flat-rate case scenario of hypothetical fluctuations in interest rates over the next 12-24Â months. These simulations incorporate assumptions regarding balance sheet growth and mix, pricing and the repricing and maturity characteristics of the existing and projected balance sheet. The impact of interest rate, caps and floors, is also included in the model. Other interest rate-related risks such as prepayment, basis and option risk are also considered. In addition, third parties will join the meetings of ALCO to provide feedback regarding future balance sheet structure, earnings and liquidity strategies. Â ALCO continuously monitors and manages the balance between interest rate-sensitive assets and liabilities. The objective is to manage the impact of fluctuating market rates on net interest income within acceptable levels. In order to meet this objective, management may lengthen or shorten the duration of assets or liabilities. Interest Rate SensitivityInterest rate sensitivity refers to the responsiveness of interest-earning assets and interest-bearing liabilities to changes in market interest rates. In the normal course of business, we are exposed to market risk arising from fluctuations in interest rates. ALCO measures and evaluates the interest rate risk so that we can meet customer demands for various types of loans and leases and deposits. ALCO determines the most appropriate amounts of on-balance sheet and off-balance sheet items. The primary measurements we use to help us manage interest rate sensitivity are an earnings simulation model and an economic value of equity model. These measurements are used in conjunction with competitive pricing analysis and are further described below.Earnings Simulation Model We believe interest rate risk is effectively measured by our earnings simulation modeling. Earning assets, interest-bearing liabilities and off-balance sheet financial instruments are combined with simulated forecasts of interest rates for the next 12Â months. To limit interest rate risk, we have guidelines for our earnings at risk which seek to limit the variance of net interest income in instantaneous changes to interest rates. We also periodically monitor simulations based on various rate scenarios such as non-parallel shifts in market interest rates over time. For changes up or down in rates from our static interest rate forecast over the next 12 months, limits in the decline in net interest income are as follows:â€‹â€‹â€‹â€‹â€‹â€‹â€‹Estimated % Change in Net Interest Income Over 12 MonthsSeptemberÂ 30,Â 2024:Â Â Â Â â€‹Instantaneous, Parallel Change in Prevailing Interest Rates Equal to:â€‹â€‹100 basis points increaseÂ (1.43)%200 basis points increaseÂ (2.81)%100 basis points decreaseÂ 0.80%200 basis points decreaseâ€‹1.21%â€‹Economic Value of Equity Our economic value of equity model measures the extent that estimated economic values of our assets, liabilities and off-balance sheet items will change as a result of interest rate changes. Economic values are determined by discounting expected cash flows from assets, liabilities and off-balance sheet items, which establishes a base case economic value of equity.54 Table of ContentsTo help monitor our related risk, weâ€™ve established the following policy limits regarding simulated changes in our economic value of equity:â€‹â€‹â€‹â€‹â€‹CurrentÂ EstimatedÂ Instantaneous Rate ChangeSeptemberÂ 30,Â 2024:â€‹â€‹Instantaneous, Parallel Change in Prevailing Interest Rates Equal to:Â Â Â Â Â Â Â Â 100 basis points increaseÂ (4.97)%200 basis points increaseÂ (10.00)%100 basis points decreaseâ€‹5.32%200 basis points decreaseâ€‹8.72%â€‹At September 30, 2024, our model results indicated that we were within our policy limits. â€‹Liquidity Risk ManagementThe purpose of liquidity risk management is to ensure that there are sufficient cash flows to satisfy loan and lease demand, deposit withdrawals, and our other needs. Traditional sources of liquidity for a bank include asset maturities and growth in core deposits. A bank may achieve its desired liquidity objectives from the management of its assets and liabilities and by internally generated funding through its operations. Funds invested in marketable instruments that can be readily sold and the continuous maturing of other earning assets are sources of liquidity from an asset perspective. The liability base provides sources of liquidity through attraction of increased deposits and borrowing funds from various other institutions.Changes in interest rates also affect our liquidity position. We currently price deposits in response to market rates and intend to continue this policy. If deposits are not priced in response to market rates, a loss of deposits could occur which would negatively affect our liquidity position.Scheduled loan and lease payments are a relatively stable source of funds, but loan and lease payoffs and deposit flows fluctuate significantly, being influenced by interest rates, general economic conditions and competition. Additionally, debt securities are subject to prepayment and call provisions that could accelerate their payoff prior to stated maturity. We attempt to price our deposit products to meet our asset/liability objectives consistent with local market conditions. Our ALCO is responsible for monitoring our ongoing liquidity needs. Our regulators also monitor our liquidity and capital resources on a periodic basis.The Company has $1.5 million in securities that mature throughout the next 12Â months. The Company also has unused borrowing capacity in the amount of $917.7 million available with the Federal Reserve, Federal Home Loan Bank, several correspondent banks and a line of credit. With these sources of funds, the Company currently anticipates adequate liquidity to meet the expected obligations of its customers.â€‹â€‹55 Table of ContentsITEMÂ 3. QUANTITATIVE AND QUALITATIVE DISCLOSURES ABOUT MARKET RISK.The information presented in the Market Risk and Liquidity Risk Management section of the Managementâ€™s Discussion and Analysis of Financial Condition and Results of Operations section of this report is incorporated herein by reference. â€‹â€‹ITEMÂ 4. CONTROLS AND PROCEDURESUnder the supervision and with the participation of management, including SmartFinancialâ€™s Chief Executive Officer and Chief Financial Officer, SmartFinancial has evaluated the effectiveness of its disclosure controls and procedures (as such term is defined in RulesÂ 13a-15(e)Â and 15d-15(e)Â under the Securities Exchange Act of 1934, as amended (the â€œExchange Actâ€)), as of September 30, 2024 (the â€œEvaluation Dateâ€). Based on such evaluation, SmartFinancialâ€™s Chief Executive Officer and Chief Financial Officer have concluded that, as of the Evaluation Date, SmartFinancialâ€™s disclosure controls and procedures were effective to ensure that information required to be disclosed by SmartFinancial in the reports that it files or submits under the Exchange Act is (i)Â accumulated and communicated to SmartFinancialâ€™s management, including its Chief Executive Officer and Chief Financial Officer, as appropriate to allow timely decision regarding the required disclosure and (ii)Â recorded, processed, summarized and reported within the time periods specified in the SECâ€™s rulesÂ and forms.There were no changes in SmartFinancialâ€™s internal control over financial reporting during SmartFinancialâ€™s fiscal quarter ended September 30, 2024, that have materially affected, or are reasonably likely to materially affect, SmartFinancialâ€™s internal control over financial reporting.â€‹â€‹56 Table of ContentsPARTÂ II. OTHER INFORMATIONItemÂ 1. Legal Proceedings.SmartFinancial,Â Inc. and its wholly owned subsidiary, SmartBank, are periodically involved as a plaintiff or a defendant in various legal actions in the ordinary course of business. While the outcome of these matters is not currently determinable,Â management does not expect the disposition of any of these matters to have a material adverse impact on the Companyâ€™s financial condition, financial statements or results of operations.â€‹ItemÂ 1A. Risk Factors.In addition to the other information set forth in this report, you should carefully consider the factors discussed under â€œPart I â€“ Item 1A â€“ Risk Factorsâ€ in our Form 10-K for the year ended December 31, 2023. These factors could materially and adversely affect our business, financial condition, liquidity, results of operations and capital position, and could cause our actual results to differ materially from our historical results or the results contemplated by the forward-looking statements contained in this report. Please be aware that these risks may change over time and other risks may prove to be important in the future. There are no material changes during the period covered by this report to the risk factors previously disclosed in our Form 10-K for the year ended December 31, 2023.ItemÂ 2. Unregistered Sales of Equity Securities and Use of Proceeds.(a)Not applicable(b)Not applicable(c)Issuer Purchases of Registered Equity SecuritiesOn NovemberÂ 20, 2018, the Company announced that its board of directors had authorized a stock repurchase plan pursuant to which the Company may purchase up to $10.0 million in shares of the Companyâ€™s outstanding common stock. Stock repurchases under the plan will be made from time to time in the open market, at the discretion of the management of the Company, and in accordance with applicable legal requirements. The stock repurchase plan does not obligate the Company to repurchase any dollar amount or number of shares, and the program may be extended, modified, amended, suspended, or discontinued at any time. As of September 30, 2024, we have purchased $8.5 million of the authorized $10.0 million and may purchase up to an additional $1.5 million in the Companyâ€™s outstanding common stock. The following table summarizes the Companyâ€™s repurchase activity during the threeÂ months ended September 30, 2024.â€‹Maximumâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Number (orâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Approximate â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Dollar Value) ofâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Shares That Mayâ€‹â€‹â€‹â€‹â€‹â€‹Total Number of Sharesâ€‹Yet Be Purchasedâ€‹â€‹Total Number ofâ€‹Weightedâ€‹Purchased as Part ofâ€‹Under the Plansâ€‹â€‹Sharesâ€‹Average Price Paidâ€‹Publicly Announcedâ€‹or Programs (inPeriodÂ Â Â Â RepurchasedÂ Â Â Â Per ShareÂ Â Â Â Plans or ProgramsÂ Â Â Â thousands)July 1, 2024 to July 31, 2024â€‹ â€”â€‹$ â€”â€‹ â€”â€‹$ â€”August 1, 2024 to August 31, 2024Â â€”â€‹â€‹ â€”â€‹ â€”â€‹â€‹ â€”September 1, 2024 to September 30, 2024Â â€”â€‹â€‹ â€”â€‹ â€”â€‹â€‹ â€”Totalâ€‹ â€”â€‹$ â€”â€‹ â€”â€‹$ â€”â€‹â€‹ItemÂ 3. Defaults Upon Senior Securities.None.â€‹57 Table of ContentsItemÂ 4. Mine Safety Disclosures.Not Applicable.â€‹ItemÂ 5. Other Information. (a)Not applicable(b)Not applicable(c)Pursuant to Item 408(a) of Regulation S-K, none of the Company's directors or executive officers adopted, terminated or modified a Rule 10b5-1 trading arrangement or a non-Rule 10b5-1 trading arrangement during the three months ended September 30, 2024. Â â€‹ItemÂ 6. Exhibitsâ€‹â€‹â€‹â€‹â€‹ExhibitNo.Â Â Â Â DescriptionÂ Â Â Â Location3.1â€‹Second Amended and Restated Charter of SmartFinancial, Inc.â€‹Incorporated by reference to Exhibit 3.3 to Form 8-K filed September 2, 20153.2â€‹Second Amended and Restated Bylaws of SmartFinancial, Inc.â€‹Incorporated by reference to Exhibit 3.1 to Form 8-K filed October 26, 201531.1â€‹Certification pursuant to Rule 13a -14(a)/15d-14(a)â€‹Filed herewith.31.2â€‹Certification pursuant to Rule 13a -14(a)/15d-14(a)â€‹Filed herewith.32.1â€‹Certification pursuant to 18 USC Section 1350 -Sarbanes-Oxley Act of 2002â€‹Furnished herewith.32.2â€‹Certification pursuant to 18 USC Section 1350 -Sarbanes-Oxley Act of 2002â€‹Furnished herewith.101â€‹Interactive Data Files (formatted as Inline XBRL)â€‹Filed herewith.104â€‹Cover Page Interactive Data File (Formatted as Inline XBRL and contained in Exhibit 101)â€‹Filed herewith*Â Â Â Â Â Certain schedules and similar attachments have been omitted pursuant to ItemÂ 601(a)(5)Â of Regulation S-K. The registrant will furnish a copy of any omitted schedule to the Securities and Exchange Commission upon request.â€‹58 Table of ContentsSIGNATURESPursuant 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.â€‹â€‹â€‹â€‹â€‹â€‹SmartFinancial, Inc.â€‹â€‹â€‹Date:November 12, 2024/s/ William Y. Carroll, Jr.â€‹â€‹William Y. Carroll, Jr.â€‹â€‹President and Chief Executive Officerâ€‹â€‹(principal executive officer)â€‹â€‹â€‹Date:November 12, 2024/s/ Ronald J. Gorczynskiâ€‹â€‹Ronald J. Gorczynskiâ€‹â€‹Executive Vice President and Chief Financial Officerâ€‹â€‹(principal financial officer and accounting officer)â€‹â€‹59 EX-31.1 2 smbk-20240930xex31d1.htm EX-31.1 EXHIBIT 31.1â€‹CERTIFICATIONâ€‹I, William Y. Carroll, Jr., certify that:â€‹1.Â Â Â Â I have reviewed this quarterly report on Form 10-Q of SmartFinancial, Inc. (the â€œRegistrantâ€);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;3.Â Â Â Â Based on my knowledge, the 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;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 13a-15(f) and 15d-15(f)) for the Registrant and have:a)Â Â 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 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 Â Â Evaluated the effectiveness of the Registrantâ€™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; andd)Â Â Â Â Disclosed in this report any change in the Registrantâ€™s internal control over financial reporting that occurred during the Registrantâ€™s most recent fiscal quarter (the Registrantâ€™s fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the Registrantâ€™s internal control over financial reporting; and5.Â Â Â Â The Registrantâ€™s other certifying officer and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the Registrantâ€™s auditors and the audit committee of the Registrantâ€™s board of directors (or persons performing the equivalent functions):a)Â Â 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 Registrantâ€™s ability to record, process, summarize and report financial information; andb)Â Â Â Â Any fraud, whether or not material, that involves management or other employees who have a significant role in the Registrantâ€™s internal control over financial reporting.â€‹Date: November 12, 2024/s/ William Y. Carroll, Jr.William Y. Carroll, Jr.President and Chief Executive Officer(principal executive officer) EX-31.2 3 smbk-20240930xex31d2.htm EX-31.2 EXHIBIT 31.2â€‹CERTIFICATIONâ€‹I, Ronald J. Gorczynski, certify that:â€‹1.Â Â Â Â I have reviewed this quarterly report on Form 10-Q of SmartFinancial, Inc. (the â€œRegistrantâ€);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;3.Â Â Â Â Based on my knowledge, the 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;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 13a-15(f) and 15d-15(f)) for the Registrant and have:a)Â Â 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 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 Â Â Evaluated the effectiveness of the Registrantâ€™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; andd)Â Â Â Â Disclosed in this report any change in the Registrantâ€™s internal control over financial reporting that occurred during the Registrantâ€™s most recent fiscal quarter (the Registrantâ€™s fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the Registrantâ€™s internal control over financial reporting; and5.Â Â Â Â The Registrantâ€™s other certifying officer and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the Registrantâ€™s auditors and the audit committee of the Registrantâ€™s board of directors (or persons performing the equivalent functions):a)Â Â 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 Registrantâ€™s ability to record, process, summarize and report financial information; andb)Â Â Â Â Any fraud, whether or not material, that involves management or other employees who have a significant role in the Registrantâ€™s internal control over financial reporting.â€‹Date: November 12, 2024/s/ Ronald J. GorczynskiRonald J. GorczynskiExecutive Vice President and Chief Financial Officer(principal financial officer and accounting officer) EX-32.1 4 smbk-20240930xex32d1.htm EX-32.1 EXHIBIT 32.1â€‹CERTIFICATION PURSUANT TO 18 U.S.C. SECTION 1350, AS ADOPTED PURSUANT TOSECTION 906 OF THE SARBANES-OXLEY ACT OF 2002â€‹In connection with the Quarterly Report of SmartFinancial, Inc., (the â€œCompanyâ€) on Form 10-Q for the quarter ended SeptemberÂ 30,Â 2024, as filed with the Securities and Exchange Commission on the date hereof (the â€œReportâ€), I, William Y. Carroll, Jr., President and Chief Executive Officer of the Company, certify, pursuant to 18 U.S.C. section 1350, as adopted pursuant to section 906 of the Sarbanes-Oxley Act of 2002, that to the best of my knowledge:â€‹1.Â Â Â Â The Report fully complies with the requirements of section 13(a) or 15(d) of the Securities Exchange Act of 1934; and2.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.â€‹â€‹Date: November 12, 2024/s/ William Y. Carroll, Jr.William Y. Carroll, Jr.President and Chief Executive Officer(principal executive officer) EX-32.2 5 smbk-20240930xex32d2.htm EX-32.2 EXHIBIT 32.2â€‹CERTIFICATION PURSUANT TO 18 U.S.C. SECTION 1350, AS ADOPTED PURSUANT TOSECTION 906 OF THE SARBANES-OXLEY ACT OF 2002â€‹In connection with the Quarterly Report of SmartFinancial, Inc., (the â€œCompanyâ€) on Form 10-Q for the quarter ended SeptemberÂ 30,Â 2024, as filed with the Securities and Exchange Commission on the date hereof (the â€œReportâ€), I, Ronald J. Gorczynski, Executive Vice President and Chief Financial Officer of the Company, certify, pursuant to 18 U.S.C. section 1350, as adopted pursuant to section 906 of the Sarbanes-Oxley Act of 2002, that to the best of my knowledge:â€‹1.Â Â Â Â The Report fully complies with the requirements of section 13(a) or 15(d) of the Securities Exchange Act of 1934; and2.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.â€‹Date: November 12, 2024/s/ Ronald J. GorczynskiRonald J. GorczynskiExecutive Vice President and Chief Financial Officer(principal financial and accounting officer) GRAPHIC 6 smbk-20240930x10q001.jpg GRAPHIC begin 644 smbk-20240930x10q001.jpg M_]C_X 02D9)1@ ! @ 0 ! #_VP!# ," @,# P,$ P,$!0@%!00$ M!0H'!P8(# H,# L*"PL-#A(0#0X1#@L+$!80$1,4%145# \7&!84&!(4%13_ MVP!# 0,$! 4$!0D%!0D4#0L-%!04%!04%!04%!04%!04%!04%!04%!04%!04 M%!04%!04%!04%!04%!04%!04%!04%!3_P 1" !R 6<# 2(A$! 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[U^7W[0OA=O"7Q3O[,W,MX) ((+D7$Q)>0NGSL2>Y<.Q_WJ];O/VD[KQ_^ MU#IVJR2M;Z&\CZ5! YXBA<$)GKSOVLV.I..@%8?[9VF^7XM\.ZD#S<64D##+C MH8Y,YS_VT_2OM\GPT\+6C*HM9H^6S.M#$X>7(_A>I[? \)=37_AG'1KF9MJ1Z M+,&/H%$B_P!*^+_A+X?'BCXA>&-)<.8KFZB2;RVVMY8&7P?]T&OJ'P#J@D_9 M'GVG:T&C7T.1Z@R?XUXQ^RAI(U#XNVMR\9>/3[.>YW XV,0$4_\ CY'XUZE# M]W#$-]W^IR8C]4PT?]?H?!?H'O5U5X6USX-UVX,NO:+<IBN'/-]9$XBF_WA MJQ_< _Q5Z[7YL?%;X[:C\/?VA](O=*EPFAV\<4L;#"R&7YY%;V*E0?\ %:_0 MGP-XSTWX<^%=.U_2I?-LKV(2+G[R'HR-Z%3D'Z5\)B\)/#.+DM):H:^IH8B%% MRC%ZQ=F;U%%%%>>>=84444 %%%% !1110 4444 %%%% !1110 4444 %%%% !1 M110 4444 %%%% !1110 4444 %%%% !1110 4444 %%%% !1110 A(%? +_[3 M7BF[^)4VJ_#[P]??9K>P@,NIW4;#Y[DJ3!;?0$!G_P" CL:]/_:*^,MO\%OA M[=ZH&5M6G5HK"$C=F3'+D?W4'S'\!WK\T?AA\6KW0?B>=8U*YD>VU63R;JY& MR<,V1(3ZJQW$^[>M>YEN GBFZJVC^+['EXS&4\.XTY?:_!=SSF*6XTN^65=\ M%Y;2AL=&21&S^8(KZ9_:@NH_%7PN*>((6!1[A)1M'430D_D"M>5?M!^%1X< M^(MU8*VXDD*DH M8?CM? 'I7WE5]?L:Z[_F?)48NG[? #OM^1TW@/4%M?V2M-'I'?Q_J].J!.5'_H5 M9'['FGK'J'B?59%VI'##;"4G&,L78?DJFL_PSJ(E_94\26P.#!+*A_&6)OZT M[X6ZB/"/[/OC'5DREQTHR?V87 M/&_&WB!O%/B_6M8/S#_P !=-JMZ, >F:^_A7X3'C'QWI&F.I-H]!-<%^+G@&*QU*_BOS6<)4Y.E9H^XA.,XJ4=F%%%%9F@4444 %%%% !1110 4444 M %%%% !1110 4444 %%%% !1110 4444 %%%% !1110 M4444 %5=4U*VT3KJ^O9DMK2UC::::0X5$499C] *M9Q7Q.^WI^T%]@MO^%? M:)N=A_ 5S?PSU7^Q M_$T^DWX,=GJD;Z==1OQM8Y"D^X;C/O5GX4RR>'_B2NG3DQM*)]/EXRSE^R_!SQ)9J3^[U:)>>X! _]EJ/XIW>V/PO MI2J%%CI468P> [C)X]/UI1C>?\ V]?\"I2<:5_[J7XF]\++Y? /@3Q'XO8 M7LN-/L W=^I/_?1!_P" 5PG@[PM>>.?$L&G1.V^9C)<7##/EIG+N?4_B2*V M?B-?#3K'0_"T+?NM*MA)< =&N)!N;\@?U-:?]K'X6^$/L-JVSQ/J\8EN)5^] M:0G[J^S'G\23V%4N9)RC\4MO0S:BVH2^&"U]ZT/1/CA8?"#QWX9M0_,\HOKW]AA>/ :!_X13Q# _P (3K=WC2M2D'V625OE@G.6 O)/ M;A3[[3ZU'3Z5)\B)\#\JD9A\L]_ ? VQ8\S0\G#_ OQ* M: !ICJ\A/XPT-94+M?D#A%'I7L^F,*H)1U!+WKJ3EFE7T(A!F] M8H<A/1+VR1T?_$9< I@JR&EF&D"%VNCN_VHCFCXM+!%F(R<>)U6SCJC0/OF)=< M_M&D/$?/5+Q:2@-/?]%=/_*V\.J_M@"'J6J,!$!4'-(N%GYXDQ36E7 M.[D>*%IC\F[]%]3L))L*8[@7HK$R6?%>;M"HU44!$,,@B@7P5HQO^OSZ#A-V)()SH)HB, MQCQ]=CU%$[<1/Q5Z"(%%H%4A]CT0:.92-+1I>C\IJRB$IS-)PE]IOX+QK'-A@Y%D!S5QUCN"JM@O@\'NN=ET@7@%GZ:*(,O MGV4%J >'DF^*KJ^_YG=(NPKB)O,"T*3-AH'*+JW%<F(TUJ[SFGT$0/+<8A"FF>#QH8^:B*UR)06= M7TK*6XW5Z:7OY+@(@F4^TM3HZGOMJ>M4FX%9M52EGZV^+J@5+"F)6OEN$D-G M82^3BR];DMBU\\)"#^I0TEII!+-;M(D8*-1OE]H1/EB[DV(JE_7Y,3U*/J7 MW]G:Q4=.QSFS:3SN7:@X37V+ZMC>W8DF^\9\FLOJ)A[*BR7@S>"L<QC8!!0FN7V^LY)NS37=U(\OFA@.*\]*/?'.?D5R:9,T!DI@7&D\^X;<CL)U>KF-UXJ6 M@%4S'B+\9W1YE3 E&Y8!T0\=CT?%C"YD.Z;=BEIEI9YT9J*CR)DG>]S&.M M6.D1AU\=@N#A.V+\6DJ6R0[/!X-A]3MJ<=2*T;=@1ZBCRHY@]+4&_?I0\>RGG96C\0D MCP+ZR_>I.%I)VGDP3IL&6&7%DW=6\J2R+I.2MKB!K8<_0YF8"=5-Z67JYXHQR8NE M$)6M5?0FXUJ'N[,LUS'M,SZCKPSPDE?;^3K>!F]Z^)<'M0!L5<8PHR;69QLN4CX M:MZ=U*J"N3;FS&F!R4^(MX3$*+_!1+U)DEJ,ER8P"O<>E&[BN\X+G)30YY7S M7*I)G2XT)TNA1A2?TOH!D=2+5-^G#S8*V<S+)FM%>J4T2P6WR$Y<M@!>=C;^' M4_>K.DA1#)QSN/,<2N=0U,R,)7OH@C@X;:%6$-%+4N?M9G1^.U9\M[1#L)P)O2AWKVWBNUQ&U!@P6Y;-AY\:3$%SLJDY/; M5L,%>!U7D]>^:D+3+E_KR1@44 VHM_U1L0F ZL[EW-#S"Z(ZXUZD!PG 4S29G>RD *6:V2VZ1<^2 ^?TM"^T)-N!A%4$KA]V<XCU'Y9_!'B^S3I@C!4*Q3;[Z>/:U]O.DI5*45*J@RC M(UB1[WT(BG(DVA6L/.0$D<#GR/Q6L!0&!E*%,64*+@[>-9E=GX9E>L M(I#I8X=,#;-[H!FSC&M#-S[Z,L_AD;!;4S!*%BB(5]GXDEXHA&@!8RJ[MUM4_:EH9(,?6TQ@AL!8+!?T0E-GH9<R9!0-C!0AJB^D MQA[RU^I:42%8K/!DXI@I!9TJZH!9*94'6$PKUXN!8QBS5'2G/B9BD!8U!/H5O1LG> MJ>JA^SE@S<*"GNF0/!]]MLRQ^7Z^9WQ-/FQ.EVNCGVBGC3N<NU^;?1;4FP)2 M;L$@EJKGC/Q4%?@U$@OOV00.NAA12,G!MO0]!/?92:8ERUZGDWY:?,KAN7;?RAL'5>$]Q2:I7L;@SB+KDBH!W_9_2I@8 MDU^UR>+O2-W[C!(O:%G]ME.!_*%3T%4_>RKF$3]3D\?/8?MJ*1]$6H(=C]VF.7 M+_PMW.!=H*#L%2TQ2(DJR0D7*9:.$T8J)[]0ZF&$@T9TG:DW*#O\5H9=&%H&4E MX)B@U]#XG$0/]#E)E.,G\&/E0*J2[:HJG>!4B!TZ=!9+16EO\E7PDEU0@>I!1 M$0;G)(R<'30&$!PDJ6,C=*7!T_RIE6ZJ&TE*ZJ:'0=%H14OZB\M0HCS!GWI' M5ZCIJ@*5@.S!9P#*&7ZO[4QX*;&;[NQ%G+W[4<.(P3^7/*!6[JBSOZKJDQZZ M%VX,#P/"!%9HS@0QW'6.CX%JSUQ4J*Z5!PXC&+:SU!7^6Z+TA?.PWJXHGL%Z^FZ;@K/ M(44UI4NR[BB0GD=!+1#).[+GRNL-!M*[GKQ1Q:=RA)66P\,2.J]3M:3TJ"VKC M\!XPRVE(V]KN\W-=5R3[MO+UPG(IJ=Y0@D4^LQYZRL[A/XX2H-"IRNP<+'8JS&!SH9)+7W-1?2=A[XAFYWW2_>>X60_C(O$^K/8TBRRNVP&"8L&56R1G"XA4S M8P8HWPX"'Q7-ONZ.U#UP9O.9BXS*"9L5=$6XO+4(&1(ID&,B;#:L' M/7.5.AOHM!,B&'A'3D2-U.T2X&H3L40(*L_PV7:U%OYZH8I*C=E?+MMSE<Q86<?& M'):NS52=+%:5'!L6(4Z('F%+B&3BN7]KWP:!W^KBI')O0(,XM72M)5(I!6&9[P&3WR^M'9RW@OG?!DL64.;C(=:T M#6<BH@IG;YV,#,)BS,*@C>&C"WJWYOY;C4NJ+:VYL<@KQ&1R$#MO(M0FX!E-=7OV:G M'<M5+'3/:DD-J-UA2F-H-&QLIC9.2@/W'2"*8!J?+9;$=[U@,!?6*%=OLH M_30X>@S_!%VVVD_%[LKR@/J$(%S=DN9G@+8^8E[4F$T9\5+DR!5FNHSH-8[[>E\7UD(*+_ MIX.*9E,8A!1;36>W3=SU80X_L\+>>+N=NF2B@C&=S]^_8H1DA2UVR M#J>_FKS9'4J?YU_B$L4"%MB4>#T>G'2N5ZH3^M.]\'1L%-B+DD-72LPJ9\+O'(0/%A.[M=[JN3]B`'Y(-2*]B#"PN8X(\1B:36 <PNU=2,$.\,F,#O:U_:<6)H[H)7I/2^G,5'$ MS2[#M_G\$T[VH=P:>[(+>GWR@:J^'3-CK"?WB2@[$4VAGT>_-<<;)_D[Q[Q3 MVV$WQ8??5Y*RSJW;_Q3Z:-F(^#4R2>6?;!<O#:J8UEOL'\Q!:4Y;I\E3\RE.9V.T MA*#HTQ[\0(/2T5Q7&NHDPOR)!4:'1HU#W*[9U]3\.VV'<$CP/KO MN/KZ$W;'<I:TVVC[/S;V[\C6'K4!3-5[*!\SU[5[T.G8X<H/?@T?KGZ MF$CJ'@90F.AR=]L%:L6XRF25M==*<+'J=T5(&/"=+TK.GUW,\#4-6BQXWWMFE!' MP0"68=P"\E.2+W^7"T;_S<%(9%6!!Q1T2DX=$EO<9!$4C' MSFSE=H0C5B!;UYDJ'C[Q(CK:+&>\&EC=/.<1V@V?O5^\M)2?.!![I;%A(P%DO$ M^-A?6!E@0S6@M_P4S? MTP;O^U]8R!4F#@HEFRR'_@1M4P$^6#?_O*7!J+#1@#E.AO9[LMV@]*/;4[J<;X M-L<F#C0U!E.0\TD%L93(K?S:^=L.X_V*C!E5T"*@?^>.V9.M9KNJW4>!6<"8_?NR*.O8W*6N"[WCGB8>4V<9/CS2X?3WX,&Y#'C^<U M]7"-R(('X7^4A+2M7^E#,4<0.8&^#:*!^C+PDGR?"G[8$8-H@P<:)?M\3<G)&MOA<4HNT^%8]-3>+MY\\SDW8R;EZG#CQ!^D3U7,YI: M'-VAB;ZT1;=.DC#:JXM>"%N#0F^(HV?7)\^1^:V_,&T?(=6;\6^>!\?PI.DXN+*Y'5LJ MNB]+%7/0DY#:FNM&:S&$\M@TC;=4?2G3V*\,@S'=).%4\@V3[NN0KQ(^4Y-JA+%M+T4Y@V(MR@[P*9+5>$EO?EF9]AHH>X<$5S+5%1G]P'W).$XJ18*/%HJ]=K&5*.>2%=$H@"K.:0)?09I*:@><F M^>.6@;/:,]HB\%/+I?$';W'^1BV7N*;OT#<PTGX1,I-<=T-@"[>7[.44%!54]9B-XCV6[PFV?PP7UJ(76<%(%IFP6#8>8^ M@[!A'@V*3L^%;FM]2M)2$H^%+MJXP!#!>H9C)[:H8Z>R]UZV:8T0MF[K!J/_;%G<%> M0@VK*R=7>P&EHPX=RZ<4X9=N1]E05EYV8.6HQ+9NZFE;$QG,IYMR/"[69T[JLEXTF_?70L21<VU@KV M^U$:B7YT],C:^D_3&/D_[(;5:]4N,U]H#38.;E<1YOE5>YKV7N!%S]&KVX-1B3$%,4M:Y;1<J',.8 M%1OO=69N(A=6EFPC*.Q*:8+<G79A]-^>7MTFA=5)Z>@BI@]08 M*/:Q?E/<C2,.,6:Q!!5>UJD=71M-$W M9?;)V;@@5%6[4*,I1^#">#"16QOD&VNAP>YIM#=?>TDZ] M<*2G_CRR*CZTC5,]&Z$/:<$*06I,4@KF3_4%^**P4(XD?Z@Q@GN)?36S'&^ M54;<;/%ILRZ5QOZJ&@J<B!T&V5%TN8;E1&.Z;6@ZBV1^V:7QA*9D$ MQBI_BXUL2QEG<D.SMH:'M:EY5,XYW7A9,ZTX&<UHTJ"+Z)=I+!>.ZFK-A_CMUU, M<I%'C4(+^B?W&*J-3#4D_(\VOV*3Z]D1A!M_&#/BU96+A[<;*@1^&N8"^P5'C[(M0[6*S;#K_3DN_6;^'`F,OK%[?R0(K6<K>3EEKL!&C@3+[&NG%.N"Q5M#J.W<KO M@I<C[%T_/N&(L.A^[0_B*;8%[$3WM=<H&SZ_ M)\M&1[LA@N@.%YA;^0>;X\&0UHLT!!&AU3C^CHG*2LDX<QUFUS: ABOUT

link:definitionLink 995210101 - Disclosure - Presentation of Financial Information link:presentationLink link:calculationLink link:definitionLink 995210201 - Disclosure - Earnings Per Share link:presentationLink link:calculationLink link:definitionLink 995210301 - Disclosure - Securities link:presentationLink link:calculationLink link:definitionLink 995210401 - Disclosure - Loans and Leases and Allowance for Credit Losses link:presentationLink link:calculationLink link:definitionLink 995210501 - Disclosure - Goodwill and Intangible Assets link:presentationLink link:calculationLink link:definitionLink 995210601 - Disclosure - Borrowings, Line of Credit and Subordinated Debt link:presentationLink link:calculationLink link:definitionLink 995210701 - Disclosure - Employee Benefit Plans link:presentationLink link:calculationLink link:definitionLink 995210801 - Disclosure - Commitments and Contingencies link:presentationLink link:calculationLink link:definitionLink 995210901 - Disclosure - Fair Value Disclosures link:presentationLink link:calculationLink link:definitionLink 995211001 - Disclosure - Derivatives Financial Instruments link:presentationLink link:calculationLink link:definitionLink 995211101 - Disclosure - Leases link:presentationLink link:calculationLink link:definitionLink 995211201 - Disclosure - Regulatory Matters link:presentationLink link:calculationLink link:definitionLink 995211301 - Disclosure - Other comprehensive income (loss) link:presentationLink link:calculationLink link:definitionLink 99920102 - Disclosure - Presentation of Financial Information (Policies) link:presentationLink link:calculationLink link:definitionLink 99930203 - Disclosure - Earnings Per Share (Tables) link:presentationLink link:calculationLink link:definitionLink 99930303 - Disclosure - Securities (Tables) link:presentationLink link:calculationLink link:definitionLink 99930403 - Disclosure - Loans and Leases and Allowance for Credit Losses (Tables) link:presentationLink link:calculationLink link:definitionLink 99930503 - Disclosure - Goodwill and Intangible Assets (Tables) link:presentationLink link:calculationLink link:definitionLink 99930703 - Disclosure - Employee Benefit Plans (Tables) link:presentationLink link:calculationLink link:definitionLink 99930803 - Disclosure - Commitments and Contingencies (Tables) link:presentationLink link:calculationLink link:definitionLink 99930903 - Disclosure - Fair Value Disclosures (Tables) link:presentationLink link:calculationLink link:definitionLink 99931103 - Disclosure - Leases (Tables) link:presentationLink link:calculationLink link:definitionLink 99931203 - Disclosure - Regulatory Matters (Tables) link:presentationLink link:calculationLink link:definitionLink 99931303 - Disclosure - Other comprehensive income (loss) (Tables) link:presentationLink link:calculationLink link:definitionLink 99940201 - Disclosure - Earnings per Share (Narrative) (Details) link:presentationLink link:calculationLink link:definitionLink 99940202 - Disclosure - Earnings per Share (Schedule of Earnings Per Share, Basic and Diluted) (Details) link:presentationLink link:calculationLink link:definitionLink 99941008 - Disclosure - Derivatives Financial Instruments (Collateral Requirements) (Details) link:presentationLink link:calculationLink link:definitionLink 99941101 - Disclosure - Leases (Balance Sheet Lease Assets and Liabilities) (Details) link:presentationLink link:calculationLink link:definitionLink 99900 - Disclosure - Standard And Custom Axis Domain Defaults link:presentationLink link:calculationLink link:definitionLink EX-101.CAL 8 smbk-20240930_cal.xml EX-101.CAL EX-101.DEF 9 smbk-20240930_def.xml EX-101.DEF EX-101.LAB 10 smbk-20240930_lab.xml EX-101.LAB Cover page [Abstract] Statement [Table] Statement [Table] Statement [Line Items] Statement [Line Items] Document Type Document Quarterly Report Document Period End Date Document Transition Report Entity File Number Entity Registrant Name Entity Incorporation, State or Country Code Entity Tax Identification Number Entity Address, Address Line One Entity Address, City or Town Entity Address, State or Province City Area Code Entity Address, Postal Zip 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 Shell Company Entity Common Stock, Shares Outstanding Amendment Flag Document Fiscal Year Focus Document Fiscal Period Focus Entity Central Index Key Current Fiscal Year End Date Statement of Financial Position [Abstract] Assets [Abstract] Assets: ASSETS: Cash and Due from Banks Cash and due from banks Interest-bearing Deposits in Banks and Other Financial Institutions Interest-bearing deposits with banks Federal Funds Sold Federal funds sold Cash and Cash Equivalents, at Carrying Value Total cash and cash equivalents Debt Securities, Available-for-Sale, Excluding Accrued Interest Securities available-for-sale, at fair value, post ASU 2019-04 Total, post ASU 2019-04 Fair Value, post ASU 2019-04 Debt Securities, Held-to-Maturity, Excluding Accrued Interest, after Allowance for Credit Loss Securities held-to-maturity, at amortized cost, post ASU 2019-04 Amortized cost, post ASU 2019-04 Investment Owned, Restricted, Cost Other investments Loans held for sale. Loans Held For Sale Loans held for sale Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss Total loans and leases Total, post ASU 2019-04 Total loans, post ASU 2019-04 Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest Less: Allowance for credit losses Ending balance Beginning balance Allowance for credit losses, post ASU 2019-04 Financing Receivable, Excluding Accrued Interest, after Allowance for Credit Loss Loans and leases, net Property, Plant and Equipment, Net Premises and equipment, net Repossessed Assets Other real estate owned Other Intangible Assets, Net Goodwill and other intangibles, net Cash Surrender Value of Life Insurance Bank owned life insurance Other Assets Other assets Assets Total assets Liabilities and Equity [Abstract] LIABILITIES AND SHAREHOLDERS' EQUITY: Deposits [Abstract] Deposits: Noninterest-bearing Deposit Liabilities Noninterest-bearing demand deposits Noninterest-bearing demand Demand Deposit Accounts Interest-bearing demand deposits Interest-bearing demand Deposits, Savings Deposits Money market and savings Time Deposits Time deposits Time deposits Deposits Total deposits Secured Debt Borrowings Total Subordinated Debt Subordinated debt Other Liabilities Other liabilities Liabilities Total liabilities Commitments and Contingencies Commitments and contingent liabilities Stockholders' Equity Attributable to Parent [Abstract] Shareholders' equity: Preferred Stock, Value, Issued Preferred stock, $1 par value; 2,000,000 shares authorized; No shares issued and outstanding Common Stock, Value, Issued Common stock, $1 par value; 40,000,000 shares authorized; 16,926,374 and 16,988,879 shares issued and outstanding, respectively Additional Paid in Capital Additional paid-in capital Retained Earnings (Accumulated Deficit) Retained earnings Accumulated Other Comprehensive Income (Loss), Net of Tax Accumulated other comprehensive income (loss) Stockholders' Equity Attributable to Parent BALANCE BALANCE Total shareholders' equity Liabilities and Equity Total liabilities and shareholders' equity Debt Securities, Held-to-maturity, Fair Value Securities held to maturity, fair value Total Fair Value Preferred Stock, Par or Stated Value Per Share Preferred stock, par value (in dollars per share) Preferred Stock, Shares Authorized Preferred stock, shares authorized (in shares) Preferred Stock, Shares Issued Preferred stock, shares issued (in shares) Preferred Stock, Shares Outstanding Preferred stock, shares outstanding (in shares) Common Stock, Par or Stated Value Per Share Common stock, par value (in dollars per share) Common Stock, Shares Authorized Common stock, shares authorized (in shares) Common Stock, Shares, Issued Common stock, shares issued (in shares) Common Stock, Shares, Outstanding Common stock, shares outstanding (in shares) Income Statement [Abstract] Interest and Dividend Income, Operating [Abstract] Interest income: Interest and Fee Income, Loans and Leases Loans and leases, including fees Interest Income, Securities, Operating, by Taxable Status [Abstract] Securities: Interest Income, Securities, Operating, Taxable Taxable Interest Income, Securities, Operating, Tax Exempt Tax-exempt Reported interest income on tax-exempt securities Interest income on federal funds sold. Federal funds sold represent the excess federal funds held by one commercial bank which it lends to another commercial bank, usually at an agreed-upon (federal funds) rate of interest. Such loans generally are of short-duration (overnight) and the amount of other interest earning assets not otherwise specified in the taxonomy. Federal Funds Sold and Other Earning Assets Federal funds sold and other earning assets Interest Income, Operating Total interest income Interest Expense [Abstract] Interest expense: Interest Expense, Deposits Deposits Interest expense borrowings excluding subordinated debt. Interest Expense Borrowings Excluding Subordinated Debt Borrowings Interest Expense, Subordinated Notes and Debentures Subordinated debt Interest Expense Total interest expense Interest Income (Expense), Net Total interest expense Net interest income Provision for Loan and Lease Losses Provision for credit losses Provision for loan losses Interest Income (Expense), after Provision for Loan Loss Net interest income after provision for credit losses Noninterest Income [Abstract] Noninterest income: Fees And Commissions, Depositor Accounts1 Fees And Commissions, Depositor Accounts1 Service charges on deposit accounts Debt Securities, Available-for-sale, Gain (Loss) Gain (loss) on sale of securities available-for-sale Loss on sale of securities Mortgage and other noninterest income. Mortgage And Other Noninterest Income Mortgage banking Investment Banking Revenue Investment services Insurance Commissions and Fees Insurance commissions Fees And Commissions, Debit Cards1 Fees And Commissions, Debit Cards1 Interchange and debit card transaction fees, net Noninterest Income, Other Other Noninterest Income Total noninterest income Noninterest Expense [Abstract] Noninterest expense: Labor and Related Expense Salaries and employee benefits Amount 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 and equipment expense including depreciation, repairs, rentals, and service contract costs. This item also includes equipment purchases which do not qualify for capitalization in accordance with the entity's accounting policy. This item may also include furniture expenses. Net Occupancy and Equipment Expense Occupancy and equipment Federal Deposit Insurance Corporation Premium Expense FDIC insurance Foreclosed Real Estate Expense Other real estate and loan related expense Advertising Expense Advertising and marketing Information Technology and Data Processing Data processing and technology Professional Fees Professional services Amortization of intangible assets Amortization of intangibles Amortization of intangibles Business Combination, Acquisition Related Costs Merger related and restructuring expenses Other Noninterest Expense Other Noninterest Expense Total noninterest expense Income (Loss) from Continuing Operations before Income Taxes, Noncontrolling Interest Income before income tax expense Income Tax Expense (Benefit) Income tax expense Net Income (Loss) Available to Common Stockholders, Basic Net income Net income available to common shareholders Earnings Per Share [Abstract] Earnings per common share: Earnings Per Share, Basic Basic earnings per share (in dollars per share) Basic (in dollars per share) Earnings Per Share, Diluted Diluted earnings per share (in dollars per share) Diluted (in dollars per share) Weighted Average Number of Shares Outstanding, Diluted [Abstract] Weighted average common shares outstanding: Weighted Average Number of Shares Outstanding, Basic Basic (in shares) Average common shares outstanding - basic (in shares) Weighted Average Number of Shares Outstanding, Diluted Diluted (in shares) Average common shares outstanding - diluted Statement of Comprehensive Income (Loss) [Abstract] Hedging Relationship [Axis] Hedging Relationship [Domain] Fair Value Hedging [Member] Cash Flow Hedging [Member] Net income Other Comprehensive Income (Loss), Net of Tax, Portion Attributable to Parent [Abstract] Other comprehensive income (loss): Other Comprehensive Income (Loss), Securities, Available-for-Sale, Unrealized Holding Gain (Loss) Arising During Period, before Tax Unrealized holding gains (losses) on securities available-for-sale Other Comprehensive Income (Loss), Securities, Available-for-Sale, Unrealized Holding Gain (Loss) Arising During Period, Tax Tax effect OCI, Debt Securities, Available-for-Sale, Transfer to Held-to-Maturity, Adjustment from AOCI for Amortization of Gain (Loss), before Tax Amortization of unrealized gains (losses) on investment securities transferred from available-for-sale to held-to-maturity OCI, Debt Securities, Available-for-Sale, Transfer from Held-to-Maturity, Gain (Loss), before Adjustment, Tax Tax effect Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Sale of Securities, before Tax Reclassification adjustment for realized losses (gains) included in net income Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Sale of Securities, Tax Tax effect Other Comprehensive Income (Loss), Available-for-sale Securities Adjustment, Net of Tax, Portion Attributable to Parent Unrealized gains (losses) on securities available-for-sale, net of tax Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), after Reclassification and Tax, Parent Unrealized gains (losses) on fair value municipal security and cash flow hedge instruments arising during the period, net of tax Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), before Reclassification and Tax Unrealized gains (losses) on hedges Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), before Reclassification, Tax Tax effect Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), Reclassification, after Tax Reclassification adjustment for realized losses (gains) included in net income Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), Reclassification, Tax Tax effect Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), after Reclassification and Tax Unrealized gains (losses) on hedge instruments arising during the period, net of tax Other Comprehensive Income (Loss), Net of Tax Total other comprehensive income Other comprehensive income Comprehensive Income (Loss), Net of Tax, Attributable to Parent Comprehensive income CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY [Abstract] Equity Components [Axis] Equity Component [Domain] Parent [Member] Common Stock [Member] Additional Paid-in Capital [Member] Retained Earnings [Member] AOCI Attributable to Parent [Member] Cumulative Effect, Period of Adoption [Axis] Cumulative Effect, Period of Adoption [Domain] Cumulative Effect, Period of Adoption, Adjusted Balance [Member] Cumulative Effect, Period of Adoption, Adjustment [Member] Accounting Standards Update [Axis] Accounting Standards Update [Domain] Accounting Standards Update 2016-13 [Member] Increase (Decrease) in Stockholders' Equity [Roll Forward] Increase (Decrease) in Stockholders' Equity [Roll Forward] Shares, Outstanding BALANCE (in shares) BALANCE (in shares) Stock Issued During Period, Value, Stock Options Exercised Stock options exercised Share-based Compensation Arrangement by Share-based Payment Award, Options, Exercises in Period Exercised (in shares) Stock options exercised (in shares) Exercise of options Stock Issued During Period, Value, Restricted Stock Award, Net of Forfeitures Restricted stock Stock Issued During Period, Shares, Restricted Stock Award, Net of Forfeitures Restricted stock (in shares) Share-Based Payment Arrangement, Decrease for Tax Withholding Obligation Restricted stock withheld for taxes Share-Based Payment Arrangement, Shares Withheld for Tax Withholding Obligation Restricted stock withheld for taxes (in shares) Restricted Stock, Value, Shares Issued Net of Tax Withholdings Restricted stock withheld for taxes Restricted Stock, Shares Issued Net of Shares for Tax Withholdings Restricted stock withheld for taxes (in shares) Stock Issued During Period, Value, Restricted Stock Award, Forfeitures Restricted stock, forfeitures Stock Issued During Period, Shares, Restricted Stock Award, Forfeited Restricted stock, forfeitures (in shares) APIC, Share-based Payment Arrangement, Option, Increase for Cost Recognition Stock compensation expense Dividends, Common Stock Common stock dividends Stock Repurchased During Period, Value Repurchases of common stock Stock Repurchased During Period, Shares Repurchases of common stock (in shares) Common Stock, Dividends, Per Share, Cash Paid Common stock dividend, per share Statement of Cash Flows [Abstract] Net Cash Provided by (Used in) Operating Activities, Continuing Operations [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 Share-based Payment Arrangement, Noncash Expense Stock compensation expense Deferred Income Tax Expense (Benefit) Deferred income tax expense Bank Owned Life Insurance Income Increase in cash surrender value of bank owned life insurance Gains (Losses) on Sales of Other Real Estate Net losses from sale and write-downs of other real estate owned and other repossessed assets Gain (Loss) on Sale of Mortgage Loans Net gains from mortgage banking Payments for Origination and Purchases of Loans Held-for-sale Origination of loans held for sale Proceeds from Sale of Mortgage Loans Held-for-sale Proceeds from sales of loans held for sale Gain (Loss) on Disposition of Property Plant Equipment Net (gain) loss from sale/disposal of fixed assets Increase (Decrease) in Operating Capital [Abstract] Net change in: Increase (Decrease) in Accrued Interest Receivable, Net Accrued interest receivable Increase (Decrease) in Interest Payable, Net Accrued interest payable Increase (Decrease) in Other Operating Assets Other assets Increase (Decrease) in Other Operating Liabilities Other liabilities Net Cash Provided by (Used in) Operating Activities Net cash provided by operating activities Net Cash Provided by (Used in) Investing Activities, Continuing Operations [Abstract] Cash flows from investing activities: Proceeds from Sale of Debt Securities, Available-for-sale Proceeds from sales Proceeds from Maturities, Prepayments and Calls of Debt Securities, Available-for-sale Proceeds from maturities, calls and paydowns Payments to Acquire Debt Securities, Available-for-sale Purchases Proceeds from Sale and Maturity of Held-to-Maturity Securities Proceeds from maturities, calls and paydowns Proceeds from Sale of Other Investments Proceeds from sales of other investments Payments to Acquire Restricted Investments Purchases of other investments Payment to Acquire Life Insurance Policy, Investing Activities Purchases of bank owned life insurance Payments for (Proceeds from) Loans Receivable Net increase in loans and leases Proceeds from Sale of Property, Plant, and Equipment Proceeds from sale of fixed assets Payments to Acquire Property, Plant, and Equipment Purchases of premises and equipment Proceeds from Sale of Foreclosed Assets Proceeds from sale of other real estate owned Net Cash Provided by (Used in) Investing Activities Net cash used in investing activities Net Cash Provided by (Used in) Financing Activities, Continuing Operations [Abstract] Cash flows from financing activities: Increase (Decrease) in Deposits Net increase in deposits Increase (Decrease) in Federal Funds Purchased and Securities Sold under Agreements to Repurchase, Net Net (decrease) increase in securities sold under agreements to repurchase Proceeds from Issuance of Long-term Debt Proceeds from borrowings Repayments of Long-term Debt Repayment of borrowings Payments of Dividends Cash dividends paid Proceeds from Issuance of Common Stock Issuance of common stock Amount of financing cost associated for grantee's tax withholding obligation for restricted shares under share-based payment arrangement. Share-Based Payment Arrangement Restricted Shares, Decrease for Tax Withholding Obligation Restricted shares withheld for taxes Payments for Repurchase of Common Stock Repurchases of common stock 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 change in cash and cash equivalents Cash, Cash Equivalents, Restricted Cash and Restricted Cash Equivalents Cash and cash equivalents, end of period Cash and cash equivalents, beginning of period Supplemental Cash Flow Information [Abstract] Supplemental disclosures of cash flow information: Interest Paid, Excluding Capitalized Interest, Operating Activities Cash paid during the period for interest Income Taxes Paid Net cash paid during the period for income taxes Cash Flow, Noncash Investing and Financing Activities Disclosure [Abstract] Noncash investing and financing activities: Noncash related recognition of operating lease assets in exchange for lease liabilities. Noncash Related Recognition of Operating Lease Assets in Exchange for

Lease Liabilities Recognition of operating lease assets in exchange for lease liabilities SEC Schedule, 12-28, Real Estate Companies, Investment in Real Estate, Acquisition Through Foreclosure Acquisition of real estate through foreclosure Acquisition of other repossessed assets. Acquisition of Other Repossessed Assets Acquisition of other repossessed assets Financed sales of other repossessed assets. Financed sales of Other Repossessed Assets Financed sales of other repossessed assets Organization, Consolidation and Presentation of Financial Statements [Abstract] Organization, Consolidation and Presentation of Financial Statements Disclosure and Significant Accounting Policies [Text Block] Presentation of Financial Information Earnings Per Share [Text Block] Earnings Per Share Securities [Abstract] Investments in Debt and Marketable Equity Securities (and Certain Trading Assets) Disclosure [Text Block] Securities Receivables [Abstract] Loans, Notes, Trade and Other Receivables Disclosure [Text Block] Loans and Leases and Allowance for Credit Losses Goodwill and Intangible Assets Disclosure [Abstract] Goodwill and Intangible Assets Disclosure [Text Block] Goodwill and Intangible Assets Borrowings, Line of Credit and Subordinated Debt [Abstract] Debt Disclosure [Text Block] Borrowings, Line of Credit and Subordinated Debt Defined Benefit Plan [Abstract] Compensation and Employee Benefit Plans [Text Block] Employee Benefit Plans Commitments and Contingencies Disclosure [Abstract] Commitments and Contingencies Disclosure [Text Block] Commitments and Contingencies Fair Value Disclosures [Abstract] Fair Value Disclosures [Text Block] Fair Value Disclosures Derivative Instruments and Hedging Activities Disclosure [Abstract] Derivative Instruments and Hedging Activities Disclosure [Text Block] Derivatives Financial Instruments Leases [Abstract] Lessee, Operating Leases [Text Block] Leases Banking and Thrift [Abstract] Regulatory Capital Requirements under Banking Regulations [Text Block] Regulatory Matters Equity [Abstract] Comprehensive Income (Loss) Note [Text Block] Other comprehensive income (loss) Disclosure of accounting policy for the nature of an entity's business, the major products or services it sells or provides and its principal markets, including the locations of those markets. Nature Of Business, Policy [Policy Text Block] Nature of Business Disclosure of accounting policy for basis of presentation and accounting estimates. Basis Of Presentation And Accounting Estimates Policy [Text Block] Basis of Presentation and Accounting Estimates New Accounting Pronouncements, Policy [Policy Text Block] Recently Issued and Adopted Accounting Pronouncements And Recently Issued Not Yet Effective Accounting Pronouncements Earnings Per Share, Policy [Policy Text Block] Earnings Per Share Schedule of Earnings Per Share, Basic and Diluted [Table Text Block] Schedule of Earnings Per Share, Basic and Diluted Schedule of Available-for-sale Securities Reconciliation [Table Text Block] Schedule of Available-for-sale Securities Reconciliation Debt Securities, Held-to-maturity [Table Text Block] Schedule of Held-to-maturity Securities Reconciliation Investments Classified by Contractual Maturity Date [Table Text Block] Investments Classified by Contractual Maturity Date Schedule of Unrealized Loss on Investments [Table Text Block] Schedule of Unrealized Loss on Investments Debt Securities, Trading, and Equity Securities, FV-NI [Table Text Block] Schedule of Other Investments Schedule of Accounts, Notes, Loans and Financing Receivable [Table Text Block] Schedule of Loans Financing Receivable, Allowance for Credit Loss [Table Text Block] Schedule of Allowance for Loan Losses Financing Receivable Credit Quality Indicators [Table Text Block] Loan Credit Quality Indicators Financing Receivable, Past Due [Table Text Block] Past Due Loans and Leases Financing Receivable, Nonaccrual [Table Text Block] Summary of amortized cost basis of loans on nonaccrual status and loans past due 90 or more days and still accruing interest The tabular disclosure of amortized cost basis of collateral dependent loans, which are individually evaluated to determine expected credit losses. Summary of Amortized Cost Basis of Collateral Dependent Loans, Which Are Individually Evaluated to Determine Expected Credit Losses [Table Text Block] Summary of amortized cost basis of collateral dependent loans, which are individually evaluated to determine expected credit losses Financing Receivable, Troubled Debt Restructuring [Table Text Block] Summary of loans and leases made to borrowers experiencing financial difficulty that were modified Schedule of Finite-Lived Intangible Assets [Table Text Block] Schedule of Finite-Lived Intangible Assets Schedule of Finite-Lived Intangible Assets, Future Amortization Expense [Table Text Block] Schedule of Finite-Lived Intangible Assets, Future Amortization Expense Schedule of Debt [Table Text Block] Schedule of debt Share-based Payment Arrangement, Option, Activity [Table Text Block] Schedule of Option Activity Share-based Payment Arrangement, Option, Exercise Price Range [Table Text Block] Schedule of Options Outstanding by Exercise Price Range Share-based Payment Arrangement, Restricted Stock and Restricted Stock Unit, Activity [Table Text Block] Schedule of Non-vested Restricted Stock Awards Share-based Payment Arrangement, Stock Appreciation Right, Activity [Table Text Block] Share-based Payment Arrangement, Stock Appreciation Right, Activity Other Commitments [Table Text Block] Other Commitments Schedule of Fair Value, Assets and Liabilities Measured on Recurring Basis [Table Text Block] Schedule of Fair Value, Assets and Liabilities Measured on Recurring Basis Fair Value Measurements, Nonrecurring [Table Text Block] Fair Value, Assets and Liabilities Measured on Nonrecurring Basis Fair Value Measurement Inputs and Valuation Techniques [Table Text Block] Fair Value Measurement Inputs and Valuation Techniques Fair Value, by Balance Sheet Grouping [Table Text Block] Fair Value, by Balance Sheet Grouping Derivative [Table] Hedging Designation [Axis] Hedging Designation [Domain] Designated as Hedging Instrument [Member] Derivative [Line Items] Schedule of Derivative Instruments in Statement of Financial Position, Fair Value [Table Text Block] Schedule of Fair Value Hedge Relationships in Balance Sheet Schedule of Derivative Instruments, Effect on Other Comprehensive Income (Loss) [Table Text Block] Schedule of Hedge Relationships on AOCI Derivative Instruments, Gain (Loss) [Table Text Block] Schedule of Hedge Relationships on Income Statement Schedule of Interest Rate Derivatives [Table Text Block] Schedule of interest rate swaps related to loan hedging program Derivatives Not Designated as Hedging Instruments [Table Text Block] Schedule of interest rate swap to facilitate customer's transactions Assets And Liabilities, Lessee Assets And Liabilities, Lessee [Table Text Block] Summary of Lease Assets and Liabilities Lease, Cost [Table Text Block] Summary of Lease Costs and Other Information Lessee, Operating Lease, Liability, Maturity [Table Text Block] Schedule of Remaining Minimum Lease Payments Schedule of Compliance with Regulatory Capital Requirements under Banking Regulations [Table Text Block] Schedule of Compliance with Regulatory Capital Requirements under Banking Regulations Schedule of Accumulated Other Comprehensive Income (Loss) [Table Text Block] Summary of Accumulated Other Comprehensive Income (Loss) Schedule of Accounts, Notes, Loans and Financing Receivable [Table] Schedule of Accounts, Notes, Loans and Financing Receivable [Table] Accounts, Notes, Loans and Financing Receivable [Line Items] Accounts, Notes, Loans and Financing Receivable [Line Items] Off-Balance-Sheet, Credit Loss, Liability Allowance for off balance sheet credit Debt Securities, Held-to-Maturity, Excluding Accrued Interest, Credit Loss Expense (Reversal) Provision for credit losses, HTM Antidilutive Securities Excluded from Computation of Earnings Per Share, Amount Anti-dilutive securities excluded from computation of earnings per share (in shares) Earnings Per Share, Basic [Abstract] Basic earnings per share computation: Earnings Per Share, Diluted [Abstract] Diluted earnings per share computation: Net Income (Loss) Available to Common Stockholders, Diluted Net income available to common shareholders Number 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. Weighted Average Number Of Shares Outstanding Basic 1 Average common shares outstanding - basic (in shares) Dilutive Securities, Effect on Basic Earnings Per Share [Abstract] Incremental shares from assumed conversions: Weighted Average Number Diluted Shares Outstanding Adjustment Stock options and restricted stock (in shares) Pledged Status [Axis] Pledged Status [Domain] Asset Pledged as Collateral [Member] Pledging Purpose [Axis] Pledging Purpose [Domain] Secure public funds and securities sold under agreements to repurchase [Member]. Secure Public Funds and Securities Sold under Agreements to Repurchase [Member] Debt Securities, Available-for-sale, Realized Gain Gross gains Debt Securities, Available-for-sale, Realized Loss Realized losses Debt securities, available-for-sale, allowance for credit loss, expense reversal. Debt Securities, Available-for-Sale, Allowance for Credit Loss, Expense Reversal Provision for credit losses, AFS Other investments impairment. Other Investments Impairment Impairment on other investments Debt Securities, Available-for-sale [Table] Debt Securities, Available-for-sale [Table] Financial Instrument [Axis] Financial Instruments [Domain] US Treasury Securities [Member] US Government-sponsored Enterprises Debt Securities [Member] Municipal securities [Member] Other Debt Securities [Member] Mortgage-backed securities (GSEs) [Member] Debt Securities, Available-for-sale [Line Items] Debt Securities, Available-for-sale [Line Items] Debt Securities, Available-for-Sale, Amortized Cost, Excluding Accrued Interest, before Allowance for Credit Loss Total, post ASU 2019-04 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, Held-to-maturity [Table] Schedule of Held-to-maturity Securities [Line Items] Debt Securities, Held-to-Maturity, Fair Value to Amortized Cost, after Allowance for Credit Loss [Abstract] Held-to-maturity Debt Securities, Held-to-maturity, Accumulated Unrecognized Loss Gross Unrealized Losses Debt Securities, Available-for-sale, Amortized Cost, Fiscal Year Maturity [Abstract] 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 from one year to five years Debt Securities, Available-for-sale, Maturity, Allocated and Single Maturity Date, after Five Through Ten Years, Amortized Cost Due from five years to ten years Debt Securities, Available-for-sale, Allocated and Single Maturity Date, Maturity, after 10 Years, Amortized Cost Due after ten years Debt Securities, Available-for-sale, Maturity, Allocated and Single Maturity Date, Amortized Cost Securities available for sale, amortized cost Debt Securities, Available-for-sale, Maturity, without Single Maturity Date, Amortized Cost Mortgage-backed securities Debt Securities, Available-for-sale, Fair Value, Fiscal Year Maturity [Abstract] 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 from one year to five years Debt Securities, Available-for-sale, Maturity, Allocated and Single Maturity Date, after Five Through Ten Years, Fair Value Due from five years to ten years Debt Securities, Available-for-sale, Maturity, Allocated and Single Maturity Date, after 10 Years, Fair Value Due after ten years Debt Securities, Available-for-sale, Maturity, Allocated and Single Maturity Date, Fair Value Securities available for sale, fair value Debt Securities, Available-for-sale, Maturity, without Single Maturity Date, Fair Value Mortgage-backed securities Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity [Abstract] Amortized Cost Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, after Year One through Five Due from one year to five years Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, after Year Five through Ten Due from five years to ten years Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, after Year 10 Due after ten years Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date Securities held to maturity, amortized cost Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, without Single Maturity Date Mortgage-backed securities Debt Securities, Held-to-maturity, Maturity, Fair Value [Abstract] Fair Value Debt Securities, Held-to-Maturity, Fair Value, Maturity, Allocated and Single Maturity Date, after Year One Through Five Due from one year to five years Debt Securities, Held-to-Maturity, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 5 Through 10 Due from five years to ten years Debt Securities, Held-to-Maturity, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 10 Due after ten years Debt Securities, Held-to-maturity, Maturity, Allocated and Single Maturity Date, Fair Value Securities held to maturity, fair value Debt Securities, Held-to-maturity, Maturity, without Single Maturity Date, Fair Value Mortgage-backed securities Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months Less than 12 Months, Fair Value Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss Less than 12 Months, Gross Unrealized Losses Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Number of Positions Less than 12 Months, Number of Securities Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer 12 Months or Greater, Fair Value Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss 12 Months or Greater, Gross Unrealized Losses Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Number of Positions 12 Months or Greater, Number of Securities Debt Securities, Available-for-sale, Unrealized Loss Position Total, Fair Value Debt Securities, Available-for-sale, Unrealized Loss Position, Accumulated Loss Total, Gross Unrealized Losses Debt Securities, Available-for-sale, Unrealized Loss Position, Number of Positions Total, Number of Securities Held-to-Maturity, Debt Securities, Continuous Unrealized Loss Position [Abstract] Held-to-Maturity, Debt Securities, Continuous Unrealized Loss Position [Abstract] Held-to-maturity: Fair value of investment in debt security measured at amortized cost (held-to-maturity), in continuous unrealized loss position for 12 months or longer. Held-to-Maturity, Debt Securities, Continuous Unrealized Loss Position, 12 Months or Longer, Fair Value 12 Months or Greater, Fair Value 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. Held-to-Maturity, Debt Securities, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss 12 Months or Greater, Gross Unrealized Losses Number of investments in debt securities held to maturity, in unrealized loss position, for 12 months or longer, without allowance for credit loss. Debt Securities, Held to Maturity, Unrealized Loss Position, 12 Months or Longer, Number of Positions 12 Months or Greater, Number of Securities Fair value of investment in debt security measured at amortized cost (held-to-maturity), in unrealized loss position. Held-to-Maturity, Debt Securities, Unrealized Loss Position, Fair Value Total, Fair Value Amount of accumulated unrealized loss on investment in debt security measured at amortized cost (held-to-maturity), in unrealized loss position. Held-to-Maturity, Debt Securities, Unrealized Loss Position, Accumulated Loss Total, Gross Unrealized Losses Disclosure regarding factors used to determine that the impairment of securities categorized as held-to-maturity where cost exceeds fair value is not an other than temporary impairment (OTTI). This item contains disclosure of the number of investment positions in the held-to-maturity investments determined to be temporarily impaired. Held-to-Maturity, Debt Securities in Unrealized Loss Positions, Qualitative Disclosure, Number of Positions Total, Number of Securities Federal Reserve Bank Stock Federal Reserve Bank Stock [Member] Federal Home Loan Bank stock [Member] First National Bankers Bank Stock First National Bankers Bank Stock [Member] Equity Securities without Readily Determinable Fair Value, Amount Other investments Financing Receivable Portfolio Segment [Axis] Financing Receivable Portfolio Segment [Domain] Commercial Real Estate [Member] Consumer Real Estate [Member] Construction Portfolio Segment [Member] Construction and Land Development [Member] Commercial and Industrial [Member] Consumer and Other [Member] Leases [Member] Financing Receivable, Excluding Accrued Interest, after Allowance for Credit Loss [Abstract] Major categories of loans and leases Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] Financing Receivable, Excluding Accrued Interest, Purchased with Credit Deterioration, Allowance for Credit Loss at Acquisition Date PCD gross up Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff Charged-off loans and leases Total, post ASU 2019-04 Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Recovery Recoveries of charge-offs Financing Receivable, Excluding Accrued Interest, Credit Loss Expense (Reversal) Provision for credit losses, post ASU 2019-04 Financing receivable, excluding accrued interest, credit loss expense (reversal) not including release of unfunded commitments. Financing Receivable, Excluding Accrued Interest, Credit Loss Expense (Reversal) Not Including Release of Unfunded Commitments Provision for credit losses, unfunded commitments not included Allowance for Loan and Lease Losses [Roll Forward] Allowance for Loan and Lease Losses [Roll Forward] Financing Receivable, Credit Loss, Expense (Reversal) Provision charged to expense Provision (recovery) charged to expense The amount, excluding accrued interest, of release for unfunded commitments through provision for credit losses on financing receivable. Financing Receivable, Excluding Accrued Interest, Credit Loss Expense (Reversal), Release for Unfunded Commitments Release for unfunded commitments through provision for credit losses Financing Receivable, Credit Quality Indicator [Table] Schedule of Financing Receivable, Recorded Investment, Credit Quality Indicator [Table] Internal Credit Assessment [Axis] Internal Credit Assessment [Domain] Pass [Member] Watch [Member] Special Mention [Member] Substandard [Member] Financing Receivable, Credit Quality Indicator [Line Items] Financing Receivable, Recorded Investment [Line Items] Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract] Loans Amortized Cost Basis by Origination Year Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year 2024 Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year 2023 Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year 2022 Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year 2021 Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year 2020 Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year Prior Financing Receivable, Excluding Accrued Interest, Revolving Revolving Loans Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan Revolving Loans Converted to Term Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff, by Origination Year [Abstract] YTD gross charge-offs Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year, Writeoff 2024 Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year, Writeoff 2023 Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year, Writeoff 2022 Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year, Writeoff 2021 Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year, Writeoff 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 Financing Receivable, Past Due [Table] Schedule of Financing Receivables Past Due [Table] Financial Asset, Period Past Due [Axis] Financing Receivables,

Period Past Due [Domain] Financial Asset, Not Past Due [Member] Financial Asset, Past Due [Member] Current [Member] Financial Asset, 30 to 59 Days Past Due [Member] Financial Asset, 60 to 89 Days Past Due [Member] 90 Days or More Past Due [Member] Financing Receivable, Past Due [Line Items] Financing Receivable, Recorded Investment, Past Due [Line Items] Financing Receivable, Excluding Accrued Interest, Nonaccrual Total Nonaccrual Loans Nonaccrual restructuring loans, post ASU 2019-04 Financing Receivable, Excluding Accrued Interest, Nonaccrual, No Allowance Nonaccrual With No Allowance for Credit Losses, post ASU 2019-04 Financing Receivable, Excluding Accrued Interest, 90 Days or More Past Due, Still Accruing Loans Past Due Over 90 Days Still Accruing Financing Receivable, Nonaccrual [Table] Financing Receivable, Nonaccrual [Line Items] Financing Receivable, Allowance for Credit Loss [Table] Collateral [Axis] Collateral [Domain] Real Estate [Member] Real Estate Type of other collateral. Other Collateral [Member] Other Financing Receivable, Allowance for Credit Loss [Line Items] Financing Receivables, Excluding Accrued Interest, Individually Evaluated for Impairment Total Financing Receivable, Troubled Debt Restructuring [Table] Schedule of Financing Receivable, Troubled Debt Restructurings [Table] Loan Restructuring Modification [Axis] Loan Restructuring Modification [Domain] Payment Deferral [Member] Payment Delay Extended Maturity [Member] Term Extension Loan modification for a temporary postponement of loan payments and for an extension of the term of a loan in which it must be paid. Payment Deferral and Extended Maturity [Member] Payment Delay and Term Extension Loan Restructuring Modification Name [Axis] Loan Restructuring Modification Name [Domain] Entity Loan Modification Program [Member] Loan modifications made to borrowers experiencing financial difficulty Financial asset more than 29 days past due but fewer than 90 days past due. 30 to 89 Days Past Due [Member] Financing Receivable, Troubled Debt Restructuring [Line Items] Financing Receivable, Modifications [Line Items] Financing Receivable, Excluding Accrued Interest, Modified, Accumulated Total Financing Receivable, Modified, Weighted Average Term Increase from Modification Weighted-Average (in months) The amount of weighted average payment delay financing receivable modified for debtor experiencing financial difficulty. Financing Receivable, Modified, Weighted Average Payment Delay from Modification Weighted-Average Total Payment Delay Residential Real Estate [Member] Number of Reportable Segments Loan portfolio segments Percentage of allowance for credit losses to aggregate loans. Percentage Of Allowance For Credit Losses To Aggregate Loans Percentage of allowance for credit losses to aggregate loans Number of Properties, Other Real Estate Owned Number of Properties, Other Real Estate Owned Number of properties in other real estate owned Mortgage Loans in Process of Foreclosure, Amount Mortgage loans in process of foreclosure Finite-Lived Intangible Assets by Major Class [Axis] Finite-Lived Intangible Assets, Major Class Name [Domain] Customer Relationships [Member] Intellectual Property [Member] Trademarks and Trade Names [Member] Trade Names [Member] Finite-Lived Intangible Asset, Useful Life Intangible asset, useful life Goodwill Core Deposits [Member] Finite-lived Intangible Assets [Roll Forward] Finite-lived Intangible Assets [Roll Forward] Finite-Lived Intangible Assets, Gross Balance, beginning of period Gross Carrying Amount Finite-Lived Intangible Assets, Accumulated Amortization Less: accumulated amortization Finite-Lived Intangible Assets, Net Total Finite-Lived Intangible Assets, Amortization Expense, Remainder of Fiscal Year Remainder of 2024 Finite-Lived Intangible Assets, Amortization Expense, Next Twelve Months 2025 Finite-Lived Intangible Assets, Amortization Expense, Year Two 2026 Finite-Lived Intangible Assets, Amortization Expense, Year Three 2027 Finite-Lived Intangible Assets, Amortization Expense, Year Four 2028 Finite-Lived Intangible Assets, Amortization Expense, after Year Five Thereafter Credit Facility [Axis] Credit Facility [Domain] Revolving Credit Facility [Member] Statistical Measurement [Axis] Range [Domain] Maximum [Member] Minimum [Member] Debt Instrument [Axis] Debt Instrument, Name [Domain] Loan And Security Agreement And Revolving Line of Credit [Member]. Loan and Security Agreement and Revolving Line of Credit [Member] Securities Sold Under Agreement to Repurchase, Maturity of Agreement. Securities Sold Under Agreement to Repurchase, Maturity of Agreement Securities sold under agreements to repurchase, maturity period Securities Sold under Agreements to Repurchase Securities sold under agreements to repurchase Amount, after the effects of master netting arrangements, of funds outstanding borrowed in the form of a security repurchase agreement between the entity and another party for the sale and repurchase of identical or substantially the same securities at a date certain for a specified price, average balance. Includes liabilities not subject to a master netting arrangement and not elected to be offset. Securities Sold under Agreements to Repurchase Maximum Average Amount Securities sold under agreements to repurchase, average balance Amount, after the effects of master netting arrangements, of funds outstanding borrowed in the form of a security repurchase agreement between the entity and another party for the sale and repurchase of identical or substantially the same securities at a date certain for a specified price, maximum month end balance. Includes liabilities not subject to a master netting arrangement and not elected to be offset. Securities Sold under Agreements to Repurchase Maximum Month End Amount Securities sold under agreements to repurchase, maximum month-end balance Carrying value of securities pledged as collateral against securities sold under agreement to repurchase. Securities Sold under Agreements to Repurchase, Carrying Value of Collateral Carrying value of securities pledged as collateral Debt Instrument, Face Amount Principal amount Long-term Line of Credit Outstanding borrowings Long-term Debt Borrowings Line of Credit Facility, Remaining Borrowing Capacity Schedule of Long-term Debt Instruments [Table] Long-term Debt, Type [Axis] Long-term Debt, Type [Domain] Subordinated Debt [Member] Business Acquisition [Axis] Business Acquisition, Acquiree [Domain] Represents information pertaining to Sevier County Bancshares Inc. Sevier County Bancshares Inc [Member] Debt Instrument [Line Items] Debt Instrument [Line Items] Amount of subordinated debt due after one year or the normal operating cycle, if longer, assumed at the acquisition date. Business Combination, Recognized Identifiable Assets Acquired and Liabilities Assumed, Noncurrent Liabilities, Subordinated Debt Subordinated debt Debt Instrument, Interest Rate, Stated Percentage Interest rate Debt Issuance Costs, Net Debt issuance costs Debt Instrument, Basis Spread on Variable Rate Basis spread on variable rate (as a percent) Amortization of Debt Issuance Costs Amortization expense of debt issuance costs Debt Instrument, Variable Interest Rate, Type [Extensible Enumeration] Other Borrowings Schedule of Defined Benefit Plans Disclosures [Table] Schedule of Defined Benefit Plans Disclosures [Table] Defined Contribution Plan Matching Range [Axis] Defined Contribution Plan Matching Range [Axis] [Domain] for Defined Contribution Plan Matching Range [Axis] Deferred Contribution Plan Matching Range [Domain] Defined Contribution Plan Range One [Member] 401 (k) Matching Range One [Member] Defined Contribution Plan Range Two [Member] 401 (k) Matching Range Two [Member] Plan Name [Axis] Plan Name [Domain] 2015 Stock Incentive Plan [Member] Restricted Stock [Member] Retirement Plan Name [Axis] Retirement Plan Name [Domain] Deferred Salary Reduction Plan [Member] Defined Benefit Plan Disclosure [Line Items] Defined Benefit Plan Disclosure [Line Items] Defined Contribution Plan, Employer Matching Contribution, Percent of Match Employer matching contribution, percent of match Defined Contribution Plan, Employer Matching Contribution, Percent of Employees' Gross Pay Employer matching contribution, percent of employees gross pay Defined Contribution Plan, Employer Discretionary Contribution Amount Contribution to the Plan Share-Based Compensation Arrangement By Share-Based Payment Award, Number Of Stock Option Plans Share-Based Compensation Arrangement By Share-Based Payment Award, Number Of Stock Option Plans Number of stock option plans Share-based Compensation Arrangement by Share-based Payment Award, Shares Issued in Period Rights issued (in shares) Share-based Compensation Arrangement by Share-based Payment Award, Number of Shares Available for Grant Rights available for grant (in shares) Share-based Payment Arrangement, Expense Share-based compensation expense Allocated share based compensation income. Allocated Share Based Compensation Income Share-based compensation income Deferred tax benefit from stock options exercised. Deferred Tax Benefit From Stock Options Exercised Deferred tax benefit from stock options exercised Share-based Compensation Arrangement by Share-based Payment Award, Options, Exercises in Period, Intrinsic Value Options, exercises in period, intrinsic value Share-based Compensation Arrangement by Share-based Payment Award, Options, Outstanding, Intrinsic Value Options, outstanding, intrinsic value Proceeds from Stock Options Exercised Proceeds from options exercised Share-based Payment Arrangement, Nonvested Award, Excluding Option, Cost Not yet Recognized, Amount Unrecognized compensation cost Share-based Payment Arrangement, Nonvested Award, Cost Not yet Recognized, Period for Recognition Unrecognized compensation costs, period for recognition Share-based Compensation Arrangement by Share-based Payment Award, Equity Instruments Other than Options, Vested in Period, Fair Value Grant-date fair value Share-based Compensation Arrangement by Share-based Payment Award, Equity Instruments Other than Options, Vested in Period Vested (in shares) Vested (in shares) Share-based Compensation Arrangement by Share-based Payment Award, Equity Instruments Other than Options, Nonvested, Number Nonvested, end of period (in shares) Nonvested, beginning of period (in shares) Share-based Compensation Arrangement by Share-based Payment Award, Equity Instruments Other than Options, Nonvested, Weighted Average Grant Date Fair Value Nonvested, ending balance (in dollars per share) Nonvested, beginning balance (in dollars per share) Schedule of Share-based Compensation Arrangements by Share-based Payment Award [Table] Schedule of Share-based Compensation Arrangements by Share-based Payment Award [Table] Deferred Bonus and Profit Sharing Arrangements, Individual Contracts, Type of Deferred Compensation [Axis] Deferred Bonus and Profit Sharing Arrangement, Individual Contract, Type of Deferred Compensation [Domain] Officer and Employee Plans [Member] Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Share-based Compensation Arrangement by Share-based Payment Award, Options, Outstanding [Roll Forward] Number Share-based Compensation Arrangement by Share-based Payment Award, Options, Outstanding, Number Outstanding (in shares) Outstanding (in shares) Number Outstanding (in shares) Number Outstanding (in shares) Share-based Compensation Arrangement by Share-based Payment Award, Options, Outstanding, Weighted Average Exercise Price [Abstract] Weighted Average Exercisable Price Share-based Compensation Arrangement by Share-based Payment Award, Options, Outstanding, Weighted Average Exercise Price Weighted Average Exercise Price, Outstanding (in dollars per share) Weighted Average Exercisable Price, Outstanding (in dollars per share) Exercise Prices (in dollars per share) Share-based Compensation Arrangements by Share-based Payment Award, Options, Exercises in Period, Weighted Average Exercise Price Weighted Average Exercisable Price Exercised (in dollars per share) Share-based Payment Arrangement, Option, Exercise Price Range [Table] Schedule of Share-based Compensation, Shares Authorized under Stock Option Plans, by Exercise Price Range [Table] Exercise Price Range [Axis] Share-based Compensation, Shares Authorized under Stock Option Plans, Exercise Price Range [Domain] 9.60 [Member] Share-based Payment Arrangement, Option, Exercise Price Range [Line Items] Share-based Compensation, Shares Authorized under Stock Option Plans, Exercise Price Range [Line Items] Share-based Payment Arrangement, Option, Exercise Price Range, Outstanding, Weighted Average Remaining Contractual Term SARs Outstanding, Weighted Average Remaining Life Options Outstanding, Weighted Average Remaining Life Share-based Payment Arrangement, Option, Exercise Price Range, Outstanding, Weighted Average Exercise Price SARs Outstanding, Weighted Average Exercise Price (in dollars per share) Options Outstanding, Weighted Average Exercise Price (in dollars per share) Share-based Compensation Arrangement by Share-based Payment Award, Options, Exercisable, Number Exercisable (in shares) SARs Exercisable, Number Exercisable (in shares) Share-based Payment Arrangement, Option, Exercise Price Range, Exercisable, Weighted Average Exercise Price Options Exercisable, Weighted Average Exercise Price (in dollars per share) SARs Exercisable, Weighted Average Exercise Price (in dollars per share) Share-based Compensation Arrangement by Share-based Payment Award, Equity Instruments Other than Options, Nonvested, Number of Shares [Roll Forward] Number Share-based Compensation Arrangement by Share-based Payment Award, Equity Instruments Other than Options, Grants in Period Granted (in shares) Share-based Compensation Arrangement by Share-based Payment Award, Equity Instruments Other than Options, Forfeited in Period Forfeited/expired (in shares) Share-based Compensation Arrangement by Share-based Payment Award, Equity Instruments Other than Options, Nonvested, Weighted Average Grant Date Fair Value [Abstract] Weighted Average Grant-Date Fair Value Share-based Compensation Arrangement by Share-based Payment Award, Equity Instruments Other than Options, Grants in Period, Weighted Average Grant Date Fair Value Granted (in dollars per share) Share-based Compensation Arrangement by Share-based Payment Award, Equity Instruments Other than Options, Vested in Period, Weighted Average Grant Date Fair Value Vested (in dollars per share) Share-based Compensation Arrangement by Share-based Payment Award, Equity Instruments Other than Options, Forfeitures, Weighted Average Grant Date Fair Value Forfeited/expired (in dollars per share) Share-based Payment Arrangement [Abstract] 15.19 [Member] Unused Commitments to Extend Credit Commitments to extend credit Contractual amount for all off-balance sheet commitments. Outstanding Off balance Sheet Risks Amount Liability Standby letters of credit Off-Balance-Sheet, Credit Loss, Liability, Credit Loss Expense (Reversal) Off-balance sheet credit loss expense (credit) Fair Value, by Balance Sheet Grouping [Table] Fair Value, by Balance Sheet Grouping [Table] Measurement Frequency [Axis] Measurement Frequency [Domain] Fair Value, Recurring [Member] Derivative Instrument [Axis] Derivative Contract [Domain] Interest Rate Swap Liability [Member]. Interest Rate Swap Liability [Member] Interest Rate Swap Liability Interest Rate Swap [Member] Fair Value Hierarchy and NAV [Axis] Fair Value Hierarchy and NAV [Domain] Fair Value, Inputs, Level 2 [Member] Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Derivative Asset Estimated Fair Value, Asset Derivative financial instruments and interest rate swap agreements, asset Derivative Asset, Statement of Financial Position [Extensible Enumeration] Assets, Fair Value Disclosure Total assets at fair value Derivative Liability Estimated Fair Value, Liability Derivative financial instruments and interest rate swap agreements, liability Derivative Liability, Statement of Financial Position [Extensible Enumeration] Fair Value, Inputs, Level 3 [Member] Other Real Estate OREO Collateral dependent loans fair value disclosure. Collateral dependent loans Fair Value Measurement Inputs and Valuation Techniques [Table] Fair Value Measurement Inputs and Valuation Techniques [Table] Valuation Approach and Technique [Axis] Valuation Approach and Technique [Domain] Appraisal And Discounted Cash Flow [Member] Appraisal And Discounted Cash Flow [Member] Measurement Input Type [Axis] Measurement Input Type [Domain] Measurement Input, Discount Rate [Member] Fair Value, Nonrecurring [Member] Weighted Average [Member] Fair Value Measurement Inputs and Valuation Techniques [Line Items] Fair Value Measurement Inputs and Valuation Techniques [Line Items] Collateral Dependent Loans, Measurement Input Collateral Dependent Loans, Measurement Input Collateral dependent, measurement input Other Real Estate Owned, Measurement Input OREO, measurement input Fair Value, Inputs, Level 1 [Member] Measurement Basis [Axis] Portion at Fair Value Measurement [Member] Carrying Amount [Member] Estimated Fair Value [Member] Cash and Cash Equivalents, Fair Value Disclosure Cash and cash equivalents Investment Owned, at Cost Other investments Loans Receivable, Fair Value Disclosure Loans and leases, net and loans held for sale Liabilities [Abstract] Liabilities: Representing savings deposits and money market accounts fair value. Savings Deposits and Money Market Accounts Fair Value Money market and savings deposits Debt Instrument, Fair Value Disclosure Borrowings Subordinated Debt Obligations, Fair Value Disclosure Subordinated debt Collateral Pledged [Member] Fair Values Derivatives, Balance Sheet Location, by Derivative Contract Type [Table] Fair Values Derivatives, Balance Sheet Location, by Derivative Contract Type [Table] Derivatives, Fair Value [Line Items] Derivatives, Fair Value [Line Items] Derivative, Average Remaining Maturity Weighted Average Remaining Maturity (In Years) Derivative, Average Variable Interest Rate Weighted Average Pay Rate Derivative Liability, Notional Amount Notional Amount, Liability Hedged Liability, Fair Value Hedge Estimated Fair Value Derivative Asset, Notional Amount Notional Amount, Asset Hedged Asset, Fair Value Hedge Carrying amount of hedged asset Derivative Instruments, Gain (Loss) [Table] Derivative Instruments, Gain (Loss) [Table] Derivative Instruments, Gain (Loss) [Line Items] Derivative Instruments, Gain (Loss) [Line Items] Amount of interest income on taxable securities. Interest Income, Securities, Operating, Taxable, Gross Interest income on taxable securities Total amount of gain (loss) derived from fair value hedges on taxable securities recognized in earnings in the period. Gain (Loss) on Fair Value Hedges Recognized in Earnings, Taxable Securities Effects of fair value hedge relationships Amount of operating interest income, including amortization and accretion of premiums and discounts, on securities taxable under state, federal and other income tax. Interest Income, Securities, Taxables Reported interest income on taxable securities Derivative, Gain (Loss) on Derivative, Net Gain (loss) on fair value hedging relationship Transaction on income statement Derivative, Gain (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration] Derivative Instrument Notional Amount [Axis]. Derivative Instrument Notional Amount [Axis] Derivative Instrument Notional Amount [Domain] Derivative Instrument Notional Amount [Domain] Notional 50000 Amount [Member]. Notional 50000 Amount [Member] Notional 50000 Amount 2 [Member]. Notional 50000 Amount 2 [Member] Notional 150000 Amount [Member]. Notional 150000 Amount [Member] Notional 25000 Amount [Member]. Notional 25000 Amount [Member] Notional 100000 Amount [Member]. Notional 100000 Amount [Member] Non-hedged derivatives [Member] Income Statement Location [Axis] Income Statement Location [Domain] Interest Income [Member] Interest Expense [Member] Balance Sheet Location [Axis] Balance Sheet Location [Domain] Other Assets [Member] Other Liabilities [Member] Derivative, Fair Value, Net Estimated Fair Value Asset (Liability) Cash Flow Hedge Gain (Loss) to be Reclassified within 12 Months Cash flow hedge estimated to be reclassified in next 12 months Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), before Reclassification, after Tax Amount of Gain (Loss) Recognized on OCI on Derivative Derivative Instruments, Gain (Loss) Reclassified from Accumulated OCI into Income, Effective Portion, Net Amount of Gain or (Loss) Reclassified from AOCI into Income Derivative Instrument, Gain (Loss) Reclassified from AOCI into Income, Effective Portion, Statement of Income or Comprehensive Income [Extensible Enumeration] Derivative, Gain on Derivative Total interest income Derivative, Gain, Statement of Income or Comprehensive Income [Extensible Enumeration] Derivative, Loss on Derivative Total interest expense Derivative, Loss, Statement of Income or Comprehensive Income [Extensible Enumeration] Gain (Loss) on Interest Rate Cash Flow Hedge Ineffectiveness Effects of cash flow hedge relationships Collateral pledged to derivative counterparties. Collateral Pledged To Derivative Counterparties Collateral pledged to derivative counterparties Operating Lease, Right-of-Use Asset Operating lease right-of-use assets Operating Lease, Right-of-Use Asset, Statement of Financial Position [Extensible List] Operating Lease, Liability Operating lease liabilities Present value of net future minimum lease

payments Operating Lease, Liability, Statement of Financial Position [Extensible List] Lessee, Operating Lease, Existence of Option to Extend [true false] Lessee, Lease, Description [Table] Lessee, Lease, Description [Table] Lessee, Lease, Description [Line Items] Lessee, Lease, Description [Line Items] Operating Lease, Weighted Average Remaining Lease Term Weighted average remaining lease term Operating Lease, Weighted Average Discount Rate, Percent Weighted average discount rate Lease, Cost [Abstract] Lease costs: Operating Lease, Cost Operating lease costs Variable Lease, Cost Variable lease costs Lease, Cost Total Cash Flow, Operating Activities, Lessee [Abstract] Cash paid for amounts included in the measurement of lease liabilities: Operating Lease, Payments Operating cash flows from operating leases Lessee, Operating Lease, Liability, to be Paid, Remainder of Fiscal Year Remainder of 2024 Lessee, Operating Lease, Liability, Payments, Due Next Twelve Months 2025 Lessee, Operating Lease, Liability, Payments, Due Year Two 2026 Lessee, Operating Lease, Liability, Payments, Due Year Three 2027 Lessee, Operating Lease, Liability, Payments, Due Year Four 2028 Lessee, Operating Lease, Liability, Payments, Due after Year Five Thereafter Lessee, Operating Lease, Liability, Payments, Due Total future minimum lease payments Lessee, Operating Lease, Liability, Undiscounted Excess Amount Amounts representing interest Dividend Dividends Common Stock, Dividends, Per Share Common Stock, Dividends, Per Share Common stock dividends, quarterly (in dollars per share) Schedule of Compliance with Regulatory Capital Requirements under Banking Regulations [Table] Schedule of Compliance with Regulatory Capital Requirements under Banking Regulations [Table] Legal Entity [Axis] Entity [Domain] SmartFinancial, Inc. [Member] Smart Bank [Member] Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items] Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items] Capital Total Capital (to Risk-Weighted Assets), Actual Amount Tier One Risk Based Capital Tier 1 Capital (to Risk-Weighted Assets), Actual Amount Common Equity Tier One Risk Based Capital Common Equity Tier 1 Capital (to Risk-Weighted Assets), Actual Amount Tier One Leverage Capital Tier 1 Capital (to Average Assets), Actual Amount Capital to Risk Weighted Assets Total Capital (to Risk-Weighted Assets), Actual Ratio (as a percent) Tier One Risk Based Capital to Risk Weighted Assets Tier 1 Capital (to Risk-Weighted Assets), Actual Ratio (as a percent) Banking Regulation, Common Equity Tier 1 Risk-Based Capital Ratio, Actual Common Equity Tier 1 Capital (to Risk-Weighted Assets), Actual Ration (as percent) Tier One Leverage Capital to Average Assets Tier 1 Capital (to Average Assets), Actual Ratio (as a percent) Capital Required for Capital Adequacy Total Capital (to Risk-Weighted Assets), Minimum for capital adequacy purposes Amount Tier One Risk Based Capital Required for Capital Adequacy Tier 1 Capital (to Risk-Weighted Assets), Minimum for capital adequacy purposes Amount Common Equity Tier One Risk Based Capital Required For Capital Adequacy Common Equity Tier 1 Capital (to Risk-Weighted Assets), Minimum for capital adequacy purposes Amount Tier One Leverage Capital Required for Capital Adequacy Tier 1 Capital (to Average Assets), Minimum for capital adequacy purposes Amount Capital Required for Capital Adequacy to Risk Weighted Assets Total Capital (to Risk-Weighted Assets), Minimum for capital adequacy purposes Ratio (as a percent) Tier One Risk Based Capital Required for Capital Adequacy to Risk Weighted Assets Tier 1 Capital (to Risk-Weighted Assets), Minimum for capital adequacy purposes Ratio (as a percent) Banking Regulation, Common Equity Tier 1 Risk-Based Capital Ratio, Capital Adequacy, Minimum Common Equity Tier 1 Capital (to Risk-Weighted Assets), Minimum for capital adequacy purposes Ratio (as a percent) Tier One Leverage Capital Required for Capital Adequacy to Average Assets Tier 1 Capital (to Average Assets), Minimum for capital adequacy purposes Ratio (as a percent) Capital Required to be Well Capitalized Total Capital (to Risk-Weighted Assets), Minimum to be well capitalized under prompt corrective action provisions Amount Tier One Risk Based Capital Required to be Well Capitalized Tier 1 Capital (to Risk-Weighted Assets), Minimum to be well capitalized under prompt corrective action provisions Amount Common Equity Tier One Risk Based Capital Required To Be Well Capitalized Common Equity Tier 1 Capital (to Risk-Weighted Assets), Minimum to be well capitalized under prompt corrective action provisions Amount Tier One Leverage Capital Required to be Well Capitalized Tier 1 Capital (to Average Assets), Minimum to be well capitalized under prompt corrective action provisions Amount Capital Required to be Well Capitalized to Risk Weighted Assets Total Capital (to Risk-Weighted Assets), Minimum to be well capitalized under prompt corrective action provisions Ratio (as a percent) Tier One Risk Based Capital Required to be Well Capitalized to Risk Weighted Assets Tier 1 Capital (to Risk-Weighted Assets), Minimum to be well capitalized under prompt corrective action provisions Ratio (as a percent) Banking Regulation, Common Equity Tier 1 Risk-Based Capital Ratio, Well Capitalized, Minimum Common Equity Tier 1 Capital (to Risk-Weighted Assets), Minimum to be well capitalized under prompt corrective action provisions Ratio (as a percent) Tier One Leverage Capital Required to be Well Capitalized to Average Assets Tier 1 Capital (to Average Assets), Minimum to be well capitalized under prompt corrective action provisions Ratio (as a percent) Accumulated Other Comprehensive Income (Loss) [Table] Accumulated Other Comprehensive Income (Loss) [Table] AOCI, Accumulated Gain (Loss), Debt Securities, Available-for-sale, Parent [Member] Represents information pertaining to accumulated other comprehensive income (loss) relating to available for sale securities transferred to held to maturity. AOCI, Available-for-Sale Securities Transfer to Held-to-Maturity [Member] Accumulated Gain (Loss), Net, Cash Flow Hedge, Parent [Member] AOCI, Derivative Qualifying as Hedge, Excluded Component, Parent [Member] Accumulated Other Comprehensive Income (Loss) [Line Items] Accumulated Other Comprehensive Income (Loss) [Line Items] AOCI Attributable to Parent, Net of Tax [Roll Forward] AOCI Attributable to Parent, Net of Tax [Roll Forward] OCI, before Reclassifications, Net of Tax, Attributable to Parent Other comprehensive income (loss) Reclassification from AOCI, Current Period, Net of Tax, Attributable to Parent Reclassification of amounts included in net income Other Comprehensive Income (Loss), Net of Tax, Portion Attributable to Parent Net other comprehensive income (loss) during period Rule 10b5-1 Arrangement Modified. Rule 10b51 Arrangement Modified Non Rule 10b51 Arrangement Modified. Non Rule 10b51 Arrangement Modified EX-101.PRE 11 smbk-20240930_pre.xml EX-101.PRE XML 13 R1.htm IDEA: XBRL DOCUMENT v3.24.3 Cover Page - shares 9 Months Ended Sep. 30, 2024 Nov. 05, 2024 Cover page [Abstract] 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 File Number 001-37661 Â Entity Registrant Name SMARTFINANCIAL INC. Â Entity Incorporation, State or Country Code TN Â Entity Tax Identification Number 62-1173944 Â Entity Address, Address Line One 5401 Kingston Pike, SuiteÂ 600 Â Entity Address, City or Town Knoxville Â Entity Address, State or Province TN Â City Area Code 865 Â Entity Address, Postal Zip Code 37919 Â Local Phone Number 437-5700 Â Title of 12(b) Security Common Stock, par value $1.00 Â Trading Symbol SMBK Â Security Exchange Name NYSE Â Entity Current Reporting Status Yes Â Entity Interactive Data Current Yes Â Entity Filer Category Accelerated Filer Â Entity Small Business false Â Entity Emerging Growth Company false Â Entity Shell Company false Â Entity Common Stock, Shares Outstanding Â 16,926,374 Amendment Flag false Â Document Fiscal Year Focus 2024 Â Document Fiscal Period Focus Q3 Â Entity Central Index Key 0001038773 Â Current Fiscal Year End Date --12-31 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 - 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 14 R2.htm IDEA: XBRL DOCUMENT v3.24.3 CONSOLIDATED BALANCE SHEETS - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 ASSETS: Â Â Cash and due from banks $ 65,109 $ 61,586 Interest-bearing deposits with banks 125,298 233,237 Federal funds sold 2,507 57,448 Total cash and cash equivalents 192,914 352,271 Securities available-for-sale, at fair value, post ASU 2019-04 501,336 408,410 Securities held-to-maturity, at amortized cost, post ASU 2019-04 127,779 281,236 Other investments 20,352 13,662 Loans held for sale 5,804 4,418 Total loans and leases 3,717,478 3,444,462 Less: Allowance for credit losses (35,609) (35,066) Loans and leases, net 3,681,869 3,409,396 Premises and equipment, net 91,055 92,963 Other real estate owned 179 517 Goodwill and other intangibles, net 105,324 107,148 Bank owned life insurance 105,025 83,434 Other assets 77,297 75,932 Total assets 4,908,934 4,829,387 Deposits: Â Â Noninterest-bearing demand 863,949 898,044 Interest-bearing demand 834,207 1,006,915 Money market and savings 1,854,777 1,812,427 Time deposits 769,558 550,468 Total deposits 4,322,491 4,267,854 Borrowings 8,997 13,078 Subordinated debt 39,663 42,099 Other liabilities 48,760 46,470 Total liabilities 4,419,911 4,369,501 Commitments and contingent liabilities Shareholders' equity: Â Â Preferred stock, $1 par value; 2,000,000 shares authorized; No shares issued and outstanding Common stock, $1 par value; 40,000,000 shares authorized; 16,926,374 and 16,988,879 shares issued and outstanding, respectively 16,926 16,989 Additional paid-in capital 293,909 295,699 Retained earnings 195,537 173,105 Accumulated other comprehensive income (loss) (17,349) (25,907) Total shareholders' equity 489,023 459,886 Total liabilities and shareholders' equity $ 4,908,934 $ 4,829,387 X - DefinitionLoans held for sale. + ReferencesNo definition available. + Details Name: smbk_LoansHeldForSale Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: debit 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/1943274/2147478777/944-210-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 - DefinitionAmount of excess of issue price over par or stated value of stock and from other transaction involving stock or stockholder. Includes, but is not limited to, additional paid-in capital (APIC) for common and preferred stock. + 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/2009/role/commonPracticeRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(18)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-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(30)(a)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_AdditionalPaidInCapital Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of asset recognized for present right to economic benefit. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 48 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-48Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 49 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-49Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 5: http://fasb.org/us-gaap/role/ref/otherTransitionRef -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 6: 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 7: 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 8: 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 9: 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 10: 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 11: 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 12: 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 13: 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/1943274/2147479168/946-830-55-12Reference 14: 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/1943274/2147478777/944-210-S99-1Reference 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(8)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 16: 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 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/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 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)(iii)(A)) -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)(iv)) -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)(5)) -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 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -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)(A)) -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)(B)) -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)(iv)) -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)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 28: 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 29: 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 30: 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/1943274/2147478546/942-210-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 - DefinitionAmount of currency on hand as well as demand deposits with banks or financial institutions. Includes other kinds of accounts that have the general characteristics of demand deposits. Also includes short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. Excludes cash and cash equivalents within disposal group and discontinued operation. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483467/210-10-45-1Reference 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_CashAndCashEquivalentsAtCarryingValue 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/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_CashAndDueFromBanks Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionCarrying amount as of the balance sheet date of amounts which could be received based on the terms of the insurance contract upon surrendering life policies owned by the entity. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -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-S99-1 + Details Name: us-gaap_CashSurrenderValueOfLifeInsurance 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://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(17)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-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(25)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: 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/1943274/2147478777/944-210-S99-1Reference 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(15)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-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://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 2: 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 3: 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/1943274/2147478777/944-210-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 - DefinitionThe amount of money in accounts that may bear interest and that the depositor is entitled to withdraw at any time without prior notice. + 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(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_DemandDepositAccounts Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit 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 -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-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 - DefinitionAmount of interest bearing deposits with no stated maturity, which may include passbook and statement savings accounts and money-market deposit accounts (MMDAs). + 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(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_DepositsSavingsDeposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant 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 -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(3)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_FederalFundsSold Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount 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 - DefinitionCarrying amount as of the balance sheet date of all assets obtained in full or partial satisfaction of a debt arrangement through foreclosure proceedings or defeasance; includes real and personal property; equity interests in corporations, partnerships, and joint ventures; and beneficial interests in trusts. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481990/310-10-45-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-11 + Details Name: us-gaap_ForeclosedAssets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit 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 -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-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/1943274/2147477263/942-210-45-4 + Details Name: us-gaap_InterestBearingDepositsInBanks Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe cost of the restricted investment. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.12-12(Column C) (Footnote 8)(c)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.12-12B(Column C)(Footnote 11)(c)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-3Reference 3: 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 F)(Footnote 5)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-6Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 954 -SubTopic 210 -Name Accounting Standards Codification -Section 45 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477220/954-210-45-4Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 954 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478600/954-210-50-2 + Details Name: us-gaap_InvestmentOwnedRestrictedCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of liability recognized for present obligation requiring transfer or otherwise providing economic benefit to others. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)) -SubTopic 10 -Topic 210 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-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(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-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(24)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 4: 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(19)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 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(25)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 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(26)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-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(23)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-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(21)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 9: 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 10: 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 11: 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 12: 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 13: 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 14: 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 15: 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/1943274/2147479168/946-830-55-12Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(14)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 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/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 28: 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 29: 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/1943274/2147482810/280-10-50-30 + 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/1943274/2147478777/944-210-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/1943274/2147478546/942-210-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 -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-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 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 49 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-49Reference 2: 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/1943274/2147478546/942-210-S99-1Reference 3: 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/1943274/2147479168/946-830-55-12Reference 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(a)(10)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 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(17)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-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://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(15)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 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)(15)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 3: 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/1943274/2147479168/946-830-55-12Reference 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(12)(b)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 5: 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/1943274/2147479170/946-210-S99-1Reference 6: 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/1943274/2147479170/946-210-S99-1Reference 7: 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)(17)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-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://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 2: 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 3: 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/1943274/2147478777/944-210-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, depletion and amortization of physical assets used in the normal conduct of business to produce goods and services and not intended for resale. Examples include, but are not limited to, land, buildings, machinery and equipment, office equipment, and furniture and fixtures. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -SubTopic 10 -Topic 360 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482099/360-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-7AReference 3: 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 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(a)(8)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 360 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478451/942-360-50-1 + Details Name: us-gaap_PropertyPlantAndEquipmentNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of accumulated undistributed earnings (deficit). + 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)(3)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: 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 3: 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 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 946 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480990/946-20-50-11Reference 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)(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 7: 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/1943274/2147479170/946-210-S99-1Reference 8: 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-S99-1 + Details Name: us-gaap_RetainedEarningsAccumulatedDeficit Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionCarrying value as of the balance sheet date, including the current and noncurrent portions, of collateralized debt obligations (with maturities initially due after one year or beyond the operating cycle, if longer). Such obligations include mortgage loans, chattel loans, and any other borrowings secured by assets of the borrower. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)) -SubTopic 10 -Topic 210 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: 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(16)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 3: 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)(16)(a)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1 + Details Name: us-gaap_SecuredDebt 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://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 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(30)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-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(31)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 4: 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 5: 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/1943274/2147479168/946-830-55-12Reference 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(19)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 7: 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/1943274/2147479170/946-210-S99-2Reference 8: 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/1943274/2147479134/946-220-S99-3Reference 9: 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/1943274/2147479134/946-220-S99-3Reference 10: 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/1943274/2147479134/946-220-S99-3Reference 11: 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 12: 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 13: 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 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 X - DefinitionIncluding the current and noncurrent portions, carrying value as of the balance sheet date of subordinated debt (with initial maturities beyond one year or beyond the operating cycle if longer). Subordinated debt places a lender in a lien position behind debt having a higher priority of repayment in liquidation of the entity's assets. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)) -SubTopic 10 -Topic 210 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-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(19)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: 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(16)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 4: 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)(16)(a)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1 + Details Name: us-gaap_SubordinatedDebt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of time deposit liabilities, including certificates of deposit. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -SubTopic 405 -Topic 942 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478353/942-405-50-1Reference 2: 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(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_TimeDeposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant XML 15 R3.htm IDEA: XBRL DOCUMENT v3.24.3 CONSOLIDATED BALANCE SHEETS (Parenthetical) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Statement of Financial Position [Abstract] Â Â Securities held to maturity, fair value $ 113,267 $ 262,538 Preferred stock, par value (in dollars per share) $ 1 $ 1 Preferred stock, shares authorized (in shares) 2,000,000 2,000,000 Preferred stock, shares issued (in shares) 0 0 Preferred stock, shares outstanding (in shares) 0 0 Common stock, par value (in dollars per share) $ 1 $ 1 Common stock, shares authorized (in shares) 40,000,000 40,000,000 Common stock, shares issued (in shares) 16,926,374 16,988,879 Common stock, shares outstanding (in shares) 16,926,374 16,988,879 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://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 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(16)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-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://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 3: 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/1943274/2147479170/946-210-S99-2Reference 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(4)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 5: 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/1943274/2147479170/946-210-S99-1Reference 6: 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/1943274/2147479134/946-220-S99-3 + Details Name: us-gaap_CommonStockSharesOutstanding Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na 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 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 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2E -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2EReference 3: 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/1943274/2147481800/320-10-50-5Reference 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(a)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 5: 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 6: 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/1943274/2147478546/942-210-S99-1 + 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://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 2: 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/1943274/2147481112/505-10-50-13 + 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://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 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(16)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1 + Details Name: us-gaap_PreferredStockSharesAuthorized Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionNumber of shares issued for nonredeemable preferred shares and preferred shares redeemable solely at option of issuer. Includes, but is not limited to, preferred shares issued, repurchased, and held as treasury shares. Excludes preferred shares classified as debt. + 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(28)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: 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/1943274/2147481112/505-10-50-13 + 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://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 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/1943274/2147479170/946-210-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/1943274/2147479134/946-220-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/1943274/2147479170/946-210-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/1943274/2147479134/946-220-S99-3 + 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 16 R4.htm IDEA: XBRL DOCUMENT v3.24.3 CONSOLIDATED STATEMENTS OF INCOME - USD ($) $ in Thousands 3 Months

Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Interest income: Â Â Â Â Loans and leases, including fees $ 54,738 $ 47,539 $ 155,611 $ 137,712 Securities: Â Â Â Â Taxable 5,233 4,335 15,101 12,322 Tax-exempt 350 356 1,056 1,066 Federal funds sold and other earning assets 3,635 3,045 13,255 9,448 Total interest income 63,956 55,275 185,023 160,548 Interest expense: Â Â Â Â Deposits 27,350 23,433 81,824 59,333 Borrowings 709 210 985 775 Subordinated debt 865 626 2,647 1,877 Total interest expense 28,924 24,269 85,456 61,985 Net interest income 35,032 31,006 99,567 98,563 Provision for credit losses 2,575 795 3,018 1,458 Net interest income after provision for credit losses 32,457 30,211 96,549 97,105 Noninterest income: Â Â Â Â Service charges on deposit accounts 1,780 1,736 5,084 4,838 Loss on sale of securities Â (6,801) Â (6,801) Mortgage banking 410 309 1,038 813 Investment services 1,881 1,461 4,563 3,766 Insurance commissions 1,477 1,153 3,865 3,551 Interchange and debit card transaction fees, net 1,349 1,357 3,945 4,087 Other 2,242 1,476 6,627 4,492 Total noninterest income 9,139 691 25,122 14,746 Noninterest expense: Â Â Â Â Salaries and employee benefits 18,448 16,785 52,348 49,474 Occupancy and equipment 3,423 3,547 10,144 10,073 FDIC insurance 825 825 2,565 2,241 Other real estate and loan related expense 460 603 1,582 1,616 Advertising and marketing 327 346 924 1,006 Data processing and technology 2,519 2,378 7,435 6,777 Professional services 1,201 735 3,190 2,307 Amortization of intangibles 604 647 1,824 1,981 Merger related and restructuring expenses Â 110 Â 110 Other 3,039 2,540 8,587 7,870 Total noninterest expense 30,846 28,516 88,599 83,455 Income before income tax expense 10,750 2,386 33,072 28,396 Income tax expense 1,610 319 6,572 5,993 Net income $ 9,140 $ 2,067 $ 26,500 $ 22,403 Earnings per common share: Â Â Â Â Basic (in dollars per share) $ 0.55 $ 0.12 $ 1.58 $ 1.33 Diluted (in dollars per share) $ 0.54 $ 0.12 $ 1.57 $ 1.33 Weighted average common shares outstanding: Â Â Â Â Basic (in shares) 16,726,658 16,807,548 16,782,200 16,801,840 Diluted (in shares) 16,839,998 16,918,635 16,874,316 16,907,325 X - DefinitionInterest income on federal funds sold. Federal funds sold represent the excess federal funds held by one commercial bank which it lends to another commercial bank, usually at an agreed-upon (federal funds) rate of interest. Such loans generally are of short-duration (overnight) and the amount of other interest earning assets not otherwise specified in the taxonomy. + ReferencesNo definition available. + Details Name: smbk_FederalFundsSoldAndOtherEarningAssets Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionFees And Commissions, Debit Cards1 + ReferencesNo definition available. + Details Name: smbk_FeesAndCommissionsDebitCards1 Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionFees And Commissions, Depositor Accounts1 + ReferencesNo definition available. + Details Name: smbk_FeesAndCommissionsDepositorAccounts1 Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionInterest expense borrowings excluding subordinated debt. + ReferencesNo definition available. + Details Name: smbk_InterestExpenseBorrowingsExcludingSubordinatedDebt Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionMortgage and other noninterest income. + ReferencesNo definition available. + Details Name: smbk_MortgageAndOtherNoninterestIncome Namespace Prefix: smbk_ 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 and equipment expense including depreciation, repairs, rentals, and service contract costs. This item also includes equipment purchases which do not qualify for capitalization in accordance with the entity's accounting policy. This item may also include furniture expenses. + ReferencesNo definition available. + Details Name: smbk_NetOccupancyAndEquipmentExpense Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount charged to advertising expense for the period, which are expenses incurred with the objective of increasing revenue for a specified brand, product or product line. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 720 -SubTopic 35 -Name Accounting Standards Codification -Section 55 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483385/720-35-55-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 720 -SubTopic 35 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483406/720-35-50-1 + Details Name: us-gaap_AdvertisingExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe aggregate expense charged against earnings to allocate the cost of intangible assets (nonphysical assets not used in production) in a systematic and rational manner to the periods expected to benefit from such assets. As a noncash expense, this element is added back 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 -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/2003/role/exampleRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 40 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482640/350-30-55-40Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482665/350-30-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482686/350-30-45-2 + Details Name: us-gaap_AmortizationOfIntangibleAssets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThis element represents acquisition-related costs incurred to effect a business combination which costs have been expensed during the period. Such costs include finder's fees; advisory, legal, accounting, valuation, and other professional or consulting fees; general administrative costs, including the costs of maintaining an internal acquisitions department; and may include costs of registering and issuing debt and equity securities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 805 -SubTopic 10 -Section 25 -Paragraph 23 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479405/805-10-25-23 + Details Name: us-gaap_BusinessCombinationAcquisitionRelatedCosts 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 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 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(9)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(7)(c)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleGainLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit 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 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: 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 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 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 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-15Reference 7: 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 8: 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 9: 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 10: 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 11: 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 12: 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 13: 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 14: 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 15: 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 16: 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 17: 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 18: 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/1943274/2147478524/942-220-S99-1Reference 19: 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/1943274/2147477250/944-220-S99-1Reference 20: 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 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: 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 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 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 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-15Reference 7: 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 8: 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 9: 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 10: 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 11: 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 12: 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 13: 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 14: 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 15: 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 16: 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 17: 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/1943274/2147478524/942-220-S99-1Reference 18: 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/1943274/2147477250/944-220-S99-1Reference 19: 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 - 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/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_FederalDepositInsuranceCorporationPremiumExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of expense recognized during the period for the foreclosure on real estate assets. + ReferencesNo definition available. + Details Name: us-gaap_ForeclosedRealEstateExpense 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/2009/role/commonPracticeRef -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 2: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 48 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-48Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -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 4: http://www.xbrl.org/2009/role/commonPracticeRef -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 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 7: http://fasb.org/us-gaap/role/ref/otherTransitionRef -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 8: 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/1943274/2147477250/944-220-S99-1Reference 9: 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 10: 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/1943274/2147477314/942-235-S99-1Reference 11: 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 12: 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/1943274/2147478524/942-220-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 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-12Reference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 231 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482663/740-10-55-231Reference 5: 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 6: 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 7: 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 8: 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 9: 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 10: 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/1943274/2147477250/944-220-S99-1Reference 11: 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 12: 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 - DefinitionIncome from agency and brokerage operations (includes sales of annuities and supplemental contracts); service charges, commissions, and fees from the sale of insurance and related services; and management fees from separate accounts, deferred annuities, and universal life products. + 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)(d)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-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)(c)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_InsuranceCommissionsAndFees 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 - 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/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_InterestAndFeeIncomeLoansAndLeases Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit 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/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_InterestExpenseDeposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of interest expense classified as operating. + ReferencesReference 1: 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 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(2)) -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(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_InterestExpenseOperating Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionInterest expense incurred during the reporting period on subordinated notes and debentures. Includes amortization of expenses incurred in the issuance of subordinated notes and debentures. + 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(8)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_InterestExpenseSubordinatedNotesAndDebentures Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit 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/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_InterestIncomeExpenseAfterProvisionForLoanLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of interest income (expense) classified as operating. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -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 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(10)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_InterestIncomeExpenseNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of operating interest income, including, but not limited to, amortization and accretion of premiums and discounts on securities. + 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(1)(e)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 48 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-48Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 6 -Subparagraph (SX 210.12-14(Column E)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-6Reference 5: http://www.xbrl.org/2003/role/disclosureRef -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/1943274/2147477271/946-320-S99-6Reference 6: 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/1943274/2147479168/946-830-55-10Reference 7: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 45 -Paragraph 39 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477346/946-830-45-39Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(1)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-1Reference 9: 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 6)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-6 + Details Name: us-gaap_InterestIncomeOperating Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_InterestIncomeSecuritiesOperatingByTaxableStatusAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of operating interest income, including amortization and accretion of premiums and discounts, on securities exempt from state, federal and other income tax. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1402 -Paragraph a -Publisher SECReference 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(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1402 -Paragraph b -Subparagraph (1)(Instruction 4) -Publisher SEC + Details Name: us-gaap_InterestIncomeSecuritiesTaxExempt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of operating interest income, including amortization and accretion of premiums and discounts, on securities subject to state, federal and other income tax. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1402 -Paragraph a -Publisher SECReference 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(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1402 -Paragraph b -Subparagraph (1)(Instruction 4) -Publisher SEC + Details Name: us-gaap_InterestIncomeSecuritiesTaxable 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)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-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)(d)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-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(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 - DefinitionAmount, after deduction of tax, noncontrolling interests, dividends on preferred stock and participating securities; of income (loss) available to common shareholders. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 2: 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 3: 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 4: 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 5: 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 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 5 -Subparagraph (SAB Topic 6.B) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-5Reference 7: 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 8: 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 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-11Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60B + Details Name: us-gaap_NetIncomeLossAvailableToCommonStockholdersBasic Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionTotal aggregate amount of all noninterest 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(14)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: 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/1943274/2147478524/942-220-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 - DefinitionRepresents the total of noninterest income derived from certain activities and assets including (for example): (1) venture capital investments; (2) bank owned life insurance; (3) foreign currency transactions; and (4) mortgage servicing rights. + 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/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_NoninterestIncomeOther Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit 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/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_OtherNoninterestExpense 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 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 48 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-48Reference 2: 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/1943274/2147479168/946-830-55-10Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Subparagraph (k) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479105/946-220-45-3Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(2)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-1 + Details Name: us-gaap_ProfessionalFees Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit 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/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (c)(2) -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/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_ProvisionForLoanLeaseAndOtherLosses Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit 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 - ReferencesNo definition available. + Details Name: us-gaap_WeightedAverageNumberOfSharesOutstandingAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType 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 XML 17 R5.htm IDEA: XBRL DOCUMENT v3.24.3 CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME (LOSS) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Net Income (Loss) $ 9,140 $ 2,067 $ 26,500 $ 22,403 Other comprehensive income (loss): Â Â Â Â Unrealized holding gains (losses) on securities available-for-sale 12,193 (5,830) 11,084 (5,178) Tax effect (3,150) 1,505 (2,863) 1,337 Amortization of unrealized gains (losses) on investment securities transferred from available-for-sale to held-to-maturity 33 37 101 115 Tax effect (8) (10) (26) (30) Reclassification adjustment for realized losses (gains) included in net income Â 6,801 Â 6,801 Tax effect Â (1,757) Â (1,757) Unrealized gains (losses) on securities available-for-sale, net of tax 9,068 746 8,296 1,288 Total other comprehensive income 8,449 861 8,558 1,168 Comprehensive income 17,589 2,928 35,058 23,571 Fair Value Hedging [Member] Â Â Â Â Other comprehensive income (loss): Â Â Â Â Unrealized gains (losses) on fair value municipal security and cash flow hedge instruments arising during the period, net of tax (793) Â (311) Â Unrealized gains (losses) on hedges (928) Â (30) Â Tax effect 239 Â 8 Â Reclassification adjustment for realized losses (gains) included in net income (142) Â (391) Â Tax effect 38 Â 102 Â Cash Flow Hedging [Member] Â Â Â Â Other comprehensive income (loss): Â Â Â Â Unrealized gains (losses) on hedges 258 139 886 (273) Tax effect (68) (36) (229) 71 Reclassification adjustment for realized losses (gains) included in net income (24) 16 (114) 110 Tax effect 8 (4) 30 (28) Unrealized gains (losses) on hedge instruments arising during the period, net of tax $ 174 $ 115 $ 573 $ (120) X - DefinitionAmount after tax of increase (decrease) in equity from transactions and other events and circumstances from net income and other comprehensive income, attributable to parent entity. 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/1943274/2147478524/942-220-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/1943274/2147477250/944-220-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1AReference 5: 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 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(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 220 -SubTopic 10 -Section 45 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-5 + Details Name: us-gaap_ComprehensiveIncomeNetOfTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit 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 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 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 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: 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 6: 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 7: 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 8: 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 9: 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 10: 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 11: 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 12: 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 13: 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 14: 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 15: 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 16: 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 17: 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/1943274/2147479168/946-830-55-10Reference 18: 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/1943274/2147479105/946-220-45-7Reference 19: 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/1943274/2147477250/944-220-S99-1Reference 20: 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/1943274/2147479134/946-220-S99-1Reference 21: 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/1943274/2147479134/946-220-S99-3Reference 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)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 23: 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 24: 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 25: 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 26: 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 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)(i)) -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)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 29: 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 30: 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 31: 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 32: 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 33: 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 34: 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 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://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/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, before tax, of adjustment from accumulated other comprehensive income (loss) for amortization of gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale) from transfer to 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 35 -Paragraph 10B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481889/320-10-35-10B + Details Name: us-gaap_OciDebtSecuritiesAvailableForSaleTransferToHeldToMaturityAdjustmentFromAociForAmortizationOfGainLossBeforeTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount, after tax and reclassification adjustment, of gain (loss) in value of unsold investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), attributable to parent. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -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 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 20 -SubTopic 10 -Topic 810 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481231/810-10-45-20Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1A -Subparagraph (c)(3) -SubTopic 10 -Topic 810 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481203/810-10-50-1A + Details Name: us-gaap_OtherComprehensiveIncomeAvailableforsaleSecuritiesAdjustmentNetOfTaxPortionAttributableToParent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, after tax and reclassification, of gain (loss) from derivative instrument designated and qualifying as cash flow hedge included in assessment of hedge effectiveness. + 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/1943274/2147477250/944-220-S99-1Reference 2: 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/1943274/2147482790/220-10-45-11Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-10A + Details Name: us-gaap_OtherComprehensiveIncomeLossCashFlowHedgeGainLossAfterReclassificationAndTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, after tax and reclassification, of gain (loss) from derivative instrument designated and qualifying as cash flow hedge included in assessment of hedge effectiveness, attributable to parent. + ReferencesReference 1: 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_OtherComprehensiveIncomeLossCashFlowHedgeGainLossAfterReclassificationAndTaxParent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, before tax and reclassification, of gain (loss) from derivative instrument designated and qualifying cash flow hedge included in assessment of hedge effectiveness. + ReferencesReference 1: 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/1943274/2147482790/220-10-45-11Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4C -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4CReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480627/815-20-45-3Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4A -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4AReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-10A + Details Name: us-gaap_OtherComprehensiveIncomeLossCashFlowHedgeGainLossBeforeReclassificationAndTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, before reclassification, of tax expense (benefit) for gain (loss) from derivative instrument designated and qualifying as cash flow hedge included in assessment of hedge effectiveness. + ReferencesReference 1: 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_OtherComprehensiveIncomeLossCashFlowHedgeGainLossBeforeReclassificationTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount, after tax, of reclassification of gain (loss) from accumulated other comprehensive income (AOCI) for derivative instrument designated and qualifying as cash flow hedge included in assessment of hedge effectiveness. + ReferencesReference 1: 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/1943274/2147482790/220-10-45-11Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-15 + Details Name: us-gaap_OtherComprehensiveIncomeLossCashFlowHedgeGainLossReclassificationAfterTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of tax expense (benefit) for reclassification of gain (loss) from accumulated other comprehensive income (AOCI) for derivative instrument designated and qualifying as cash flow hedge included in assessment of hedge effectiveness. + ReferencesReference 1: 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_OtherComprehensiveIncomeLossCashFlowHedgeGainLossReclassificationTax 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 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 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 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(19)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 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://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 8: 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 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/1943274/2147478524/942-220-S99-1Reference 11: 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 12: 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 13: 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 - ReferencesNo definition available. + Details Name: us-gaap_OtherComprehensiveIncomeLossNetOfTaxPortionAttributableToParentAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na 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 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, before adjustment, of tax expense (benefit) for unrealized gain (loss) on investment in debt security measured at amortized cost (held-to-maturity) from transfer to investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + 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 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph (f) -SubTopic 10 -Topic 220 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-10AReference 3: 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_OtherComprehensiveIncomeReclassificationAdjustmentForHeldToMaturityTransferredToAvailableForSaleSecuritiesTax 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 - 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 X - Details Name: us-gaap_DerivativeInstrumentsGainLossByHedgingRelationshipAxis=us-gaap_FairValueHedgingMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DerivativeInstrumentsGainLossByHedgingRelationshipAxis=us-gaap_CashFlowHedgingMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 18 R6.htm IDEA: XBRL DOCUMENT v3.24.3 CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY - USD ($) $ in Thousands Common Stock [Member] Cumulative Effect, Period of Adoption, Adjusted Balance [Member] Common Stock [Member] Additional Paid-in Capital [Member] Cumulative Effect, Period of Adoption, Adjusted Balance [Member] Additional Paid-in Capital [Member] Retained Earnings [Member] Cumulative Effect, Period of Adoption, Adjusted Balance [Member] Retained Earnings [Member] Cumulative Effect, Period of Adoption, Adjustment [Member] Retained Earnings [Member] AOCI Attributable to Parent [Member] Cumulative Effect, Period of Adoption, Adjusted Balance [Member] AOCI Attributable to Parent [Member] Cumulative Effect, Period of Adoption, Adjusted Balance [Member] Cumulative Effect, Period of Adoption, Adjustment [Member] Total BALANCE (Accounting Standards Update 2016-13 [Member]) at Dec. 31, 2022 Â Â Â Â Â $ (6,606) Â Â Â Â Â $ (6,606) Â BALANCE at Dec. 31, 2022 $ 16,901 $ 16,901 $ 294,330 $ 294,330 $ 149,939 Â $ 156,545 $ (35,324) $ (35,324) $ 425,846 Â $ 432,452 BALANCE (in shares) at Dec. 31, 2022 16,900,805 16,900,805 Â Â Â Â Â Â Â Â Â Â Â Â Â Â Increase (Decrease) in Stockholders' Equity [Roll Forward] Â Â Â Â Â Â Â Â Â Â Â Â Â Â Net income Â Â Â Â Â Â 22,403 Â Â Â Â 22,403 Other comprehensive income Â Â Â Â Â Â Â Â Â Â Â Â 1,168 Â Â 1,168 Stock options exercised Â $ 16 Â 149 Â Â Â Â Â Â Â Â Â $ 165 Stock options exercised (in shares) Â 15,705 Â Â Â Â Â Â Â Â Â Â Â Â 15,705 Restricted stock Â $ 80 Â (80) Â Â Â Â Â Â Â Â Â Â Â Â Restricted stock (in shares) Â 79,670 Â Â Â Â Â Â Â Â Â Â Â Â Restricted stock withheld for taxes Â $ (2) Â (33) Â Â Â Â Â Â Â Â Â Â Â Â $ (35) Restricted stock withheld for taxes (in shares) Â (1,637) Â Â Â Â Â Â Â Â Â Â Â Â Stock compensation expense Â Â Â 1,176 Â Â Â Â Â Â Â 1,176 Common stock dividends Â Â Â Â Â Â Â (4,071) Â Â Â Â (4,071) BALANCE at Sep. 30, 2023 Â $ 16,995 Â 295,542 Â Â 168,271 Â (34,156) Â Â 446,652 BALANCE (in shares) at Sep. 30, 2023 Â 16,994,543 Â Â Â Â Â Â Â Â Â Â Â Â BALANCE at Jun. 30, 2023 Â $ 17,004 Â 295,296 Â Â 167,564 Â (35,017) Â Â 444,847 BALANCE (in shares) at Jun. 30, 2023 Â 17,004,092 Â Â Â Â Â Â Â Â Â Â Â Â Increase (Decrease) in Stockholders' Equity [Roll Forward] Â Â Â Â Â Â Â Â Â Â Â Â Â Â Net income Â Â Â Â Â Â 2,067 Â Â Â Â 2,067 Other comprehensive income Â Â Â Â Â Â Â Â 861 Â Â $ 861 Stock options exercised (in shares) Â Â Â Â Â Â Â Â Â Â Â Â 0 Restricted stock withheld for taxes Â $ (2) Â (33) Â Â Â Â Â Â Â Â Â $ (35) Restricted stock withheld for taxes (in shares) Â (1,637) Â Â Â Â Â Â Â Â Â Â Â Â Restricted stock, forfeitures Â $ (7) Â 7 Â Â Â Â Â Â Â Â Â Â Restricted stock, forfeitures (in shares) Â (7,912) Â Â Â Â Â Â Â Â Â Â Â Â Stock compensation expense Â Â Â 272 Â Â Â Â Â Â Â 272 Common stock dividends Â Â Â Â Â Â Â Â (1,360) Â Â Â Â (1,360) BALANCE at Sep. 30, 2023 Â $ 16,995 Â 295,542 Â Â 168,271 Â (34,156) Â Â 446,652 BALANCE (in shares) at Sep. 30, 2023 Â 16,994,543 Â Â Â Â Â Â Â Â Â Â Â Â BALANCE at Dec. 31, 2023 Â $ 16,989 Â 295,699 Â Â 173,105 Â (25,907) Â Â 459,886 BALANCE (in shares) at Dec. 31, 2023 Â 16,988,879 Â Â Â Â Â Â Â Â Â Â Â Â Increase (Decrease) in Stockholders' Equity [Roll Forward] Â Â Â Â Â Â Â Â Â Â Â Â Â Â Net income Â Â Â Â Â Â 26,500 Â Â Â Â 26,500 Other comprehensive income Â Â Â Â Â Â Â Â Â Â Â Â 8,558 Â Â 8,558 Stock options exercised Â $ 6 Â 62 Â Â Â Â Â Â Â Â Â $ 68 Stock options exercised (in shares) Â 6,192 Â Â Â Â Â Â Â Â Â Â Â Â 6,192 Restricted stock Â $ 79 Â (79) Â Â Â Â Â Â Â Â Â Â Restricted stock (in shares) Â 78,757 Â Â Â Â Â Â Â Â Â Â Â Â Restricted stock withheld for taxes Â $ (12) Â (208) Â Â Â Â Â Â Â Â Â $ (220) Restricted stock withheld for taxes (in shares) Â (11,259) Â Â Â Â Â Â Â Â Â Â Â Â Stock compensation expense Â Â Â 1,266 Â Â Â Â Â Â Â 1,266 Common stock dividends Â Â Â Â Â Â Â Â (4,068) Â Â Â Â (4,068) Repurchases of common stock Â $ (136) Â (2,831) Â Â Â Â Â Â Â Â Â (2,967) Repurchases of common stock (in shares) Â (136,195) Â Â Â Â Â Â Â Â Â Â Â Â BALANCE at Sep. 30, 2024 Â $ 16,926 Â 293,909 Â Â 195,537 Â (17,349) Â Â 489,023 BALANCE (in shares) at Sep. 30, 2024 Â 16,926,374 Â Â Â Â Â Â Â Â Â Â Â Â BALANCE at Jun. 30, 2024 Â $ 16,926 Â 293,586 Â Â 187,751 Â (25,798) Â Â 472,465 BALANCE (in shares) at Jun. 30, 2024 Â 16,925,902 Â Â Â Â Â Â Â Â Â Â Â Â Increase (Decrease) in Stockholders' Equity [Roll Forward] Â Â Â Â Â Â Â Â Â Â Â Â Â Â Net income Â Â Â Â Â Â 9,140 Â Â Â Â 9,140 Other comprehensive income Â Â Â Â Â Â Â Â 8,449 Â Â 8,449 Stock options exercised Â $ 2 Â 24 Â Â Â Â Â Â Â Â Â $ 26 Stock options exercised (in shares) Â 1,692 Â Â Â Â Â Â Â Â Â Â Â Â 1,692 Restricted stock Â $ 4 Â (4) Â Â Â Â Â Â Â Â Â Restricted stock (in shares) Â 4,000 Â Â Â Â Â Â Â Â Â Â Â Â Restricted stock withheld for taxes Â $ (6) Â (69) Â Â Â Â Â Â Â Â Â $ (75) Restricted stock withheld for taxes (in shares) Â (5,220) Â Â Â Â Â Â Â Â Â Â Â Â Stock compensation expense Â Â Â 372 Â Â Â Â Â Â Â 372 Common stock dividends Â Â Â Â Â Â Â (1,354) Â Â Â Â (1,354) BALANCE at Sep. 30, 2024 Â $ 16,926 Â $ 293,909 Â Â $ 195,537 Â $ (17,349) Â Â $ 489,023 BALANCE (in shares) at Sep. 30, 2024 Â 16,926,374 Â Â Â Â Â Â Â Â Â Â Â Â X - DefinitionAmount of decrease to equity for grantee's tax withholding obligation for award under share-based payment arrangement. + ReferencesNo definition available. + Details Name: us-gaap_AdjustmentsRelatedToTaxWithholdingForShareBasedCompensation Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of increase to additional paid-in capital (APIC) for recognition of cost for option under share-based payment arrangement. + ReferencesNo definition available. + Details Name: us-gaap_AdjustmentsToAdditionalPaidInCapitalShareBasedCompensationStockOptionsRequisiteServicePeriodRecognition Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of paid and unpaid common stock dividends declared with the form of settlement in cash, stock and payment-in-kind (PIK). + ReferencesReference 1: 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 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 2 -SubTopic 405 -Topic 942 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477787/942-405-45-2 + Details Name: us-gaap_DividendsCommonStock 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_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 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 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 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: 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 6: 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 7: 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 8: 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 9: 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 10: 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 11: 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 12: 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 13: 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 14: 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 15: 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 16: 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 17: 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/1943274/2147479168/946-830-55-10Reference 18: 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/1943274/2147479105/946-220-45-7Reference 19: 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/1943274/2147477250/944-220-S99-1Reference 20: 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/1943274/2147479134/946-220-S99-1Reference 21: 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/1943274/2147479134/946-220-S99-3Reference 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)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 23: 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 24: 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 25: 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 26: 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 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)(i)) -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)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 29: 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 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https://asc.fasb.org/1943274/2147483499/205-20-50-7Reference 34: 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 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://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/1943274/2147478524/942-220-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 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 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: 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Accounting Standards Codification -Section 45 -Paragraph 20 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481694/830-30-45-20Reference 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/1943274/2147478524/942-220-S99-1Reference 11: 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 12: 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 13: 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, after shares used to satisfy grantee's tax withholding obligation for award under share-based payment arrangement, of restricted shares issued. Excludes cash used to satisfy grantee's tax withholding obligation. + ReferencesNo definition available. + Details Name: us-gaap_RestrictedStockSharesIssuedNetOfSharesForTaxWithholdings Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionValue, after value of shares used to satisfy grantee's tax withholding obligation for award under share-based payment arrangement, of restricted shares issued. Excludes cash used to satisfy grantee's tax withholding obligation. + ReferencesNo definition available. + Details Name: us-gaap_RestrictedStockValueSharesIssuedNetOfTaxWithholdings Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionNumber of shares issued which are neither cancelled nor held in the treasury. + ReferencesNo definition available. + Details Name: us-gaap_SharesOutstanding Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionNumber of shares used to settle grantee's tax withholding obligation for award under share-based payment arrangement. + ReferencesNo definition available. + Details Name: us-gaap_SharesPaidForTaxWithholdingForShareBasedCompensation Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionNumber of shares related to Restricted Stock Award forfeited during the period. + 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://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 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-S99-1Reference 4: 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-S99-1 + Details Name: us-gaap_StockIssuedDuringPeriodSharesRestrictedStockAwardForfeited Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionNumber of shares issued during the period related to Restricted Stock Awards, net of any shares forfeited. + 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://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 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-S99-1Reference 4: 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-S99-1 + Details Name: us-gaap_StockIssuedDuringPeriodSharesRestrictedStockAwardNetOfForfeitures Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionNumber of share options (or share units) exercised during the current period. + 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://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 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-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iv)(02) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 5: 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-S99-1 + Details Name: us-gaap_StockIssuedDuringPeriodSharesStockOptionsExercised Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionValue of stock related to Restricted Stock Awards forfeited during the period. + 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://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 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-S99-1Reference 4: 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-S99-1 + Details Name: us-gaap_StockIssuedDuringPeriodValueRestrictedStockAwardForfeitures Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionValue of stock related to Restricted Stock Awards issued during the period, net of the stock value of such awards forfeited. + 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://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-S99-1 + Details Name: us-gaap_StockIssuedDuringPeriodValueRestrictedStockAwardNetOfForfeitures Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionValue of stock issued as a result of the exercise of stock options. + 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://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 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(30)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 4: 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 5: 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-S99-1 + Details Name: us-gaap_StockIssuedDuringPeriodValueStockOptionsExercised 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://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 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-S99-1Reference 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/1943274/2147478448/946-505-50-2Reference 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/1943274/2147479134/946-220-S99-3Reference 6: 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 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-S99-1 + 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://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 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-S99-1Reference 4: 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/1943274/2147479168/946-830-55-11Reference 5: 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/1943274/2147478009/946-205-45-4Reference 6: 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/1943274/2147478448/946-505-50-2Reference 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(4)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 8: 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-S99-1 + 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://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 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(30)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-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(31)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 4: 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 5: 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/1943274/2147479168/946-830-55-12Reference 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(19)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 7: 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/1943274/2147479170/946-210-S99-2Reference 8: 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/1943274/2147479134/946-220-S99-3Reference 9: 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/1943274/2147479134/946-220-S99-3Reference 10: 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/1943274/2147479134/946-220-S99-3Reference 11: 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 12: 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 13: 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 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_AdjustmentsForNewAccountingPronouncementsAxis=us-gaap_AccountingStandardsUpdate201613Member Namespace Prefix: Data Type: na Balance Type: Period Type: XML 19 R7.htm IDEA: XBRL DOCUMENT v3.24.3 CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY (Parenthetical) - $ / shares 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY [Abstract] Â Â Â Â Common stock dividend, per share $ 0.08 $ 0.08 $ 0.24 $ 0.24 X - DefinitionAggregate dividends paid during the period for each share of common stock outstanding. + ReferencesReference 1: 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-S99-1 + Details Name: us-gaap_CommonStockDividendsPerShareCashPaid Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType 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 20 R8.htm IDEA: XBRL DOCUMENT v3.24.3 CONSOLIDATED STATEMENTS OF CASH FLOWS - USD ($) $ in Thousands 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Cash flows from operating activities: Â Â Net income $ 26,500 $ 22,403 Adjustments to reconcile net income to net cash provided by operating activities: Â Â Depreciation and amortization 6,900 8,372 Amortization of intangible assets 1,824 1,981 Provision for Loan and Lease Losses 3,018 1,458 Stock compensation expense 1,266 1,176 Gain (loss) on sale of securities available-for-sale Â 6,801 Deferred income tax expense 628 1,801 Increase in cash surrender value of bank owned life insurance (1,591) (1,445) Net losses from sale and write-downs of other real estate owned and other repossessed assets 569 12 Net gains from mortgage banking (950) (813) Origination of loans held for sale (41,010) (28,585) Proceeds from sales of loans held for sale 40,574 28,416 Net (gain) loss from sale/disposal of fixed assets (1,647) 56 Net change in: Â Â Accrued interest receivable (198) (919) Accrued interest payable 250 1,458 Other assets 3,361 (11,885) Other liabilities (3,478) (2,278) Net cash provided by operating activities 36,016 28,009 Cash flows from investing activities: Â Â Proceeds from sales Â 152,775 Proceeds from maturities, calls and paydowns 36,816 32,404 Purchases (119,935) (94,424) Proceeds from maturities, calls and paydowns 151,881 1,986 Proceeds from sales of other investments 348 2,669 Purchases of other investments (7,407) (944) Purchases of bank owned life insurance (20,000) Â Net increase in loans and leases (279,709) (148,006) Proceeds from sale of fixed assets 4,698 633 Purchases of premises and equipment (5,072) (4,016) Proceeds from sale of other real estate owned 2,083 326 Net cash used in investing activities (236,297) (56,597) Cash flows from financing activities: Â Â Net increase in deposits 54,693 169,521 Net (decrease) increase in securities sold under agreements to repurchase (1,082) 1,342 Proceeds from borrowings 155,000 26,000 Repayment of borrowings (160,500) (30,500) Cash dividends paid (4,068) (4,071) Issuance of common stock 68 165 Restricted shares withheld for taxes (220) (35) Repurchases of common stock (2,967) Â Net cash provided by financing activities 40,924 162,422 Net change in cash and cash equivalents (159,357) 133,834 Cash and cash equivalents, beginning of period 352,271 266,424 Cash and cash equivalents, end of period 192,914 400,258 Supplemental disclosures of cash flow information: Â Â Cash paid during the period for interest 85,207 60,437 Net cash paid during the period for income taxes 6,724 9,406 Noncash investing and financing activities: Â Â Recognition of operating lease assets in exchange for lease liabilities 2,959 1,751 Acquisition of real estate through foreclosure 179 $ 272 Acquisition of other repossessed assets 3,896 Â Financed sales of other repossessed assets $ 618 Â X - DefinitionAcquisition of other repossessed assets. + ReferencesNo definition available. + Details Name: smbk_AcquisitionOfOtherRepossessedAssets Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionFinanced sales of other repossessed assets. + ReferencesNo definition available. + Details Name: smbk_FinancedSalesOfOtherRepossessedAssets Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionNoncash related recognition of operating lease assets in exchange for lease liabilities. + ReferencesNo definition available. + Details Name: smbk_NoncashRelatedRecognitionOfOperatingLeaseAssetsInExchangeForLeaseLiabilities Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of financing cost associated for grantee's tax withholding obligation for restricted shares under share-based payment arrangement. + ReferencesNo definition available. + Details Name: smbk_ShareBasedPaymentArrangementRestrictedSharesDecreaseForTaxWithholdingObligation Namespace Prefix: smbk_ 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 - DefinitionThe aggregate expense charged against earnings to allocate the cost of intangible assets (nonphysical assets not used in production) in a systematic and rational manner to the periods expected to benefit from such assets. As a noncash expense, this element is added back 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 -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/2003/role/exampleRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 40 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482640/350-30-55-40Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482665/350-30-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482686/350-30-45-2 + Details Name: us-gaap_AmortizationOfIntangibleAssets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionEarnings on or other increases in the value of the cash surrender value of bank owned life insurance policies. + 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/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_BankOwnedLifeInsuranceIncome Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit 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/1943274/2147477401/830-230-45-1 + Details Name: us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsPeriodIncreaseDecreaseIncludingExchangeRateEffect Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_CashFlowNoncashInvestingAndFinancingActivitiesDisclosureAbstract 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 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 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(9)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(7)(c)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleGainLoss 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 -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 - DefinitionThe gains (losses) included in earnings that represent the difference between the sale price and the carrying value of loans made to finance real estate acquisitions. This element refers to the gain (loss) and not to the cash proceeds of the sale. This element is a noncash adjustment to net income when calculating net cash generated by operating activities using the indirect method. + 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/2003/role/disclosureRef -Name Accounting Standards Codification -Section 45 -Paragraph 1 -SubTopic 310 -Topic 944 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477409/944-310-45-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 45 -Paragraph 2 -SubTopic 310 -Topic 944 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477409/944-310-45-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -SubTopic 310 -Topic 944 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477363/944-310-50-1 + Details Name: us-gaap_GainLossOnSaleOfMortgageLoans 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 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/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_GainsLossesOnSalesOfOtherRealEstate Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, before refund, of cash paid to foreign, federal, state, and local jurisdictions as income tax. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2A -Publisher FASB -URI https://asc.fasb.org/1943274/2147482913/230-10-50-2AReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 23 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-23Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-22Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-25Reference 5: 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_IncomeTaxesPaid 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 -Topic 942 -SubTopic 230 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479024/942-230-45-1Reference 2: 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/1943274/2147482740/230-10-45-8 + Details Name: us-gaap_IncreaseDecreaseInDeposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe net cash inflow or outflow from the fund lent to other financial institution arising from the excess in reserve deposited at Federal Reserve Bank to meet legal requirement. This borrowing is usually contracted on an overnight basis at an agreed rate of interest. Also include cash inflow or outflow from investment sold under the agreement to reacquire such investment. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-9Reference 2: 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/1943274/2147482740/230-10-45-8 + Details Name: us-gaap_IncreaseDecreaseInFederalFundsPurchasedAndSecuritiesSoldUnderAgreementsToRepurchaseNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe increase (decrease) during the reporting period in interest payable, which represents the amount owed to note holders, bond holders, and other parties for interest earned on loans or credit extended to the reporting entity. + 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_IncreaseDecreaseInInterestPayableNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_IncreaseDecreaseInOperatingCapitalAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na 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_NetCashProvidedByUsedInFinancingActivitiesContinuingOperationsAbstract 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_NetCashProvidedByUsedInInvestingActivitiesContinuingOperationsAbstract 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_NetCashProvidedByUsedInOperatingActivitiesContinuingOperationsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe aggregate amount of cash outflow for loans purchased and created with the intention to resell them in the near future. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 45 -Paragraph 21 -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-21 + Details Name: us-gaap_PaymentsForOriginationAndPurchasesOfLoansHeldForSale 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 -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -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 - DefinitionCash outflow in the form of capital distributions and dividends to common shareholders, preferred shareholders and noncontrolling interests. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 15 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-15 + Details Name: us-gaap_PaymentsOfDividends 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 - DefinitionAmount of cash outflow for payment of premium on corporate-owned life insurance policy, classified as investing activities. Includes, but is not limited to, bank-owned life insurance policy. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-13Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 21C -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-21C + Details Name: us-gaap_PaymentsToAcquireLifeInsurancePolicies Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe 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. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 13 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-13 + Details Name: us-gaap_PaymentsToAcquirePropertyPlantAndEquipment Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe cash outflow to acquire investments (not to include restricted cash) that are pledged or subject to withdrawal restrictions. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-13 + Details Name: us-gaap_PaymentsToAcquireRestrictedInvestments Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe cash inflow from the additional capital contribution to the entity. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 14 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-14 + Details Name: us-gaap_ProceedsFromIssuanceOfCommonStock Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe cash inflow from a debt initially having maturity due after one year or beyond the operating cycle, if longer. + ReferencesReference 1: 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)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479886/946-10-S99-3Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 14 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-14 + Details

Name: us-gaap_ProceedsFromIssuanceOfLongTermDebt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit 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 - DefinitionAmount of cash inflow from the sale or maturity of long-term held-to-maturity securities. + 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_ProceedsFromSaleAndMaturityOfHeldToMaturitySecurities 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 from the sale assets received in full or partial satisfaction of a receivable including real and personal property; equity interests in corporations, partnerships, and joint ventures; and beneficial interests in trusts. Foreclosed assets also include loans that are treated as if the underlying collateral had been foreclosed because the institution has taken possession of the collateral, even though legal foreclosure or repossession proceedings have not taken place. + 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_ProceedsFromSaleOfForeclosedAssets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe cash inflow from sales of loans that are secured with real estate mortgages and are held with the intention to resell in the near future. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-25Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 21 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-21 + Details Name: us-gaap_ProceedsFromSaleOfMortgageLoansHeldForSale Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of cash inflow from the sale of investments classified as other. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Name Accounting Standards Codification -Section 45 -Paragraph 12 -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-12 + Details Name: us-gaap_ProceedsFromSaleOfOtherInvestments Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe cash inflow from the sale of long-lived, physical assets that are used in the normal conduct of business to produce goods and services and not intended for resale. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 12 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-12 + Details Name: us-gaap_ProceedsFromSaleOfPropertyPlantAndEquipment 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 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 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 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: 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 6: 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 7: 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 8: 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 9: 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 10: 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 11: 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/1943274/2147479168/946-830-55-11Reference 12: 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/1943274/2147478009/946-205-45-3Reference 13: 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/1943274/2147479105/946-220-45-7Reference 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(16)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 15: 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/1943274/2147479134/946-220-S99-1Reference 16: 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/1943274/2147479134/946-220-S99-3Reference 17: 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 18: 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 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 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/1943274/2147477314/942-235-S99-1Reference 30: 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 31: 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 32: 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 33: 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 34: 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 35: 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 36: 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 37: 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 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/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (c)(2) -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/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_ProvisionForLoanLeaseAndOtherLosses Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of real estate investments acquired through foreclosure for entities with a substantial portion of business acquiring and holding investment real estate. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 970 -SubTopic 360 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.12-28(Column E)(Footnote 4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478979/970-360-S99-1 + Details Name: us-gaap_RealEstateAcquisitionsThroughForeclosures Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe cash outflow for debt initially having maturity due after one year or beyond the normal operating cycle, if longer. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 15 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-15Reference 2: 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-S99-3 + Details Name: us-gaap_RepaymentsOfLongTermDebt 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 21 R9.htm IDEA: XBRL DOCUMENT v3.24.3 Presentation of Financial Information 9 Months Ended Sep. 30, 2024 Organization, Consolidation and Presentation of Financial Statements [Abstract] Â Presentation of Financial Information NoteÂ 1. Presentation of Financial InformationNature of Business:SmartFinancial,Â Inc. (the â€œCompany,â€ â€œSmartFinancial,â€ â€œwe,â€ â€œourâ€ or â€œusâ€) is a bank holding company whose principal activity is the ownership and management of its wholly owned subsidiary, SmartBank (the â€œBankâ€). The Company provides a variety of financial services to individuals and corporate customers through its offices in East and Middle Tennessee, Alabama, and Florida. The Bankâ€™s primary deposit products are noninterest-bearing and interest-bearing demand deposits, savings and money market deposits, and time deposits. Its primary lending products are commercial, residential, and consumer loans.Basis of Presentation and Accounting Estimates:The accounting and financial reporting policies of the Company and its wholly owned subsidiary conform to U.S. generally accepted accounting principles (â€œGAAPâ€) and reporting guidelines of banking regulatory authorities and regulators. The accompanying interim consolidated financial statements for the Company and its wholly owned subsidiary have not been audited. All material intercompany balances and transactions have been eliminated.In managementâ€™s opinion, all accounting adjustments necessary to accurately reflect the financial position and results of operations on the accompanying financial statements have been made. These adjustments are normal and recurring accruals considered necessary for a fair and accurate presentation. Material estimates that are particularly susceptible to significant change in the near term relate to the determination of the allowance for credit losses, the valuation of foreclosed assets and deferred taxes, the fair value of financial instruments, goodwill, and the fair value of assets acquired, and liabilities assumed in acquisitions. The results for interim periods are not necessarily indicative of results for the fullÂ year or any other interim periods. The following unaudited condensed financial statement notes have been prepared pursuant to the rules and regulations of the Securities and Exchange Commission (â€œSECâ€). Certain information and note disclosures normally included in annual financial statements prepared in accordance with GAAP have been condensed or omitted pursuant to those rules and regulations, although the Company believes that the disclosures made are adequate to make the information not misleading. Â The accompanying unaudited consolidated financial statements should be read in conjunction with the consolidated financial statements and related notes appearing in the Companyâ€™s annual report on FormÂ 10-K for theÂ year ended

DecemberÂ 31, 2023.Recently Issued and Adopted Accounting Pronouncements:In June 2022, the Financial Accounting Standards Board (â€œFASBâ€) issued ASU 2022-03, Fair Value Measurement (Topic 820): Fair Value Measurement of Equity Securities Subject to Contractual Sale Restrictions, which clarifies that a contractual sale restriction should not be considered in measuring fair value. It also requires entities with investments in equity securities subject to contractual sale restrictions to disclose certain qualitative and quantitative information about such securities. Â The guidance is effective for public companies for fiscal years beginning after December 15, 2023. All other entities have an extra year to adopt; early adoption is permitted. Â ASU 2022-03 did not have an impact on the Companyâ€™s Consolidated Financial Statements.â€‹In March 2023, the FASB issued ASU 2023-01, â€œLeases (Topic 842): Common Control Arrangements.â€Â ASUÂ 2023-01 requires entities to amortize leasehold improvements associated with common control leases over the useful life to the common control group. ASUÂ 2023-01 also provides certain practical expedients applicable to private companies and not-for-profit organizations. The guidance is effective for fiscal years beginning after December 15, 2023. ASU 2023-01 did not have an impact on the Companyâ€™s Consolidated Financial Statements.In March 2023, the FASB issued ASU No. 2023-02, â€œInvestments â€“ Equity Method and Joint Ventures (Topic 323): Accounting for Investments in Tax Credit Structures Using the Proportional Amortization Method.â€Â ASUÂ 2023-02 is intended to improve the accounting and disclosures for investments in tax credit structures. ASU 2023-02 allows entities to elect to account for qualifying tax equity investments using the proportional amortization method, regardless of the program giving rise to the related income tax credits. Previously, this method was only available for qualifying tax equity investments in low-income housing tax credit structures. The guidance is effective for fiscal years beginning after December 15, 2023. ASU 2023-02 did not have an impact on the Companyâ€™s Consolidated Financial Statements.Recently Issued Not Yet Effective Accounting Pronouncements:During interim periods, the Company follows the accounting policies set forth in its annual audited financial statements for theÂ year ended DecemberÂ 31, 2023, as filed in its Annual Report on FormÂ 10-K with the SEC. The following is a summary of recent authoritative pronouncements issued but not yet effective that could impact the accounting, reporting, and/or disclosure of financial information by the Company.In November 2023, the FASB issued ASU No. 2023-07,Â â€œSegment Reporting (Topic 280): Improvements to Reportable Segment Disclosures.â€Â ASUÂ 2023-07 expands segment disclosure requirements for public entities to require disclosure of significant segment expenses and other segment items on an annual and interim basis and to provide in interim periods all disclosures about a reportable segmentâ€™s profit or loss and assets that are currently required annually. This guidance is effective for fiscal years beginning after DecemberÂ 15, 2023, and interim periods within fiscal years beginning after DecemberÂ 15, 2024. Early adoption is permitted. Â The Company is assessing ASUÂ 2023-07, and its adoption is not expected to have a significant impact on our Consolidated Financial Statements.â€‹In December 2023, FASB issued ASU No. 2023-09, â€œIncome Taxes (Topic 740): Improvements to Income Tax Disclosures.â€Â ASUÂ 2023-09 requires public business entities to disclose in their rate reconciliation table additional categories of information about federal, state and foreign income taxes and to provide more details about the reconciling items in certain categories if items meet a quantitative threshold. ASUÂ 2023-09 also requires all entities to disclose income taxes paid, net of refunds, disaggregated by federal, state, and foreign taxes for annual periods and to disaggregate the information by jurisdiction based on a quantitative threshold, among other things. The guidance is effective for us for fiscal years beginning after DecemberÂ 15, 2024, though early adoption is permitted. The Company is assessing ASUÂ 2023-09, and its adoption is not expected to have a significant impact on our Consolidated Financial Statements.â€‹In March 2024, the SEC adopted the final rule under SEC Release No. 33-11275, â€œThe Enhancement and Standardization of Climate-Related Disclosures for Investorsâ€. This rule will require registrants to disclose certain climate-related information in registration statements and annual reports. Subsequent to adoption, a number of businesses and business groups filed petitions seeking a judicial review of the final rule, asserting that the SEC does not have the authority to promulgate it. In April 2024, the SEC issued an order staying its final rule pending completion of the judicial review of certain petitions consolidated in the U.S. Court of Appeals for the Eighth Circuit. The Company will continue to monitor the outcome of this judicial review.â€‹ X - ReferencesNo definition available. + Details Name: us-gaap_OrganizationConsolidationAndPresentationOfFinancialStatementsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for the organization, consolidation and basis of presentation of financial statements disclosure, and significant accounting policies of the reporting entity. May be provided in more than one note to the financial statements, as long as users are provided with an understanding of (1) the significant judgments and assumptions made by an enterprise in determining whether it must consolidate a VIE and/or disclose information about its involvement with a VIE, (2) the nature of restrictions on a consolidated VIE's assets reported by an enterprise in its statement of financial position, including the carrying amounts of such assets, (3) the nature of, and changes in, the risks associated with an enterprise's involvement with the VIE, and (4) how an enterprise's involvement with the VIE affects the enterprise's financial position, financial performance, and cash flows. Describes procedure if disclosures are provided in more than one note to the financial statements. + 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 810 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/810/tableOfContentReference 4: 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_OrganizationConsolidationAndPresentationOfFinancialStatementsDisclosureAndSignificantAccountingPoliciesTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 22 R10.htm IDEA: XBRL DOCUMENT v3.24.3 Earnings Per Share 9 Months Ended Sep. 30, 2024 Earnings Per Share [Abstract] Â Earnings Per Share NoteÂ 2. Earnings Per ShareBasic earnings per common share is computed by dividing net income available to common shareholders by the weighted-average number of common shares outstanding. Diluted earnings per common share is computed by dividing net income available to common shareholders by the weighted average number of common shares outstanding and dilutive common share equivalents using the treasury stock method. Dilutive common share equivalents include common shares issuable upon exercise of outstanding stock options and restricted stock. The effect from the stock options and restricted stock on incremental shares from the assumed conversions for net income per share-basic and net income per share-diluted are presented below. There were no antidilutive shares for the three and nine months ended September 30, 2024, and September 30, 2023, respectively.â€‹The following is a summary of the basic and diluted earnings per share computation (dollars in thousands, except share and per share data):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Three Months Ended â€‹Nine Months Ended
â€‹â€‹SeptemberÂ 30,Â â€‹SeptemberÂ 30,Â â€‹Â Â Â Â 2024Â Â Â Â 2023â€‹2024Â Â Â Â 2023Basic earnings per share computation:Â â€‹Â Â Â â€‹Â Â â€‹â€‹Â Â Â â€‹Â Â Net income available to common shareholdersâ€‹$ 9,140â€‹$ 2,067â€‹$ 26,500â€‹$ 22,403Average common shares outstanding â€“ basicâ€‹Â 16,726,658â€‹Â 16,807,548â€‹Â 16,782,200â€‹Â 16,801,840Basic earnings per shareâ€‹$ 0.55â€‹$ 0.12â€‹$ 1.58â€‹$ 1.33Diluted earnings per share computation:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Net income available to common shareholdersâ€‹$ 9,140â€‹$ 2,067â€‹$ 26,500â€‹$ 22,403Average common shares outstanding â€“ basicâ€‹Â 16,726,658â€‹Â 16,807,548â€‹Â 16,782,200â€‹Â 16,801,840Incremental shares from assumed conversions:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Stock options and restricted stockâ€‹Â 113,340â€‹Â 111,087â€‹Â 92,116â€‹Â 105,485Average common shares outstanding - dilutedâ€‹Â 16,839,998â€‹Â 16,918,635â€‹Â 16,874,316â€‹Â 16,907,325Diluted earnings per common shareâ€‹$ 0.54â€‹$ 0.12â€‹$ 1.57â€‹$ 1.33â€‹ 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 23 R11.htm IDEA: XBRL DOCUMENT v3.24.3 Securities 9 Months Ended Sep. 30, 2024 Securities [Abstract] Â Securities NoteÂ 3. SecuritiesAvailable-for-sale securities (â€œAFSâ€), which include any security for which the Company has no immediate plan to sell, but which may be sold in the future, are carried at fair value.Â Realized gains and losses, based on specifically identified amortized cost of the individual security, are included in other income.Â Unrealized gains and losses are recorded, net of related income tax effects, in accumulated other comprehensive income (loss).Â Premiums and discounts are amortized and accreted, respectively, to interest income using the constant effective yield method over the estimated life of the security. Prepayments are anticipated for mortgage-backed and Small Business Administration (â€œSBAâ€) securities. Premiums on callable securities are amortized to their earliest call date.â€‹Held-to-maturity securities (â€œHTMâ€), which include any security for which the Company has both the positive intent and ability to hold until maturity, are carried at historical cost adjusted for amortization of premiums and accretion of discounts. Premiums and discounts are amortized and accreted, respectively, to interest income using the constant effective yield method over the securityâ€™s estimated life. Prepayments are anticipated for mortgage-backed and SBA securities. Premiums on callable securities are amortized to their earliest call date.â€‹â€‹The amortized cost, gross unrealized gains and losses and fair value of securities AFS and HTM are summarized as follows (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 GrossÂ Â Â Â GrossÂ Â Â Â â€‹â€‹â€‹â€‹Amortizedâ€‹Unrealizedâ€‹Unrealizedâ€‹F
for-sale:â€‹Costâ€‹Gainsâ€‹Lossesâ€‹ValueU.S. Treasuryâ€‹$ 83,576â€‹$ â€”â€‹$ (5,665)â€‹$ 77,911U.S. Government-sponsored enterprises (GSEs)â€‹â€‹ 41,964â€‹â€‹ 710â€‹â€‹ (108)â€‹â€‹ 42,566Municipal securitiesâ€‹Â 18,319â€‹Â 78â€‹Â (300)â€‹Â 18,097Other debt securitiesâ€‹Â 42,254â€‹Â 243â€‹Â (2,265)â€‹Â 40,232Mortgage-backed securities (GSEs)â€‹Â 337,205â€‹Â 2,886â€‹Â (17,561)â€‹Â 322,530Totalâ€‹$ 523,318â€‹$ 3,917â€‹$ (25,899)â€‹$
501,336â€‹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 GrossÂ Â Â Â GrossÂ Â Â Â â€‹â€‹â€‹â€‹Amortizedâ€‹Unrealizedâ€‹Unrealizedâ€‹Fair
to-maturity:â€‹Costâ€‹Gainsâ€‹Lossesâ€‹ValueU.S. Government-sponsored enterprises (GSEs)â€‹$ 48,423â€‹$ â€”â€‹$ (5,643)â€‹$ 42,780Municipal securitiesâ€‹Â 51,913â€‹Â â€”â€‹Â (5,779)â€‹Â 46,134Mortgage-backed securities (GSEs)â€‹Â 27,443â€‹Â â€”â€‹Â (3,090)â€‹Â 24,353Totalâ€‹$ 127,779â€‹$ â€”â€‹$ (14,512)â€‹$
113,267â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹DecemberÂ 31,Â 2023â€‹Â Â Â Â â€‹â€‹Â Â Â Â GrossÂ Â Â Â GrossÂ Â Â Â â€‹â€‹â€‹â€‹Amortizedâ€‹Unrealizedâ€‹Unrealizedâ€‹FairA
for-sale:â€‹Costâ€‹Gainsâ€‹Lossesâ€‹ValueU.S. Treasuryâ€‹$ 84,307â€‹$ â€”â€‹$ (8,274)â€‹$ 76,033U.S. Government-sponsored enterprises (GSEs)â€‹â€‹ 46,983â€‹â€‹ 1,256â€‹â€‹ (146)â€‹â€‹ 48,093Municipal securitiesâ€‹Â 18,616â€‹Â 135â€‹Â (475)â€‹Â 18,276Other debt securitiesâ€‹Â 36,863â€‹Â 93â€‹Â (3,887)â€‹Â 33,069Mortgage-backed securities (GSEs)â€‹Â 254,288â€‹Â 588â€‹Â (21,937)â€‹Â 232,939Totalâ€‹$ 441,057â€‹$ 2,072â€‹$ (34,719)â€‹$
408,410â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹DecemberÂ 31,Â 2023â€‹Â Â Â Â â€‹â€‹Â Â Â Â GrossÂ Â Â Â GrossÂ Â Â Â â€‹â€‹â€‹â€‹Amortizedâ€‹Unrealizedâ€‹Unrealizedâ€‹FairH
to-maturity:â€‹Costâ€‹Gainsâ€‹Lossesâ€‹ValueU.S. Treasuryâ€‹$ 150,066â€‹$ â€”â€‹$ (1,482)â€‹$ 148,584U.S. Government-sponsored enterprises (GSEs)â€‹â€‹ 49,336â€‹â€‹ â€”â€‹â€‹ (7,143)â€‹â€‹ 42,193Municipal securitiesâ€‹Â 52,680â€‹Â â€”â€‹Â (6,178)â€‹Â 46,502Mortgage-backed securities (GSEs)â€‹Â 29,154â€‹Â â€”â€‹Â (3,895)â€‹Â 25,259Totalâ€‹$ 281,236â€‹$ â€”â€‹$ (18,698)â€‹$ 262,538â€‹At September 30, 2024 and DecemberÂ 31, 2023, securities with a carrying value totaling approximately $452.5 million and $358.3 million, respectively, were pledged to secure public funds and securities sold under agreements to repurchase. â€‹For the three and nine months ended September 30, 2024, there wereÂ noÂ gross gains or gross losses related to the sale of investment securities. Â For the three and nine months ended SeptemberÂ 30, 2023, the Company recorded gross losses of $6.8 million related to the sale of securities.â€‹The amortized cost and estimated fair value of securities at September 30, 2024, by contractual maturity for non-mortgage-backed securities are shown below (in thousands). Expected maturities may differ from contractual maturities because borrowers may have the right to call or prepay obligations with or without call or prepayment penalties.â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â 2024â€‹Â Â Â Â AmortizedÂ Â Â Â FairAvailable-for-sale:â€‹Costâ€‹ValueDue in one year or lessâ€‹$ 1,478â€‹$ 1,451Due from one year to five yearsâ€‹Â 94,342â€‹Â 88,500Due from five years to ten yearsâ€‹Â 81,054â€‹Â 79,751Due after ten yearsâ€‹Â 9,239â€‹Â 9,104â€‹â€‹Â 186,113â€‹Â 178,806Mortgage-backed securitiesâ€‹Â 337,205â€‹Â 322,530Totalâ€‹$ 523,318â€‹$ 501,336â€‹â€‹â€‹â€‹â€‹â€‹Held-to-maturity:â€‹â€‹â€‹â€‹â€‹â€‹Due in one year or lessâ€‹$ â€”â€‹$ â€”Due from one year to five yearsâ€‹Â 736â€‹Â 706Due from five years to ten yearsâ€‹Â 50,443â€‹Â 44,997Due after ten yearsâ€‹Â 49,157â€‹Â 43,211â€‹â€‹Â 100,336â€‹Â 88,914Mortgage-backed securitiesâ€‹Â 27,443â€‹Â 24,353Totalâ€‹$ 127,779â€‹$ 113,267â€‹The following tables present the gross unrealized losses and fair value, aggregated by investment category and length of time that individual securities AFS and HTM have been in a continuous unrealized loss position (in
thousands):â€‹SeptemberÂ 30,Â 2024â€‹â€‹Less than 12 Monthsâ€‹12 Months or Greaterâ€‹Totalâ€‹Â Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹NumberÂ Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹NumberÂ Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹Numberâ€‹â€‹Fairâ€‹Unrealizedâ€‹of â€‹Fairâ€‹Unrealizedâ€‹of â€‹Fairâ€‹Unrealizedâ€‹of Available-for-sale:â€‹Valueâ€‹Lossesâ€‹Securitiesâ€‹Valueâ€‹Lossesâ€‹Securitiesâ€‹Valueâ€‹Lossesâ€‹SecuritiesU.S. Treasuryâ€‹$ â€”â€‹$ â€”â€‹ â€”â€‹$ 77,911â€‹$ (5,665)â€‹ 9â€‹$ 77,911â€‹$ (5,665)â€‹ 9U.S. Government-sponsored enterprises (GSEs)â€‹â€‹ 5,494â€‹â€‹ (9)â€‹ 2â€‹â€‹ 5,217â€‹â€‹ (99)â€‹ 4â€‹â€‹ 10,711â€‹â€‹ (108)â€‹ 6Municipal securitiesâ€‹Â 546â€‹Â (2)â€‹ 1â€‹Â 11,582â€‹Â (298)â€‹ 17â€‹Â 12,128â€‹Â (300)â€‹ 18Other debt securitiesâ€‹Â 5,340â€‹Â (36)â€‹ 3â€‹Â 28,687â€‹Â (2,229)â€‹ 25â€‹Â 34,027â€‹Â (2,265)â€‹ 28Mortgage-backed securities (GSEs)â€‹Â 44,736â€‹Â (1,185)â€‹ 20â€‹Â 171,441â€‹Â (16,376)â€‹ 83â€‹Â 216,177â€‹Â (17,561)â€‹ 103Totalâ€‹$ 56,116â€‹$ (1,232)â€‹ 26â€‹$ 294,838â€‹$ (24,667)â€‹ 138â€‹$ 350,954â€‹$ (25,899)â€‹
164â€‹SeptemberÂ 30,Â 2024â€‹â€‹Less than 12 Monthsâ€‹12 Months or Greaterâ€‹Totalâ€‹Â Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹NumberÂ Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹NumberÂ Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹Numberâ€‹â€‹Fairâ€‹Unrealizedâ€‹of â€‹Fairâ€‹Unrealizedâ€‹of â€‹Fairâ€‹Unrealizedâ€‹of Held-to-maturity:â€‹Valueâ€‹Lossesâ€‹Securitiesâ€‹Valueâ€‹Lossesâ€‹Securitiesâ€‹Valueâ€‹Lossesâ€‹SecuritiesU.S. Government-sponsored enterprises (GSEs)â€‹$ â€”â€‹$ â€”â€‹ â€”â€‹$ 42,780â€‹$ (5,643)â€‹ 13â€‹$ 42,780â€‹$ (5,643)â€‹ 13Municipal securitiesâ€‹Â â€”â€‹Â â€”â€‹ â€”â€‹Â 46,134â€‹Â (5,779)â€‹ 35â€‹Â 46,134â€‹Â (5,779)â€‹ 35Mortgage-backed securities (GSEs)â€‹Â â€”â€‹Â â€”â€‹ â€”â€‹Â 24,353â€‹Â (3,090)â€‹ 5â€‹Â 24,353â€‹Â (3,090)â€‹ 5Totalâ€‹$ â€”â€‹$ â€”â€‹ â€”â€‹$ 113,267â€‹$ (14,512)â€‹ 53â€‹$ 113,267â€‹$ (14,512)â€‹ 53â€‹DecemberÂ 31,Â 2023â€‹â€‹Less than 12 Monthsâ€‹12 Months or Greaterâ€‹Totalâ€‹Â Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹NumberÂ Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹NumberÂ Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹Numberâ€‹â€‹Fairâ€‹Unrealizedâ€‹of â€‹Fairâ€‹Unrealizedâ€‹of â€‹Fairâ€‹Unrealizedâ€‹of Available-for-sale:â€‹Valueâ€‹Lossesâ€‹Securitiesâ€‹Valueâ€‹Lossesâ€‹Securitiesâ€‹Valueâ€‹Lossesâ€‹SecuritiesU.S. Treasuryâ€‹$ â€”â€‹$ â€”â€‹ â€”â€‹$ 76,033â€‹$ (8,274)â€‹ 9â€‹$ 76,033â€‹$ (8,274)â€‹ 9U.S. Government-sponsored enterprises (GSEs)â€‹â€‹ 9,743â€‹â€‹ (137)â€‹ 3â€‹â€‹ 1,482â€‹â€‹ (9)â€‹ 3â€‹â€‹ 11,225â€‹â€‹ (146)â€‹ 6Municipal securitiesâ€‹Â 2,786â€‹Â (2)â€‹ 2â€‹Â 9,849â€‹Â (473)â€‹ 17â€‹Â 12,635â€‹Â (475)â€‹ 19Other debt securitiesâ€‹Â 2,986â€‹Â (17)â€‹ 2â€‹Â 29,057â€‹Â (3,870)â€‹ 26â€‹Â 32,043â€‹Â (3,887)â€‹ 28Mortgage-backed securities (GSEs)â€‹Â 16,401â€‹Â (229)â€‹ 8â€‹Â 176,351â€‹Â (21,708)â€‹ 88â€‹Â 192,752â€‹Â (21,937)â€‹ 96Totalâ€‹$ 31,916â€‹$ (385)â€‹ 15â€‹$ 292,772â€‹$ (34,334)â€‹ 143â€‹$ 324,688â€‹$ (34,719)â€‹
158â€‹DecemberÂ 31,Â 2023â€‹â€‹Less than 12 Monthsâ€‹12 Months or Greaterâ€‹Totalâ€‹Â Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹NumberÂ Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹NumberÂ Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹Numberâ€‹â€‹Fairâ€‹Unrealizedâ€‹of â€‹Fairâ€‹Unrealizedâ€‹of â€‹Fairâ€‹Unrealizedâ€‹of Held-to-maturity:â€‹Valueâ€‹Lossesâ€‹Securitiesâ€‹Valueâ€‹Lossesâ€‹Securitiesâ€‹Valueâ€‹Lossesâ€‹SecuritiesU.S. Treasuryâ€‹$ â€”â€‹$ â€”â€‹ â€”â€‹$ 148,584â€‹$ (1,482)â€‹ 4â€‹$ 148,584â€‹$ (1,482)â€‹ 4U.S. Government-sponsored enterprises (GSEs)â€‹â€‹ â€”â€‹â€‹ â€”â€‹ â€”â€‹â€‹ 42,194â€‹â€‹ (7,143)â€‹ 13â€‹â€‹ 42,194â€‹â€‹ (7,143)â€‹ 13Municipal securitiesâ€‹Â â€”â€‹Â â€”â€‹ â€”â€‹Â 46,500â€‹Â (6,178)â€‹ 35â€‹Â 46,500â€‹Â (6,178)â€‹ 35Mortgage-backed securities (GSEs)â€‹Â â€”â€‹Â â€”â€‹ â€”â€‹Â 25,258â€‹Â (3,895)â€‹ 5â€‹Â 25,258â€‹Â (3,895)â€‹ 5Totalâ€‹$ â€”â€‹$ â€”â€‹ â€”â€‹$ 262,536â€‹$ (18,698)â€‹ 57â€‹$ 262,536â€‹$ (18,698)â€‹ 57â€‹For any securities classified as available-for-sale that are in an unrealized loss position at the balance sheet date, the Company assesses whether it intends to sell the security, or more likely than not

will be required to sell the security before recovery of its amortized cost basis which would require a write-down to fair value through net income. Because the Company currently does not intend to sell those available-for-sale securities that have an unrealized loss at September 30, 2024, and it is not likely that they we will be required to sell the securities before recovery of their amortized cost bases, which may be maturity, the Company has determined that no write-down is necessary. In addition, the Company evaluates whether any portion of the decline in fair value of available-for-sale securities is the result of credit deterioration, which would require the recognition of an allowance for credit losses. Â The unrealized losses associated with available-for-sale securities at September 30, 2024, are driven by changes in interest rates and are not due to the credit quality of the securities, and accordingly, no allowance for credit losses is considered necessary related to available-for-sale securities at September 30, 2024.Â Management evaluates the financial performance of the issuers on a quarterly basis to determine if it is probable that the issuers can make all contractual principal and interest payments.â€‹The unrealized losses in the Companyâ€™s held-to-maturity portfolio were caused by changes in the interest rate environment. Â The Company has a zero-loss expectation for its U.S. Treasury securities in addition to U.S. Government-sponsored enterprises (GSEs) and mortgage-backed securities (GSEs), and accordingly, no allowance for credit losses is estimated for these securities. Â The held-to-maturity state and municipal securities are general obligation bonds, which have a very low historical default rate due to issuers generally having unlimited taxing authority to service the debt. Â All debt securities in an unrealized loss position as of September 30, 2024, continue to perform as scheduled and we do not believe an allowance for credit losses is necessary.â€‹The Company utilizes bond credit ratings assigned by third party ratings agencies to monitor the credit quality of debt securities held-to-maturity. Â At September 30, 2024, all debt securities classified as held-to-maturity were rated AA- or higher by the ratings agencies. Â Updated credit ratings are obtained as they become available from the ratings agencies.â€‹Allowance for Credit Losses (â€œACLâ€)There were no past due or nonaccrual AFS or HTM securities at September 30, 2024, or December 31, 2023. Â Accrued interest receivable is excluded from the estimate of credit losses and based on the analysis of the underlying risk characteristics of its AFS and HTM portfolios, including credit ratings and other qualitative factors, there was no provision for credit losses related to AFS or HTM securities recorded during the three or nine months ended September 30, 2024, and 2023, respectively, because the ACL was deemed immaterial. Â Other Investments:Our other investments consist of restricted non-marketable equity securities that have no readily determinable market value. Accordingly, when evaluating these securities for impairment, management considers the ultimate recoverability of the par value rather than recognizing temporary declines in value. Â As of September 30, 2024, the Company determined that there was no impairment on its other investment securities.The following is the amortized cost and carrying value of other investments (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â â€‹DecemberÂ 31,Â â€‹Â Â Â 2024Â Â Â 2023Federal Reserve Bank stockâ€‹$ 9,184Â $ 9,526Federal Home Loan Bank stockâ€‹Â 10,818Â â€‹ 3,786First National Bankers Bank stockâ€‹Â 350Â â€‹ 350Totalâ€‹$ 20,352â€‹$ 13,662â€‹ 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/2009/role/commonPracticeRef -Topic 940 -SubTopic 320 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/940-320/tableOfContentReference 2: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1403 -Paragraph b -Publisher SECReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/320/tableOfContentReference 4: 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 5: 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 6: 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 7: 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 24 R12.htm IDEA: XBRL DOCUMENT v3.24.3 Loans and Leases and Allowance for Credit Losses 9 Months Ended Sep. 30, 2024 Receivables [Abstract] Â Loans and Leases and Allowance for Credit Losses NoteÂ 4. Loans and Leases and Allowance for Credit LossesPortfolio Segmentation:Major categories of loans and leases are summarized as follows (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â â€‹DecemberÂ 31,Â â€‹â€‹2024â€‹2023Commercial real estateâ€‹$ 1,899,785â€‹$ 1,739,205Consumer real estateâ€‹Â 690,504â€‹Â 649,867Construction and land developmentâ€‹Â 315,006â€‹Â 327,185Commercial and industrialâ€‹Â 731,600â€‹Â 645,918Leasesâ€‹â€‹ 67,052â€‹â€‹ 68,752Consumer and otherâ€‹Â 13,531â€‹Â 13,535Total loans and leasesâ€‹Â 3,717,478â€‹Â 3,444,462Less: Allowance for credit lossesâ€‹Â (35,609)â€‹Â (35,066)Loans and leases, netâ€‹$ 3,681,869â€‹$ 3,409,396â€‹The loan and lease portfolio is disaggregated into segments. There are six loan and lease portfolio segments which include commercial real estate, consumer real estate, construction and land development, commercial and industrial, leases, and consumer and other.The following describe risk characteristics relevant to each of the portfolio segments:Commercial Real Estate: Commercial real estate loans include owner-occupied commercial real estate loans and loans secured by income-producing properties. Owner-occupied commercial real estate loans to operating businesses are long-term financing of land and buildings. These loans are repaid by cash flow generated from the business operation. Real estate loans for income-producing properties such as apartment buildings, office and industrial buildings, and retail shopping centers are repaid from rent income derived from the properties. Loans within this portfolio segment are particularly sensitive to the valuation of real estate.Consumer Real Estate: Consumer real estate loans include real estate loans secured by first liens, second liens, or open end real estate loans, such as home equity lines. These are repaid by various means such as a borrowerâ€™s income, sale of the property, or rental income derived from the property. Loans within this portfolio segment are particularly sensitive to the valuation of real estate.Construction and Land Development: Loans for real estate construction and development are repaid through cash flow related to the operations, sale or refinance of the underlying property. This portfolio segment includes extensions of credit to real estate developers or investors where repayment is dependent on the sale of the real estate or income generated from the real estate collateral. Loans within this portfolio segment are particularly sensitive to the valuation of real estate.Commercial and Industrial: The commercial and industrial loan portfolio segment includes commercial and financial loans. These loans include those loans to commercial customers for use in normal business operations to finance working capital needs, equipment purchases, or expansion projects. Loans are repaid by business cash flows. Collection risk in this portfolio is driven by the creditworthiness of the underlying borrower, particularly cash flows from the customersâ€™ business operations.Leases: The lease portfolio segment includes leases to small and mid-size companies for equipment financing leases. These leases are secured by a secured interest in the equipment being leased.â€‹Consumer and Other: The consumer loan portfolio segment includes direct consumer installment loans, overdrafts and other revolving credit loans, and educational loans. Loans in this portfolio are sensitive to unemployment and other key consumer economic measures.The following tables detail the changes in the allowance for credit losses by loan and lease classification (in thousands):â€‹Three Months Ended SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹Consumerâ€‹Constructionâ€‹Commercialâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercialâ€‹Realâ€‹andÂ Landâ€‹andâ€‹â€‹â€‹â€‹Consumerâ€‹â€‹â€‹â€‹â€ balanceÂ Â Â Â $ 15,630Â Â Â Â $ 7,543Â Â Â Â $ 3,496Â Â Â Â $ 7,234Â Â Â Â $ 670Â Â Â Â $ 117Â Â Â Â $ 34,690Charged-off loans and leasesâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â (430)â€‹Â (924)â€‹Â (72)â€‹Â (1,426)Recoveries of charge-offsâ€‹Â 1â€‹Â â€”â€‹Â â€”â€‹Â 40â€‹Â 8â€‹Â 23â€‹Â 72Provision charged to expense (1)â€‹Â (57)â€‹Â (14)â€‹Â 222â€‹Â 785â€‹Â 1,291â€‹Â 46â€‹Â 2,273Ending balanceâ€‹$ 15,574â€‹$ 7,529â€‹$ 3,718â€‹$ 7,629â€‹$ 1,045â€‹$ 114â€‹$ 35,609â€‹Three Months Ended SeptemberÂ 30,Â 2023â€‹â€‹â€‹â€‹â€‹Consumerâ€‹Constructionâ€‹Commercialâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercialâ€‹Realâ€‹andÂ Landâ€‹andâ€‹â€‹â€‹â€‹Consumerâ€‹â€‹â€‹â€‹â€ balanceÂ Â Â Â $ 14,314Â Â Â Â $ 6,748Â Â Â Â $ 5,446Â Â Â Â $ 5,504Â Â Â Â $ 586Â Â Â Â $ 149Â Â Â Â $ 32,747Charged-off loans and leasesâ€‹Â â€”â€‹Â (9)â€‹Â â€”â€‹Â (179)â€‹Â (143)â€‹Â (86)â€‹Â (417)Recoveries of charge-offsâ€‹Â 2â€‹Â 4â€‹Â â€”â€‹Â 48â€‹Â â€”â€‹Â 19â€‹Â 73Provision charged to expense (2)â€‹Â 691â€‹Â 413â€‹Â (369)â€‹Â 307â€‹Â 201â€‹Â 41â€‹Â 1,284Ending balanceâ€‹$ 15,007â€‹$ 7,156â€‹$ 5,077â€‹$ 5,680â€‹$ 644â€‹$ 123â€‹$ 33,687â€‹Nine Months Ended SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹Consumerâ€‹Constructionâ€‹Commercialâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercialâ€‹Realâ€‹andÂ Landâ€‹andâ€‹â€‹â€‹â€‹Consumerâ€‹â€‹â€‹â€‹â€‹RealÂ balanceÂ Â Â Â $ 15,264Â Â Â Â $ 7,249Â Â Â Â $ 4,874Â Â Â Â $ 6,924Â Â Â Â $ 640Â Â Â Â $ 115Â Â Â Â $ 35,066Charged-off loans and leasesâ€‹Â â€”â€‹Â â€”â€‹Â (441)â€‹Â (853)â€‹Â (1,246)â€‹Â (263)â€‹Â (2,803)Recoveries of charge-offsâ€‹Â 34â€‹Â 4â€‹Â â€”â€‹Â 136â€‹Â 8â€‹Â 73â€‹Â 255Provision charged to expense (1)â€‹Â 276â€‹Â 276â€‹Â (715)â€‹Â 1,422â€‹Â 1,643â€‹Â 189â€‹Â 3,091Ending balanceâ€‹$ 15,574â€‹$ 7,529â€‹$ 3,718â€‹$ 7,629â€‹$ 1,045â€‹$ 114â€‹$ 35,609â€‹Nine Months Ended SeptemberÂ 30,Â 2023â€‹â€‹â€‹â€‹â€‹Consumerâ€‹Constructionâ€‹Commercialâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercialâ€‹Realâ€‹andÂ Landâ€‹andâ€‹â€‹â€‹â€‹Consumerâ€‹â€‹â€‹â€‹â€‹RealÂ balanceÂ Â Â Â $ 10,821Â Â Â Â $ 4,028Â Â Â Â $ 3,059Â Â Â Â $ 3,997Â Â Â Â $ 1,293Â Â Â Â $ 136Â Â Â Â $ 23,334Impact of adopting ASU 2016-13â€‹â€‹ 879â€‹â€‹ 1,952â€‹â€‹ 2,145â€‹â€‹ 1,451â€‹â€‹ (683)â€‹â€‹ 13â€‹â€‹ 5,757Purchased credit-deteriorated gross upâ€‹â€‹ 2,652â€‹â€‹ 166â€‹â€‹ 25â€‹â€‹ 27â€‹â€‹ 28â€‹â€‹ â€”â€‹â€‹ 2,898Charged-off loans and leasesâ€‹Â â€”â€‹Â (9)â€‹Â â€”â€‹Â (387)â€‹Â (211)â€‹Â (332)â€‹Â (939)Recoveries of charge-offsâ€‹Â 5â€‹Â 13â€‹Â 25â€‹Â 153â€‹Â â€”â€‹Â 187â€‹Â 383Provision charged to expense (2)â€‹Â 650â€‹Â 1,006â€‹Â (177)â€‹Â 439â€‹Â 217â€‹Â 119â€‹Â 2,254Ending balanceâ€‹$ 15,007â€‹$ 7,156â€‹$ 5,077â€‹$ 5,680â€‹$ 644â€‹$ 123â€‹$ 33,687â€‹(1)In the provision expense in the consolidated statements of income there was a provision of $302 thousand and a release of $73 thousand unfunded commitments through the provision for credit losses not reflected in the three and nine months ended September 30, 2024.(2)In the provision expense in the consolidated statements of income was a release of $489 thousand and $796 thousand of unfunded commitments through the provision for credit losses not reflected in the three and nine months ended September 30, 2023.â€‹We maintain the allowance for credit losses at a level that we deem appropriate to adequately cover the expected credit loss in the loan and lease portfolio. Our provision for credit losses on loan and lease for the three and nine months ended September 30, 2024, is $2.3 million and $3.1 million, respectively, and $1.3 million and $2.3 million, during the three and nine months ended September 30, 2023, respectively. Â As of September 30, 2024, and DecemberÂ 31, 2023, our allowance for credit losses was $35.6 million and $35.1 million, respectively, which we deemed to be adequate at each of the respective dates. Our allowance for credit losses as aÂ percentage of total loans and leases was 0.96% at September 30, 2024, and 1.02% at DecemberÂ 31, 2023. Â â€‹A description of the general characteristics of the risk grades used by the Company is as follows:Pass: Loans and leases in this risk category involve borrowers of acceptable-to-strong credit quality and risk who have the apparent ability to satisfy their loan and lease obligations. Loans and leases in this risk grade would possess sufficient mitigating factors, such as adequate collateral or strong guarantors possessing the capacity to repay the debt if required, for any weakness that may exist.Watch: Loans and leases in this risk category involve borrowers that exhibit characteristics, or are operating under conditions that, if not successfully mitigated as planned, have a reasonable risk of resulting in a downgrade within the next six to twelveÂ months. Loans and leases may remain in this risk category for sixÂ months and then are either upgraded or downgraded upon subsequent evaluation.Special Mention: Loans and leases in this risk grade are the equivalent of the regulatory definition of â€œOther Assets Especially Mentionedâ€ classification. Loans and leases in this category possess some credit deficiency or potential weakness, which requires a high level of management attention. Potential weaknesses include declining trends in operating earnings and cash flows and /or reliance on the secondary source of repayment. If left uncorrected, these potential weaknesses may result in noticeable deterioration of the repayment prospects for the asset or in the Companyâ€™s credit position.Substandard: Loans and leases in this risk grade are inadequately protected by the borrowerâ€™s current financial condition and payment capability or of the collateral pledged, if any. Loans and leases so classified have a well-defined weakness or weaknesses that jeopardize the orderly repayment of debt. They are characterized by the distinct possibility that the Company will sustain some loss if the deficiencies are not corrected.Doubtful: Loans and leases in this risk grade have all the weaknesses inherent in those classified as substandard, with the added characteristic that the weaknesses make collection or orderly repayment in full, on the basis of current existing facts, conditions and values, highly questionable and improbable. Possibility of loss is extremely high, but because of certain important and reasonably specific factors that may work to the advantage and strengthening of the exposure, its classification as an estimated loss is deferred until its more exact status may be determined.Uncollectible: Loans and leases in this risk grade are considered to be non-collectible and of such little value that their continuance as bankable assets is not warranted. This does not mean the loan or lease has absolutely no recovery value, but rather it is neither practical nor desirable to defer writing off the loan or lease, even though partial recovery may be obtained in the future. Charge-offs against the allowance for credit losses are taken in the period in which the loan or lease becomes uncollectible. Consequently, the Company typically does not maintain a recorded investment in loans or leases within this category.The Company evaluates the loan risk grading system definitions and allowance for credit loss methodology on an ongoing basis. Â â€‹The following tables outline the amount of each loan and lease classification and the amount categorized into each risk rating based on year of origination as of September 30, 2024, and December 31, 2023 (in thousands):â€‹SeptemberÂ 30,Â 2024â€‹Loans Amortized Cost Basis by Origination Yearâ€‹Revolvingâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹L Termâ€‹Total Commercial real estateâ€‹Pass$ 236,517â€‹$ 264,292â€‹$ 599,952â€‹$ 392,605â€‹$ 158,693â€‹$ 200,108â€‹$ 14,092â€‹$ 899â€‹$ 1,867,158Watchâ€‹ -â€‹â€‹ 7,293â€‹â€‹ 5,192â€‹â€‹ 1,883â€‹â€‹ 2,600â€‹â€‹ 6,911â€‹â€‹ 557â€‹â€‹ -â€‹â€‹ 24,436Special mentionâ€‹ -â€‹â€‹ -â€‹â€‹ 3,153â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 3,153Substandardâ€‹ 485â€‹â€‹ 342â€‹â€‹ -â€‹â€‹ 3,317â€‹â€‹ 303â€‹â€‹ 591â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 5,038Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total commercial real estateâ€‹ 237,002â€‹â€‹ 271,927â€‹â€‹ 608,297â€‹â€‹ 397,805â€‹â€‹ 161,596â€‹â€‹ 207,610â€‹â€‹ 14,649â€‹â€‹ 899â€‹â€‹ 1,899,785YTD gross charge-offsâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹Consumer real estateâ€‹Passâ€‹ 85,179â€‹â€‹ 112,549â€‹â€‹ 159,602â€‹â€‹ 85,817â€‹â€‹ 49,505â€‹â€‹ 68,295â€‹â€‹ 122,522â€‹â€‹ 1,463â€‹â€‹ 684,932Watchâ€‹ -â€‹â€‹ 82â€‹â€‹ -â€‹â€‹ 250â€‹â€‹ 110â€‹â€‹ 105â€‹â€‹ 1,157â€‹â€‹ -â€‹â€‹ 1,704Special mentionâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 51â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 51Substandardâ€‹ 189â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 176â€‹â€‹ -â€‹â€‹ 3,225â€‹â€‹ 227â€‹â€‹ -â€‹â€‹ 3,817Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total consumer real estateâ€‹ 85,368â€‹â€‹ 112,631â€‹â€‹ 159,602â€‹â€‹ 86,243â€‹â€‹ 49,615â€‹â€‹ 71,676â€‹â€‹ 123,906â€‹â€‹ 1,463â€‹â€‹ 690,504YTD gross charge-offsâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹Construction and land developmentâ€‹Passâ€‹ 150,971â€‹â€‹ 79,728â€‹â€‹ 48,854â€‹â€‹ 6,443â€‹â€‹ 2,222â€‹â€‹ 9,956â€‹â€‹ 8,618â€‹â€‹ 983â€‹â€‹ 307,775Watchâ€‹ 2,170â€‹â€‹ 956â€‹â€‹ 106â€‹â€‹ 3,231â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 6,463Special mentionâ€‹ 558â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 558Substandardâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 72â€‹â€‹ -â€‹â€‹ 138â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 210Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total construction and land developmentâ€‹ 153,699â€‹â€‹ 80,684â€‹â€‹ 48,960â€‹â€‹ 9,746â€‹â€‹ 2,222â€‹â€‹ 10,094â€‹â€‹ 8,618â€‹â€‹ 983â€‹â€‹ 315,006YTD gross charge-offsâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ (441)â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ (441)â€‹Commercial and industrialâ€‹Passâ€‹ 97,216â€‹â€‹ 135,390â€‹â€‹ 146,669â€‹â€‹ 47,162â€‹â€‹ 18,926â€‹â€‹ 28,823â€‹â€‹ 246,985â€‹â€‹ 3,091â€‹â€‹ 724,262Watchâ€‹ 109â€‹â€‹ 125â€‹â€‹ 127â€‹â€‹ 4,209â€‹â€‹ 13â€‹â€‹ -â€‹â€‹ 1,600â€‹â€‹ 92â€‹â€‹ 6,275Special mentionâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Substandardâ€‹ -â€‹â€‹ 159â€‹â€‹ 455â€‹â€‹ 200â€‹â€‹ 129â€‹â€‹ 76â€‹â€‹ 20â€‹â€‹ 24â€‹â€‹ 1,063Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total commercial and industrialâ€‹ 97,325â€‹â€‹ 135,674â€‹â€‹ 147,251â€‹â€‹ 51,571â€‹â€‹ 19,068â€‹â€‹ 28,899â€‹â€‹ 248,605â€‹â€‹ 3,207â€‹â€‹ 731,600YTD gross charge-offsâ€‹

-â€‹â€‹ (618)â€‹â€‹ (235)â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹
(853)â€‹Leasesâ€‹Passâ€‹
21,003â€‹â€‹ 20,591â€‹â€‹ 18,741â€‹â€‹ 4,841â€‹â€‹ 1,420â€‹â€‹ 456â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 67,052Watchâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Special mentionâ€‹
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-â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total leasesâ€‹ 21,003â€‹â€‹ 20,591â€‹â€‹ 18,741â€‹â€‹ 4,841â€‹â€‹ 1,420â€‹â€‹ 456â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 67,052YTD gross charge-offsâ€‹ (29)â€‹â€‹ (602)â€‹â€‹
(585)â€‹â€‹ (1)â€‹â€‹ (1)â€‹â€‹ (28)â€‹â€‹ -â€‹â€‹ -â€‹â€‹ (1,246)â€‹Consumer and
otherâ€‹Passâ€‹ 3,966â€‹â€‹ 2,585â€‹â€‹ 1,121â€‹â€‹ 470â€‹â€‹ 282â€‹â€‹ 243â€‹â€‹ 4,853â€‹â€‹ -â€‹â€‹
13,520Watchâ€‹ 5â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 5Special mentionâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Substandardâ€‹ -â€‹â€‹ -â€‹â€‹
2â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 4â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 6Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total consumer and otherâ€‹ 3,971â€‹â€‹ 2,585â€‹â€‹ 1,123â€‹â€‹
470â€‹â€‹ 282â€‹â€‹ 247â€‹â€‹ 4,853â€‹â€‹ -â€‹â€‹ 13,531YTD gross charge-offsâ€‹ (5)â€‹â€‹ (72)â€‹â€‹ (54)â€‹â€‹ (30)â€‹â€‹ (45)â€‹â€‹ (57)â€‹â€‹ -â€‹â€‹ -â€‹â€‹
(263)â€‹Total loansâ€‹Passâ€‹
594,852â€‹â€‹ 615,135â€‹â€‹ 974,939â€‹â€‹ 537,338â€‹â€‹ 231,048â€‹â€‹ 307,881â€‹â€‹ 397,070â€‹â€‹ 6,436â€‹â€‹ 3,664,699Watchâ€‹ 2,284â€‹â€‹ 8,456â€‹â€‹ 5,425â€‹â€‹ 9,573â€‹â€‹
2,723â€‹â€‹ 7,016â€‹â€‹ 3,314â€‹â€‹ 92â€‹â€‹ 38,883Special mentionâ€‹ 558â€‹â€‹ -â€‹â€‹ 3,153â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 51â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 3,762Substandardâ€‹ 674â€‹â€‹ 501â€‹â€‹
457â€‹â€‹ 3,765â€‹â€‹ 432â€‹â€‹ 4,034â€‹â€‹ 247â€‹â€‹ 24â€‹â€‹ 10,134Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total loans$ 598,368â€‹$ 624,092â€‹$
983,974â€‹$ 550,676â€‹$ 234,203â€‹$ 318,982â€‹$ 400,631â€‹$ 6,552â€‹$ 3,717,478Total YTD gross charge-offs$ (34)â€‹$ (1,292)â€‹$ (874)â€‹$ (31)â€‹$ (487)â€‹$ (85)â€‹$ -â€‹$ -â€‹$
(2,803)â€‹Decemberâ 31,â 2023â€‹Loans Amortized Cost Basis by Origination
Yearâ€‹Revolvingâ€‹L
Termâ€‹TotalCommercial real estateâ€‹Pass$ 237,110â€‹$ 578,227â€‹$ 433,505â€‹$ 181,374â€‹$ 134,495â€‹$
106,315â€‹$ 15,132â€‹$ 6,690â€‹$ 1,692,848Watchâ€‹ 22,295â€‹â€‹ 1,267â€‹â€‹ 1,950â€‹â€‹ 921â€‹â€‹ 4,426â€‹â€‹ 2,926â€‹â€‹ -â€‹â€‹ 3,500â€‹â€‹ 37,285Special mentionâ€‹ -â€‹â€‹
3,215â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 3,215Substandardâ€‹ 903â€‹â€‹ -â€‹â€‹ 3,932â€‹â€‹ 310â€‹â€‹ 282â€‹â€‹ 430â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 5,857Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹
-â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total commercial real estateâ€‹ 260,308â€‹â€‹ 582,709â€‹â€‹ 439,387â€‹â€‹ 182,605â€‹â€‹ 139,203â€‹â€‹ 109,671â€‹â€‹ 15,132â€‹â€‹
10,190â€‹â€‹ 1,739,205YTD gross charge-offsâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹
-â€‹Consumer real
estateâ€‹Passâ€‹ 123,203â€‹â€‹ 174,755â€‹â€‹ 98,460â€‹â€‹ 53,688â€‹â€‹ 33,598â€‹â€‹ 48,378â€‹â€‹
107,949â€‹â€‹ 3,026â€‹â€‹ 643,057Watchâ€‹ 171â€‹â€‹ -â€‹â€‹ 258â€‹â€‹ 116â€‹â€‹ -â€‹â€‹ 55â€‹â€‹ 1,581â€‹â€‹ -â€‹â€‹ 2,181Special mentionâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹
53â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 53Substandardâ€‹ 196â€‹â€‹ 824â€‹â€‹ 176â€‹â€‹ 253â€‹â€‹ 164â€‹â€‹ 2,850â€‹â€‹ 113â€‹â€‹ -â€‹â€‹ 4,576Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹
-â€‹â€‹ -â€‹â€‹ -Total consumer real estateâ€‹ 123,570â€‹â€‹ 175,579â€‹â€‹ 98,894â€‹â€‹ 54,057â€‹â€‹ 33,762â€‹â€‹ 51,336â€‹â€‹ 109,643â€‹â€‹ 3,026â€‹â€‹ 649,867YTD gross charge-offsâ€‹
-â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ (9)â€‹â€‹ -â€‹â€‹ -â€‹â€‹ (9)â€‹Construction and land
developmentâ€‹Passâ€‹ 113,752â€‹â€‹ 115,032â€‹â€‹ 23,823â€‹â€‹ 2,749â€‹â€‹ 5,056â€‹â€‹ 6,595â€‹â€‹
40,667â€‹â€‹ 7,489â€‹â€‹ 315,163Watchâ€‹ 6,670â€‹â€‹ 3,233â€‹â€‹ 607â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 1â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 10,511Special mentionâ€‹ 437â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹
-â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 437Substandardâ€‹ -â€‹â€‹ -â€‹â€‹ 35â€‹â€‹ 620â€‹â€‹ -â€‹â€‹ 419â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 1,074Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -
Total construction and land developmentâ€‹ 120,859â€‹â€‹ 118,265â€‹â€‹ 24,465â€‹â€‹ 3,369â€‹â€‹ 5,056â€‹â€‹ 7,015â€‹â€‹ 40,667â€‹â€‹ 7,489â€‹â€‹ 327,185YTD gross charge-offsâ€‹
-â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹Commercial and
industrialâ€‹Passâ€‹ 168,957â€‹â€‹ 162,799â€‹â€‹ 62,796â€‹â€‹ 22,639â€‹â€‹ 9,135â€‹â€‹ 25,207â€‹â€‹
185,619â€‹â€‹ 7,270â€‹â€‹ 644,422Watchâ€‹ 54â€‹â€‹ 15â€‹â€‹ 13â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 120â€‹â€‹ 83â€‹â€‹ 285Special mentionâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹
-â€‹â€‹ -â€‹â€‹ -Substandardâ€‹ 193â€‹â€‹ 614â€‹â€‹ 200â€‹â€‹ 129â€‹â€‹ 75â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 1,211Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total
commercial and industrialâ€‹ 169,204â€‹â€‹ 163,428â€‹â€‹ 63,009â€‹â€‹ 22,768â€‹â€‹ 9,210â€‹â€‹ 25,207â€‹â€‹ 185,739â€‹â€‹ 7,353â€‹â€‹ 645,918YTD gross charge-offsâ€‹ (75)â€‹â€‹
(274)â€‹â€‹ (50)â€‹â€‹ (183)â€‹â€‹ -â€‹â€‹ -â€‹â€‹ (2)â€‹â€‹ -â€‹â€‹
(584)â€‹Leasesâ€‹Passâ€‹
28,922â€‹â€‹ 26,658â€‹â€‹ 8,658â€‹â€‹ 3,603â€‹â€‹ 703â€‹â€‹ 208â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 68,752Watchâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Special mentionâ€‹
-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€‹ -Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹
-â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total leasesâ€‹ 28,922â€‹â€‹ 26,658â€‹â€‹ 8,658â€‹â€‹ 3,603â€‹â€‹ 703â€‹â€‹ 208â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 68,752YTD gross charge-offsâ€‹ (122)â€‹â€‹ (193)â€‹â€‹
(18)â€‹â€‹ -â€‹â€‹ (12)â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ (345)â€‹Consumer and
otherâ€‹Passâ€‹ 5,926â€‹â€‹ 2,049â€‹â€‹ 841â€‹â€‹ 373â€‹â€‹ 132â€‹â€‹ 206â€‹â€‹ 3,931â€‹â€‹ 67â€‹â€‹
13,525Watchâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 10â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 10Special mentionâ€‹ -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€‹ -Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total consumer and otherâ€‹ 5,926â€‹â€‹ 2,049â€‹â€‹
841â€‹â€‹ 373â€‹â€‹ 142â€‹â€‹ 206â€‹â€‹ 3,931â€‹â€‹ 67â€‹â€‹ 13,535YTD gross charge-offsâ€‹ (40)â€‹â€‹ (135)â€‹â€‹ (74)â€‹â€‹ (54)â€‹â€‹ (33)â€‹â€‹ (89)â€‹â€‹ -â€‹â€‹ -â€‹â€‹
(425)â€‹Total loansâ€‹Passâ€‹
677,870â€‹â€‹ 1,059,520â€‹â€‹ 628,083â€‹â€‹ 264,426â€‹â€‹ 183,119â€‹â€‹ 186,909â€‹â€‹ 353,298â€‹â€‹ 24,542â€‹â€‹ 3,377,767Watchâ€‹ 29,190â€‹â€‹ 4,515â€‹â€‹ 2,828â€‹â€‹ 1,037â€‹â€‹
4,436â€‹â€‹ 2,982â€‹â€‹ 1,701â€‹â€‹ 3,583â€‹â€‹ 50,272Special mentionâ€‹ 437â€‹â€‹ 3,215â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 53â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 3,705Substandardâ€‹ 1,292â€‹â€‹
1,438â€‹â€‹ 4,343â€‹â€‹ 1,312â€‹â€‹ 521â€‹â€‹ 3,699â€‹â€‹ 113â€‹â€‹ -â€‹â€‹ 12,718Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total loans$ 708,789â€‹$
1,068,688â€‹$ 635,254â€‹$ 266,775â€‹$ 188,076â€‹$ 193,643â€‹$ 355,112â€‹$ 28,125â€‹$ 3,444,462Total YTD gross charge-offs$ (237)â€‹$ (602)â€‹$ (142)â€‹$ (237)â€‹$ (45)â€‹$ (98)â€‹$
(2)â€‹$ -â€‹$ (1,363)â€‹Past Due Loans and Leases:A loan or lease is considered past due if any required principal and interest payments have not been received as of the date such payments were required to be made under the terms of the loan or lease agreement. Generally, management placesâ aâ loan or lease on nonaccrual when there is a clear indicator that the borrowerâ€™s cash flow may not be sufficient to meet payments as they become due, which is generally when a loan or lease is 90â days past due.The following tables present an aging analysis of our loan and lease portfolio (in thousands):â€‹ â€‹â€‹Septemberâ 30,â 2024â€‹â€‹â â â â â€‹â â â â â€‹â â â â 90
Daysâ â â â â€‹â â â â â€‹â€‹â€‹â€‹â â â â â€‹â 30-59 Daysâ 60-89 Daysâ orâ Moreâ Totalâ Loans Notâ€‹Totalâ â€‹â Past Dueâ Past Dueâ Past Dueâ€‹Pastâ Dueâ€‹Past
Dueâ€‹Loansâ€‹Commercial real estateâ€‹$ 1,909â€‹$ 37â€‹$ 802â€‹$ 2,748â€‹$ 1,897,037â€‹$ 1,899,785â€‹Consumer real estateâ€‹â 596â€‹â 709â€‹â 387â€‹â 1,692â€‹â 688,812â€‹â€‹
690,504â€‹Construction and land developmentâ€‹â â€"â€‹â â€"â€‹â 41â€‹â 41â€‹â 314,965â€‹â€‹ 315,006â€‹Commercial and industrialâ€‹â 454â€‹â â€"â€‹â 1,653â€‹â 2,107â€‹â
729,493â€‹â€‹ 731,600â€‹Leasesâ€‹â€‹ 1,814â€‹â€‹ 812â€‹â€‹ 1,601â€‹â€‹ 4,227â€‹â€‹ 62,825â€‹â€‹ 67,052â€‹Consumer and otherâ€‹â 85â€‹â 18â€‹â 16â€‹â 119â€‹â 13,412â€‹â€‹
13,531â€‹Totalâ€‹$ 4,858â€‹$ 1,576â€‹$ 4,500â€‹$ 10,934â€‹$ 3,706,544â€‹$
3,717,478â€‹Decemberâ 31,â 2023â€‹â€‹â â â â â€‹â â â â â€‹â â â â 90
Daysâ â â â â€‹â â â â â€‹â€‹â€‹â€‹â â â â â€‹â 30-59â Daysâ 60-89 Daysâ orâ Moreâ Totalâ Loans Notâ€‹Totalâ â€‹â Pastâ Dueâ Past Dueâ Past Dueâ€‹Pastâ Dueâ€‹Past
Dueâ€‹Loansâ€‹Commercial real estateâ€‹$ 52â€‹$ 270â€‹$ 1,660â€‹$ 1,982â€‹$ 1,737,223â€‹â€‹ 1,739,205â€‹Consumer real estateâ€‹â 2,216â€‹â 1,347â€‹â 561â€‹â 4,124â€‹â
645,743â€‹â€‹ 649,867â€‹Construction and land developmentâ€‹â 631â€‹â â€"â€‹â 620â€‹â 1,251â€‹â 325,934â€‹â€‹ 327,185â€‹Commercial and industrialâ€‹â 956â€‹â 330â€‹â
2,286â€‹â 3,572â€‹â 642,346â€‹â€‹ 645,918â€‹Leasesâ€‹â€‹ 1,208â€‹â€‹ 132â€‹â€‹ 212â€‹â€‹ 1,552â€‹â€‹ 67,200â€‹â€‹ 68,752â€‹Consumer and otherâ€‹â 80â€‹â 9â€‹â 98â€‹â 187â€‹â
13,348â€‹â€‹ 13,535â€‹Totalâ€‹$ 5,143â€‹$ 2,088â€‹$ 5,437â€‹$ 12,668â€‹$ 3,431,794â€‹$ 3,444,462â€‹â€‹The table below presents the amortized cost basis of loans on nonaccrual status and loans past due 90 or more days and still accruing interest at September 30, 2024 and December 31, 2023. Also presented is the balance of loans on nonaccrual status at September 30, 2024 and December 31, 2023, for which there was no related allowance for credit losses is recorded (in thousands):â€‹
â€‹â€‹Septemberâ 30,â 2024â€‹Decemberâ 31,â 2023â€‹â â â â Totalâ â â â Nonaccrualâ â â â Loans Past Dueâ â â â Totalâ â â â Nonaccrualâ â â â Loans Past
Dueâ€‹â Nonaccrualâ With No Allowanceâ Over 90 Daysâ€‹Nonaccrualâ€‹With No Allowanceâ€‹Over 90 Daysâ€‹â Loansâ for Credit Lossesâ Still Accruingâ€‹Loansâ€‹for Credit Lossesâ€‹Still AccruingCommercial real estateâ€‹$ 1,416â€‹$ 802â€‹$ â€"â€‹$ 2,044â€‹$ 1,352â€‹$ â€"Consumer real estateâ€‹â 3,242â€‹â 1,800â€‹â â€"â€‹â 2,647â€‹â€‹ 1,562â€‹â â€"Construction and land developmentâ€‹â 41â€‹â â€"â€‹â â€"â€‹â 620â€‹â€‹ â€"â€‹â â€"Commercial and industrialâ€‹â 1,990â€‹â â€"â€‹â â€"â€‹â 2,480â€‹â€‹ 160â€‹â â€"Leasesâ€‹â€‹ 2,626â€‹â€‹
â€"â€‹â€‹ 156â€‹â€‹ 140â€‹â€‹ â€"â€‹â€‹ 72Consumer and otherâ€‹â 4â€‹â â€"â€‹â 16â€‹â â€"â€‹â€‹ â€"â€‹â 98Totalâ€‹$ 9,319â€‹$ 2,602â€‹$ 172â€‹$ 7,931â€‹$ 3,074â€‹$
170â€‹â€‹The following table presents the amortized cost basis of collateral-dependent loans, which are individually evaluated to determine expected credit losses (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ â€‹â€‹Septemberâ 30,â 2024â€‹â Real Estateâ Otherâ TotalCommercial real estateâ€‹$ 4,353â€‹$ â€"â€‹$ 4,353Consumer real estateâ€‹â
2,096â€‹â â€"â€‹â 2,096Construction and land developmentâ€‹â â€"â€‹â â€"â€‹â â€"Commercial and industrialâ€‹â â€"â€‹â 859â€‹â 859Leasesâ€‹â€‹ â€"â€‹â€‹ 534â€‹â€‹
534Consumer and otherâ€‹â â€"â€‹â â€"â€‹â â€"Totalâ€‹$ 6,449â€‹$ 1,393â€‹$ 7,842â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ â€‹â€‹Decemberâ 31,â 2023â€‹â Real
Estateâ Otherâ TotalCommercial real estateâ€‹$ 5,155â€‹$ â€"â€‹$ 5,155Consumer real estateâ€‹â 2,756â€‹â â€"â€‹â 2,756Construction and land developmentâ€‹â 1,411â€‹â â€"â€‹â
1,411Commercial and industrialâ€‹â â€"â€‹â 1,018â€‹â 1,018Leasesâ€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"Consumer and otherâ€‹â â€"â€‹â â€"â€‹â â€"Totalâ€‹$ 9,322â€‹$ 1,018â€‹$
10,340â€‹â€‹Loan Modifications to Borrowers Experiencing Financial Difficulty:The table below shows the amortized cost of loans and leases made to borrowers experiencing financial difficulty that were modified during the three and nine months ended September 30, 2024 and 2023, respectively. (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 Payment Delayâ€‹â€‹â€‹â€‹â Paymentâ Termâ and Termâ€‹â€‹â€‹Three Months Ended
Septemberâ 30,â 2024â€‹Delayâ Extensionâ€‹Extensionâ€‹TotalCommercial real estateâ€‹$ â€"â€‹$ â€"â€‹$ â€"â€‹$ â€"Consumer real estateâ€‹â â€"â€‹â 83â€‹â â€"â€‹â€‹ 83Construction and land developmentâ€‹â â€"â€‹â â€"â€‹â â€"â€‹â€‹ â€"Commercial and industrialâ€‹â â€"â€‹â 27â€‹â â€"â€‹â€‹ 27Leasesâ€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"Consumer and otherâ€‹â â€"â€‹â â€"â€‹â â€"â€‹â€‹ â€"Totalâ€‹$ â€"â€‹$ 110â€‹$ â€"â€‹$ 110â€‹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€‹Nine Months Ended
Septemberâ 30,â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial real estateâ€‹$ â€"â€‹$ 226â€‹$ â€"â€‹$ 226Consumer real estateâ€‹â â€"â€‹â 83â€‹â â€"â€‹â€‹ 83Construction and land developmentâ€‹â â€"â€‹â â€"â€‹â â€"â€‹â€‹ â€"Commercial and industrialâ€‹â â€"â€‹â 27â€‹â â€"â€‹â€‹ 27Leasesâ€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"Consumer and otherâ€‹â â€"â€‹â â€"â€‹â â€"â€‹â€‹ â€"Totalâ€‹$ â€"â€‹$ 336â€‹$ â€"â€‹$ 336â€‹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 Payment
Delayâ€‹â€‹â€‹â€‹â Paymentâ Termâ and Termâ€‹â€‹â€‹Three Months Ended Septemberâ 30,â 2023â€‹Delayâ Extensionâ€‹Extensionâ€‹TotalCommercial real estateâ€‹$ â€"â€‹$ 528â€‹$
â€"â€‹$ 528Consumer real estateâ€‹â â€"â€‹â 514â€‹â â€"â€‹â€‹ 514Construction and land developmentâ€‹â â€"â€‹â 748â€‹â â€"â€‹â€‹ 748Commercial and industrialâ€‹â â€"â€‹â
â€"â€‹â â€"â€‹â€‹ â€"Leasesâ€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"Consumer and otherâ€‹â â€"â€‹â â€"â€‹â â€"â€‹â€‹ â€"Totalâ€‹$ â€"â€‹$ 1,790â€‹$ â€"â€‹$
1,790â€‹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€‹Nine Months Ended Septemberâ 30,â 2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial real estateâ€‹$ 403â€‹$ 566â€‹$ â€"â€‹$ 969Consumer real estateâ€‹â â€"â€‹â 514â€‹â â€"â€‹â€‹ 514Construction and land developmentâ€‹â â€"â€‹â 748â€‹â â€"â€‹â€‹ 748Commercial and industrialâ€‹â 63â€‹â â€"â€‹â 153â€‹â€‹ 216Leasesâ€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"Consumer and otherâ€‹â â€"â€‹â â€"â€‹â â€"â€‹â€‹ â€"Totalâ€‹$ 466â€‹$ 1,828â€‹$ 153â€‹$
2,447â€‹The following table summarizes the financial impacts of loan modifications made to borrowers experiencing financial difficulty during the three and nine months ended September 30, 2024 and 2023, respectively. (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Weighted-Averageâ€‹â€‹â€‹â â â â Termâ â â â Weighted-Averageâ€‹â Extensionâ Total PaymentThree Months Ended Septemberâ 30,â 2024â€‹(in months)â DelayCommercial real estateâ€‹â€‹ â€"â€‹$ â€"Consumer real estateâ€‹â 62â€‹â â€"Construction and land developmentâ€‹â â€"â€‹â
â€"Commercial and industrialâ€‹â 38â€‹â â€"Leasesâ€‹â€‹ â€"â€‹â€‹ â€"Consumer and otherâ€‹â â€"â€‹â â€"â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â â€‹â€‹â€‹â€‹â€‹â€‹Nine Months Ended
Septemberâ 30,â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial real estateâ€‹â€‹ 64â€‹$ â€"Consumer real estateâ€‹â 62â€‹â â€"Construction and land developmentâ€‹â â€"â€‹â â€"Commercial and industrialâ€‹â 38â€‹â â€"Leasesâ€‹â€‹ â€"â€‹â€‹ â€"Consumer and otherâ€‹â â€"â€‹â â€"â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Weighted-Averageâ€‹â€‹â€‹â â â â Termâ â â â Weighted-Averageâ€‹â Extensionâ Total PaymentThree Months Ended Septemberâ 30,â 2023â€‹(in months)â DelayCommercial real estateâ€‹â€‹ 12â€‹$ â€"Consumer real estateâ€‹â 20â€‹â
â€"Construction and land developmentâ€‹â 9â€‹â â€"Commercial and industrialâ€‹â â€"â€‹â â€"Leasesâ€‹â€‹ â€"â€‹â€‹ â€"Consumer and otherâ€‹â â€"â€‹â
â€"â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â â€‹â€‹â€‹â€‹â€‹â€‹Nine Months Ended Septemberâ 30,â 2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial real estateâ€‹â€‹ 23â€‹$ 23Consumer real estateâ€‹â 15â€‹â
â€"Construction and land developmentâ€‹â 9â€‹â â€"Commercial and industrialâ€‹â 30â€‹â 7Leasesâ€‹â€‹ â€"â€‹â€‹ â€"Consumer and otherâ€‹â â€"â€‹â â€"â€‹â€‹The table below shows an age analysis of loans and leases made to borrowers experiencing financial difficulty that were modified in the last twelve months, (in
thousands):â€‹Septemberâ 30,â 2024â€‹â â â â â€‹â â â â â€‹â â â â 90 Daysâ â â â â€‹â â â â â€‹â€‹â€‹â â€‹â 30-
89â Daysâ orâ Moreâ â€‹â â€‹â€‹â Currentâ Pastâ Dueâ Past Dueâ€‹Nonaccrualâ€‹TotalCommercial real estateâ€‹$ 637â€‹$ 55â€‹$ â€"â€‹$ 398â€‹$ 1,090Consumer real estateâ€‹â
354â€‹â â€"â€‹â â€"â€‹â 176â€‹â 530Construction and land developmentâ€‹â 2,307â€‹â â€"â€‹â â€"â€‹â â€"â€‹â 2,307Commercial and industrialâ€‹â 16â€‹â â€"â€‹â â€"â€‹â
169â€‹â 185Leasesâ€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"Consumer and otherâ€‹â â€"â€‹â â€"â€‹â â€"â€‹â â€"â€‹â â€"Totalâ€‹$ 3,314â€‹$ 55â€‹$ â€"â€‹$ 743â€‹$
4,112â€‹Foreclosure Proceedings and Balances:As of September 30, 2024, there was no residential real estate property secured by real estate included in other real estate owned and there were no residential real estate loans in the process of foreclosure. X - DefinitionThe entire disclosure for claims held for amounts due to entity, excluding financing receivables. Examples include, but are not limited to, trade accounts receivables, notes receivables, loans receivables. Includes disclosure for allowance for credit losses. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/310-10/tableOfContentReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-2 + Details Name: us-gaap_LoansNotesTradeAndOtherReceivablesDisclosureTextBlock 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 25 R13.htm IDEA: XBRL DOCUMENT v3.24.3 Goodwill and Intangible Assets 9 Months Ended Sep. 30, 2024 Goodwill and Intangible Assets Disclosure [Abstract] â Goodwill and Intangible Assets Noteâ 5. Goodwill and Intangible AssetsIn accordance with FASB ASC No. 2021-03,â â€œGoodwill and Other (Topic 350),â€ regarding testing goodwill for impairment provides an entity the option to first perform a qualitative assessment to determine whether it is more likely than not that the fair value of a

reporting unit is less than its carrying amount. The Company performs its annual goodwill impairment test as of DecemberÂ 31 of eachÂ year. Â The Companyâ€™s other intangible assets consist of core deposit intangibles, insurance agency customer relationships and insurance agency tradename. They are initially recognized based on a valuation performed as of the consummation date. The core deposit intangible is amortized over the average remaining life of the acquired customer deposits, the insurance agency customer relationships are amortized over 14 years and the insurance agency tradename is amortized over five years. The carrying amount of goodwill at September 30, 2024, and December 31, 2023, was $96.1 million.â€‹Other intangible assets as of the dates indicated is summarized below (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Core DepositÂ Â Â Â Customer RelationshipsÂ Â Â Â Tradenameâ€‹â€‹Â Amortized other intangible assets:â€‹Intangiblesâ€‹Intangiblesâ€‹Intangiblesâ€‹Totalâ€‹SeptemberÂ 30,Â 2024:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Beginning balance January 1, 2024, grossâ€‹$ 17,470â€‹$ 5,670â€‹$ 63â€‹$ 23,203â€‹Less: accumulated amortizationâ€‹â€‹ (11,021)â€‹â€‹ (2,940)â€‹â€‹ (63)â€‹â€‹ (14,024)â€‹Balance, SeptemberÂ 30,Â 2024, other intangible assets, netâ€‹$ 6,449â€‹$ 2,730â€‹$ -â€‹$ 9,179â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹December 31, 2023:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Beginning balance January 1, 2023, grossâ€‹$ 17,470â€‹$ 5,670â€‹$ 63â€‹$ 23,203â€‹Less: accumulated amortizationâ€‹â€‹ (9,758)â€‹â€‹ (2,379)â€‹â€‹ (63)â€‹â€‹ (12,200)â€‹Balance, DecemberÂ 31,Â 2023, other intangible assets, netâ€‹$ 7,712â€‹$ 3,291â€‹$ -â€‹$ 11,003â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹The aggregate amortization expense for other intangible assets for the three and nine months ended September 30, 2024, was $604 thousand and $1.8 million, respectively, and for the three and nine months ended September 30, 2023, was $647 thousand and $2.0 million, respectively.As of September 30, 2024, the estimated aggregate amortization expense for future periods for intangibles is as follows (in thousands):â€‹â€‹â€‹â€‹â€‹Remainder of 2024Â Â Â Â $ 6002025â€‹Â 2,2562026â€‹Â 2,0862027â€‹Â 1,9042028â€‹â€‹ 1,139Thereafterâ€‹Â 1,194Totalâ€‹$ 9,179â€‹ X - ReferencesNo definition available. + Details Name: us-gaap_GoodwillAndIntangibleAssetsDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for goodwill and intangible assets. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/350-30/tableOfContentReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 350 -SubTopic 20 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/350-20/tableOfContent + Details Name: us-gaap_GoodwillAndIntangibleAssetsDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 26 R14.htm IDEA: XBRL DOCUMENT v3.24.3 Borrowings, Line of Credit and Subordinated Debt 9 Months Ended Sep. 30, 2024 Borrowings, Line of Credit and Subordinated Debt [Abstract] Â Borrowings, Line of Credit and Subordinated Debt NoteÂ 6. Borrowings, Line of Credit and Subordinated DebtBorrowings:At September 30, 2024, total borrowings were $9.0 million compared to $13.1 million at December 31, 2023. Â Borrowings consist of the following (in thousands): â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â â€‹DecemberÂ 31,Â â€‹â€‹2024â€‹2023Securities sold under customer repurchase agreementsÂ Â Â Â $ 3,997â€‹$ 5,078Other borrowingsâ€‹â€‹ 5,000â€‹â€‹ 8,000TotalÂ Â Â Â $ 8,997â€‹$ 13,078â€‹Securities Sold Under Agreements to Repurchase:Securities sold under repurchase agreements, which are secured borrowings, generally mature within one to four days from the transaction date. Securities sold under repurchase agreements are reflected at the amount of cash received in connection with the transaction. The Company may be required to provide additional collateral based on the fair value of the underlying securities. The Company monitors the fair value of the underlying securities on a daily basis. The Company had securities sold under agreements to repurchase with commercial checking customers which were secured by government agency securities. Â The carrying value of investment securities pledged as collateral under repurchase agreements was $6.6 million and $7.6 million at September 30, 2024 and DecemberÂ 31, 2023, respectively. The average balance of repurchase agreements during the nine-month period ended September 30, 2024, and 2023 was $4.8 million and $5.0 million, respectively. Â The maximum month-end outstanding balance for the nine-month period ended September 30, 2024, and 2023 was $5.8 million and $6.1 million, respectively.Other Borrowings:The Company has a revolving line of credit for an aggregate amount of $35 million. Â The maturity of the line of credit is February 1, 2025. At September 30, 2024, $5.0 million was outstanding under the line of credit, and $30.0 million of the line of credit remained available to the Company.Subordinated Debt:On SeptemberÂ 28, 2018, the Company issued $40Â million of 5.625% fixed-to-floating rate subordinated notes (the "Notes"), which were outstanding as of September 30, 2024 and December 31, 2023. Unamortized debt issuance cost was $337 thousand and $401 thousand at September 30, 2024 and DecemberÂ 31, 2023, respectively.The Notes initially bore interest at a rate of 5.625% per annum from and including September 28, 2018, to but excluding October 2, 2023, with interest during this period payable semi-annually in arrears. As of October 2, 2023, to but excluding the maturity date or early redemption date, the interest rate has, with the sunset of the London Inter-bank Offered Rate, reset quarterly to an annual floating rate equal to three-month Chicago Mercantile Exchange published term Secured Overnight Financing Rate (â€œSOFRâ€), plus 281.161 basis points, with interest during this period payable quarterly in arrears. The Notes are redeemable by the Company, in whole or in part, on or after October 2, 2023, and at any time, in whole but not in part, upon the occurrence of certain events. The Notes have been structured to qualify initially as Tier 2 capital for the Company for regulatory capital purposes.â€‹The Notesâ€™Â unamortized debt issuance costs totaled $337 thousand at September 30, 2024 and will be amortized through the Notesâ€™ maturity date. Amortization expense totaled $21 thousand and $63 thousand for the three and nine months ended September 30, 2024, and 2023, respectively.On September 1, 2021, the Company acquired $2.5 million of subordinated notes (â€œsub-debtâ€) from the acquisition of Sevier County Bancshares, Inc. The sub-debt bears interest at a rate of 6.75% per annum until August 14, 2024, with the interest during this period payable semi-annually in arrears. On August 14, 2024, the Company redeemed this sub-debt in whole. X - ReferencesNo definition available. + Details Name: us-gaap_DebtDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for information about short-term and long-term debt arrangements, which includes amounts of borrowings under each line of credit, note payable, commercial paper issue, bonds indenture, debenture issue, own-share lending arrangements and any other contractual agreement to repay funds, and about the underlying arrangements, rationale for a classification as long-term, including repayment terms, interest rates, collateral provided, restrictions on use of assets and activities, whether or not in compliance with debt covenants, and other matters important to users of the financial statements, such as the effects of refinancing and noncompliance with debt covenants. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481544/470-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481544/470-10-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 405 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477092/405-40-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 405 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477092/405-40-50-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 405 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477092/405-40-50-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 405 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477092/405-40-50-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 405 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477092/405-40-50-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(c)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 10: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 470 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/470/tableOfContentReference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-2Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1C -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1CReference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1C -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1CReference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1C -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1CReference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1EReference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1I -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1IReference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1I -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1IReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1I -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1I + Details Name: us-gaap_DebtDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 27 R15.htm IDEA: XBRL DOCUMENT v3.24.3 Employee Benefit Plans 9 Months Ended Sep. 30, 2024 Defined Benefit Plan [Abstract] Â Employee Benefit Plans NoteÂ 7. Employee Benefit Plans401(k)Â Plan:The Company provides a deferred salary reduction plan (â€œPlanâ€) under SectionÂ 401(k)Â of the Internal Revenue Code covering substantially all employees. After 90 days of service, the Company matches 100% of employee contributions up to 3% of compensation and 50% of employee contributions on the next 2% of compensation. The Companyâ€™s contribution to the Plan for the three and nine month periods ending September 30, 2024, was $504 thousand and $1.5 million, respectively. Â The Companyâ€™s contribution to the Plan for the three and nine months ended September 30, 2023, was $475 thousand and $1.4 million, respectively. Â Â Equity Incentive Plans:The Compensation Committee of the Companyâ€™s board of directors may grant or award eligible participants stock options, restricted stock, restricted stock units, stock appreciation rights, and other stock-based awards or any combination of awards (collectively referred to herein as "Rights"). At September 30, 2024, the Company had one active equity incentive plan available for future grants, the 2015 Stock Incentive Plan, which has 1,595,020 Rights available for future grants or awards.The Companyâ€™s 2015 Stock Incentive Plan has 10,148 Rights issued. Stock Options:A summary of the status of stock option plans is presented in the following table:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â â€‹Â Â Â Â Weightedâ€‹â€‹â€‹â€‹Averageâ€‹â€‹â€‹â€‹Exercisableâ€‹â€‹Numberâ€‹PriceOutstanding at DecemberÂ 31,Â 2023Â 16,340â€‹$ 13.55GrantedÂ â€”â€‹Â â€”ExercisedÂ (6,192)â€‹Â 11.09ForfeitedÂ â€”â€‹Â â€”Outstanding at SeptemberÂ 30,Â 2024Â 10,148â€‹$ 15.05â€‹Information pertaining to stock options outstanding at September 30, 2024, is as follows:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Options Outstandingâ€‹Options Exercisableâ€‹â€‹Â Â Â Â â€‹Â Â Â Â Weighted-Â Â Â Â â€‹â€‹Â Â Â Â â€‹Â Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹Averageâ€‹Weighted-â€‹â€‹â€‹Weighted-â€‹â€‹â€‹â€‹â€‹Remainingâ€‹Averageâ€‹â€‹â€‹AverageExerciseâ€‹Numberâ€‹Contractualâ€‹Exerciseâ€‹Numberâ€‹ExercisePricesâ€‹Outstandingâ€‹Lifeâ€‹Priceâ€‹Exercisableâ€‹Price$ 15.05Â 10,148Â 1.00 yearsâ€‹$ 15.05Â 10,148â€‹$ 15.05â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Outstanding, end of periodÂ 10,148Â 1.00 yearsâ€‹$ 15.05â€‹ 10,148â€‹$ 15.05â€‹The Company did not recognize any stock option-based compensation expense during the three and nine months ended September 30, 2024, and 2023, respectively, as all stock options issued are fully vested, and no future compensation cost will be recognized related to nonvested stock-based compensation arrangements granted under the Plan.â€‹Stock options of 1,692 and 6,192 shares were exercised during the three and nine month periods ended September 30, 2024, respectively. No stock options were exercised during the three months ended September 30, 2023. Â Stock options of 15,705 shares were exercised during the nine month period ended September 30, 2023. Â The income tax benefit recognized for the exercise of options during the three and nine months ended September 30, 2024, was a benefit of $0 and $14 thousand, respectively, and for the nine months ended September 30, 2023, a benefit of $60 thousand.The intrinsic value of options exercised during the three and nine months ended September 30, 2024, was $15 thousand and $69 thousand, respectively. Â No stock options were exercised during the three months ended September 30, 2023. Â The intrinsic value of options exercised during the nine months ended September 30, 2023, was $242 thousand. Â The aggregate intrinsic value of total options outstanding and exercisable options at September 30, 2024, was $143 thousand. Â Cash received from options exercised under all share-based payment arrangements for the nine months ended September 30, 2024, was $68 thousand.Restricted Stock Awards:A summary of the activity of the Companyâ€™s unvested restricted stock awards for the period ended September 30, 2024, is presented below:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â â€‹Â Â Â Â Weightedâ€‹â€‹â€‹â€‹Averageâ€‹â€‹â€‹â€‹Grant-Dateâ€‹â€‹Numberâ€‹FairÂ ValueBalance at DecemberÂ 31,Â 2023Â 171,770â€‹$ 22.22GrantedÂ 79,643â€‹Â 24.04VestedÂ (51,236)â€‹Â 21.74Forfeited/expiredÂ (3,309)â€‹Â 24.75Balance at SeptemberÂ 30,Â 2024Â 196,868â€‹$ 23.04â€‹The Company measures the fair value of restricted stock awards based on the price of the Companyâ€™s common stock on the grant date, and compensation expense is recorded over the vesting period. Â The compensation expense for restricted stock awards during the three and nine months ended September 30, 2024, was $372 thousand and $1.3 million, respectively, and was $271 thousand and $1.2 million, during the three and nine months ended September 30, 2023, respectively. Â As of September 30, 2024, there was $2.1 million of unrecognized compensation cost related to non-vested restricted stock awards granted under the plan. Â The cost is expected to be recognized over a weighted average period of 2.15 years. Â The grant-date fair value of restricted stock awards vested was $1.1 million for the nine months ended September 30, 2024. â€‹Stock Appreciation Rights (â€œSARsâ€):A summary of the status of SARs plans is presented in the following table:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹WeightedÂ Â Â â€‹â€‹â€‹â€‹Averageâ€‹Â Â Â Â NumberÂ Â Â Â Â ExercisableÂ PriceOutstanding at DecemberÂ 31,Â 2023â€‹ 20,000â€‹$ 20.70Grantedâ€‹ â€”â€‹â€‹ â€”ExercisedÂ (16,000)Â â€‹ 20.70ForfeitedÂ â€”Â â€‹ â€”Outstanding at SeptemberÂ 30,Â 2024Â 4,000â€‹$ 20.70â€‹Information pertaining to SARs outstanding at September 30, 2024, is as follows:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ â€‹â€‹SARsÂ Outstandingâ€‹SARsÂ Exercisableâ€‹â€‹â€‹â€‹â€‹Weighted-â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Averageâ€‹Weighted-â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Remainingâ€‹Averageâ€‹â€‹â€‹Weighted-Â AverageExerciseâ€‹Numberâ€‹Contractualâ€‹Exerciseâ€‹Numberâ€‹ExercisePricesÂ OutstandingÂ Lifeâ€‹â€‹Priceâ€‹Exercisableâ€‹Price$ 20.70Â 4,000Â 0.25 yearsâ€‹$ 20.70Â 4,000â€‹$ 20.70â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Outstanding, end of periodÂ 4,000Â 0.25 yearsâ€‹$ 20.70Â 4,000â€‹$ 20.70â€‹SARs compensation expense of $41 thousand and $7 thousand was recognized for the three and nine months ended September 30, 2024, respectively, and $5 thousand and ($118) thousand for the three and nine months ended September 30, 2023. Â The credit adjustment for the nine month periods ended September 30, 2023, was due to adjustments related to the fair value evaluation of SARs. X - DefinitionThe entire disclosure for an entity's employee compensation and benefit plans, including, but not limited to, postemployment and postretirement benefit plans, defined benefit pension plans, defined contribution plans, non-qualified and supplemental benefit plans, deferred compensation, share-based compensation, life insurance, severance, health care, unemployment and other benefit plans. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 710 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/710/tableOfContentReference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 712 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/712/tableOfContentReference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 715 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/715/tableOfContentReference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 718 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/718/tableOfContent + Details Name: us-gaap_CompensationAndEmployeeBenefitPlansTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_CompensationAndRetirementDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type:

duration XML 28 R16.htm IDEA: XBRL DOCUMENT v3.24.3 Commitments and Contingencies 9 Months Ended Sep. 30, 2024 Commitments and Contingencies Disclosure [Abstract] Â Commitments and Contingencies NoteÂ 8. Commitments and Contingent LiabilitiesThe Company is a party to financial instruments with off-balance sheet risk in the normal course of business to meet the financing and depository needs of its customers. These financial instruments include commitments to extend credit and standby letters of credit. Such commitments involve, to varying degrees, elements of credit risk and interest rate risk in excess of the amount recognized on the balance sheet. The majority of all commitments to extend credit are variable rate instruments while the standby letters of credit are primarily fixed rate instruments. The Companyâ€™s exposure to credit loss is represented by the contractual amount of those instruments. The Company uses the same credit policies in making commitments as it does for on-balance sheet instruments.A summary of the Companyâ€™s total contractual amount for all off-balance sheet commitments are as follows (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â â€‹DecemberÂ 31,Â â€‹2024â€‹2023Commitments to extend creditÂ Â Â Â $ 780,576â€‹$ 716,951Standby letters of creditâ€‹Â 29,280â€‹Â 7,611â€‹At September 30, 2024, and December 31, 2023, the allowance for credit losses for these off-balance sheet commitments was $2.3 million and $2.4 million, respectively. The expense (credit) related to the allowance for off-balance sheet commitments during the three and nine months ended September 30, 2024, was $302 thousand and ($73) thousand, respectively, and was ($489) thousand and ($795) thousand, respectively, during the three and nine months ended September 30, 2023, respectively. Â Commitments to extend credit are agreements to lend to a customer as long as there is no violation of any condition established in the contract. Commitments generally have fixed expiration dates or other termination clauses and may require payment of a fee. Since many of the commitments are expected to expire without being drawn upon, the total commitment amounts do not necessarily represent future cash requirements. The amount of collateral obtained, if deemed necessary by the Company upon extension of credit, is based on managementâ€™s credit evaluation of the customer. Collateral held varies, but may include accounts receivable, inventory, property and equipment, residential real estate, and income-producing commercial properties.Standby letters of credit issued by the Company are conditional commitments to guarantee the performance of a customer to a third party. Those letters of credit are primarily issued to support public and private borrowing arrangements. The credit risk involved in issuing letters of credit is essentially the same as that involved in extending loans to customers. Collateral held varies and is required in instances which the Company deems necessary. At September 30, 2024 and DecemberÂ 31, 2023, the carrying amount of liabilities related to the Companyâ€™s obligation to perform under standby letters of credit was insignificant.The Company is subject in the normal course of business to various pending and threatened legal proceedings in which claims for monetary damages are asserted. Management, after consultation with legal counsel, does not anticipate that the aggregate ultimate liability arising out of litigation pending or threatened against the Company will be material to the Companyâ€™s consolidated financial position. On an on-going basis, the Company assesses any potential liabilities or contingencies in connection with such legal proceedings. For those matters where it is deemed probable that the Company will incur losses and the amount of the losses can be reasonably estimated, the Company would record an expense and corresponding liability in its consolidated financial statements. 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/2009/role/commonPracticeRef -Topic 405 -SubTopic 30 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/405-30/tableOfContentReference 2: 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 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 450 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/450/tableOfContentReference 4: 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/1943274/2147478522/954-440-50-1Reference 5: 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 6: 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 29 R17.htm IDEA: XBRL DOCUMENT v3.24.3 Fair Value Disclosures 9 Months Ended Sep. 30, 2024 Fair Value Disclosures [Abstract] Â Fair Value Disclosures NoteÂ 9. Fair Value DisclosuresDetermination of Fair Value:The Company uses fair value measurements to record fair value adjustments to certain assets and liabilities and to determine fair value disclosures. In accordance with the â€œFair Value Measurements and Disclosuresâ€ ASC Topic 820, the fair value of a financial instrument is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value is best determined based upon quoted market prices. In cases where quoted market prices are not available, fair values are based on estimates using present value or other valuation techniques. Those techniques are significantly affected by the assumptions used, including the discount rate and estimates of future cash flows. Accordingly, the fair value estimates may not be realized in an immediate settlement of the instrument.ASC Topic 820 provides a consistent definition of fair value, which focuses on exit price in an orderly transaction between market participants at the measurement date under current market conditions. If there has been a significant decrease in the volume and level of activity for the asset or liability, a change in valuation technique or the use of multiple valuation techniques may be appropriate. In such instances, determining the price at which willing market participants would transact business at the measurement date under current market conditions depends on the facts and circumstances and requires the use of significant judgment. The fair value is a reasonable point within the range that is most representative of fair value under current market conditions.Fair Value Hierarchy:In accordance with this guidance, the Company groups its financial assets and financial liabilities generally measured at fair value in three levels, based on the markets in which the assets and liabilities are traded and the reliability of the assumptions used to determine fair value.Level 1Â â€" Valuation is based on quoted prices in active markets for identical assets or liabilities that the reporting entity has the ability to access at the measurement date. Level 1 assets and liabilities generally include debt and equity securities that are traded in an active exchange market. Valuations are obtained from readily available pricing sources for market transactions involving identical assets or liabilities.Level 2Â â€" Valuation is based on inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly. The valuation may be based on 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 for substantially the full term of the asset or liability.Level 3Â â€" Valuation is based on unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities. Level 3 assets and liabilities include financial instruments whose value is determined using pricing models, discounted cash flow methodologies, or similar techniques, as well as instruments for which determination of fair value requires significant management judgment or estimation.A financial instrumentâ€™s categorization within the valuation hierarchy is based upon the lowest level of input that is significant to the fair value measurement.The following methodologies were used by the Company in estimating fair value disclosures for financial instruments measured on a recurring basis:Securities available-for-sale â€" The fair value of U.S. Treasury, U.S. Government-sponsored enterprises, municipal securities, other debt securities and mortgage-backed securities, is estimated using a third-party pricing service. The third party provider evaluates securities based on comparable investments with trades and market data and will utilize pricing models that use a variety of inputs, such as benchmark yields, reported trades, broker-dealer quotes, issuer spreads, benchmark securities, bids and offers as needed. These securities are generally classified as Level 2. Derivative financial instruments and interest rate swap agreements â€" The fair value forÂ derivative financial instruments and interest rate swap agreementsÂ is determined based on market prices, broker-dealer quotations on similar products, or other related input parameters. The derivative financial instruments are generally classified Level 2.â€‹Recurring Measurements of Fair Value:â€‹The tables below present the recorded amount of assets and liabilities measured at fair value on a recurring basis (in thousands): â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â QuotedÂ PricesÂ inÂ Â Â Â SignificantÂ Â Â Â Significantâ€‹â€‹â€‹â€‹â€‹ActiveÂ Marketsâ€‹Otherâ€‹Otherâ€‹â€‹â€‹â€‹â€‹ available-for-sale:Â â€‹Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹U.S. Treasuryâ€‹$ 77,911â€‹$ â€"â€‹$ 77,911â€‹$ â€"U.S. Government-sponsored enterprises (GSEs)â€‹â€‹ 42,566â€‹â€‹ â€"â€‹â€‹ 42,566â€‹â€‹ â€"Municipal securities â€‹Â 18,097â€‹Â â€"â€‹Â 18,097â€‹Â â€"Other debt securitiesâ€‹Â 40,232â€‹Â â€"â€‹Â 40,232â€‹Â â€"Mortgage-backed securities (GSEs)â€‹Â 322,530â€‹Â â€"â€‹Â 322,530â€‹Â â€"Total securities available-for-saleâ€‹â€‹ 501,336â€‹â€‹ â€"â€‹â€‹ 501,336â€‹â€‹ â€"â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Derivative financial instruments and interest rate swap agreementsâ€‹â€‹ 12,387â€‹â€‹ â€"â€‹â€‹ 12,387â€‹â€‹ â€"Total assets at fair valueâ€‹$ 513,723â€‹$ â€"â€‹$ 513,723â€‹$ â€"â€‹â€‹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€‹Derivative financial instruments and interest rate swap agreementsâ€‹$ 14,023â€‹$ â€"â€‹$ 14,023â€‹$ â€"â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹DecemberÂ 31,Â 2023:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Assets:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Securities available-for-sale:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â U.S. Treasuryâ€‹$ 76,033â€‹$ â€"â€‹$ 76,033â€‹$ â€"U.S. Government-sponsored enterprises (GSEs)â€‹â€‹ 48,093â€‹â€‹ â€"â€‹â€‹ 48,093â€‹â€‹ â€"Municipal securities â€‹Â 18,276â€‹Â â€"â€‹Â 18,276â€‹Â â€"Other debt securitiesâ€‹Â 33,069â€‹Â â€"â€‹Â 33,069â€‹Â â€"Mortgage-backed securities (GSEs)â€‹Â 232,939â€‹Â â€"â€‹Â 232,939â€‹Â â€"Total securities available-for-saleâ€‹â€‹ 408,410â€‹â€‹ â€"â€‹â€‹ 408,410â€‹â€‹ â€"â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Derivative financial instruments and interest rate swap agreementsâ€‹â€‹ 12,821â€‹â€‹ â€"â€‹â€‹ 12,821â€‹â€‹ â€"Total assets at fair valueâ€‹$ 421,231â€‹$ â€"â€‹$ 421,231â€‹$ â€"â€‹â€‹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 financial instruments and interest rate swap agreementsâ€‹$ 14,807â€‹$ â€"â€‹$ 14,807â€‹$ â€"â€‹During the nine months ending September 30, 2024, and twelve months ended December 31, 2023, there were no transfers between Level 1 and Level 2 or into our out of Level 3 in the fair value hierarchy.â€‹Assets Measured at Fair Value on a Nonrecurring Basis:â€‹Under certain circumstances management adjusts fair value for assets and liabilities although they are not measured at fair value on an ongoing basis. The following tables present the financial instruments carried on the consolidated balance sheets by caption and by level in the fair value hierarchy, for which a nonrecurring change in fair value has been recorded (in thousands): â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â QuotedÂ PricesÂ inÂ Â Â Â SignificantÂ Â Â Â Significantâ€‹â€‹â€‹â€‹â€‹ActiveÂ Marketsâ€‹Otherâ€‹Otherâ€‹â€‹â€‹â€‹â€‹ dependent loansâ€‹$ 656â€‹$ â€"â€‹$ â€"â€‹$ 656Other real estate ownedâ€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹DecemberÂ 31,Â 2023:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Collateral-dependent loansâ€‹$ 1,295â€‹$ â€"â€‹$ â€"â€‹$ 1,295Other real estate ownedâ€‹Â 279â€‹Â â€"â€‹Â â€"â€‹Â 279â€‹For Level 3 assets measured at fair value on a non-recurring basis, the significant unobservable inputs used in the fair value measurements are presented below (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 Â WeightedÂ â€‹â€‹â€‹â€‹â€‹ValuationÂ â€‹SignificantÂ Otherâ€‹AverageÂ ofâ€‹â€‹â€‹FairÂ Valueâ€‹Techniqueâ€‹UnobservableÂ Inputâ€‹Inputâ€‹ dependent loansâ€‹$ 656Â AppraisalÂ Appraisal discountsÂ 79%Other real estate ownedâ€‹Â â€"Â AppraisalÂ Appraisal discountsÂ â€"%â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹DecemberÂ 31,Â 2023:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Collateral-dependent loansâ€‹$ 1,295Â AppraisalÂ Appraisal discountsÂ 73%Other real estate ownedâ€‹Â 279Â AppraisalÂ Appraisal discountsÂ 33%â€‹Collateral-dependent loans: A collateral-dependent loan is measured based on the fair value of the collateral securing these loans, less selling costs. Collateral-dependent loans are classified within Level 3 of the fair value hierarchy. Collateral may be real estate and/or business assets including equipment, inventory, and/or accounts receivable. The Company determines the value of the collateral based on independent appraisals performed by qualified licensed appraisers. These appraisals may utilize a single valuation approach or a combination of approaches including comparable sales and the income approach. Appraised values are discounted for costs to sell and may be discounted further based on managementâ€™s historical knowledge, changes in market conditions from the date of the most recent appraisal, and/or managementâ€™s expertise and knowledge of the customer and the customerâ€™s business. Such discounts by management are subjective and are typically significant unobservable inputs for determining fair value. Collateral-dependent loans are reviewed and evaluated on at least a quarterly basis for additional impairment and adjusted accordingly, based on the same factors discussed above. Â The amount of valuation allowance on all collateral-dependent loans was $3.2 million and $3.5 million as of September 30, 2024, and December 31, 2023, respectively.Other real estate owned: Other real estate owned, consisting of properties obtained through foreclosure or in satisfaction of loans, are initially recorded at fair value less estimated costs to sell upon transfer of the loans to other real estate. Subsequently, other real estate is carried at the lower of carrying value or fair value less costs to sell. Fair values are generally based on third-party appraisals of the property and are classified within Level 3 of the fair value hierarchy. The appraisals are sometimes further discounted based on managementâ€™s historical knowledge, and/or changes in market conditions from the date of the most recent appraisal, and/or managementâ€™s expertise and knowledge of the customer and the customerâ€™s business. Such discounts are typically significant unobservable inputs for determining fair value. In cases where the carrying amount exceeds the fair value, less estimated costs to sell, the difference is recognized in noninterest expense.Carrying value and estimated fair value:The carrying amount and estimated fair value of the Companyâ€™s financial instruments are as follows (in thousands):â€‹FairÂ ValueÂ MeasurementsÂ Usingâ€‹Â Â Â Â CarryingÂ Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â Estimatedâ€‹ and cash equivalentsâ€‹$ 192,914Â $ 192,914Â $ â€"Â $ â€"â€‹$ 192,914Securities available-for-saleâ€‹Â 501,336Â â€‹ â€"Â â€‹ 501,336Â â€‹ â€"â€‹Â 501,336Securities held-to-maturityâ€‹â€‹ 127,779â€‹â€‹ â€"â€‹â€‹ 113,267â€‹â€‹ â€"â€‹â€‹ 113,267Other investmentsâ€‹Â 20,352Â â€‹N/AÂ â€‹N/AÂ â€‹N/Aâ€‹Â N/ALoans and leases, net and loans held for saleâ€‹Â 3,687,673Â â€‹ â€"Â â€‹ â€"Â â€‹ 3,564,572â€‹Â 3,564,572Derivative financial instruments and interest rate swap agreementsâ€‹â€‹ 12,387â€‹â€‹ â€"â€‹â€‹ 12,387â€‹â€‹ â€"â€‹â€‹ 12,387â€‹Liabilities:â€‹Â â€‹Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Noninterest-bearing demand depositsâ€‹Â 863,949Â â€‹ â€"Â â€‹ 863,949Â â€‹ â€"â€‹Â 863,949Interest-bearing demand depositsâ€‹Â 834,207Â â€‹ â€"Â â€‹ 834,207Â â€‹ â€"â€‹Â 834,207Money market and savings depositsâ€‹Â 1,854,777Â â€‹ â€"Â â€‹ 1,854,777Â â€‹ â€"â€‹Â 1,854,777Time depositsâ€‹Â 769,558Â â€‹ â€"Â â€‹ 769,621Â â€‹ â€"â€‹Â 769,621Borrowingsâ€‹â€‹ 8,997â€‹â€‹ â€"â€‹â€‹ 8,997â€‹â€‹ â€"â€‹â€‹ 8,997Subordinated debtâ€‹Â 39,663Â â€‹ â€"Â â€‹ â€"Â â€‹ 37,860â€‹Â 37,860Derivative financial instruments and interest rate swap agreementsâ€‹Â 14,023Â â€‹ â€"Â â€‹ 14,023Â â€‹ â€"â€‹Â 14,023â€‹DecemberÂ 31,Â 2023: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€‹Assets:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹ and cash equivalentsâ€‹$ 352,271Â $ 352,271Â $ â€"Â $ â€"â€‹$ 352,271Securities available-for-saleâ€‹Â 408,410Â â€‹ â€"Â â€‹ 408,410Â â€‹ â€"â€‹Â 408,410Securities held-to-maturityâ€‹â€‹ 281,236â€‹â€‹ â€"â€‹â€‹ 262,538â€‹â€‹ â€"â€‹â€‹ 262,538Other investmentsâ€‹Â 13,662Â â€‹N/AÂ â€‹N/AÂ â€‹N/Aâ€‹Â N/ALoans and leases, net and loans held for saleâ€‹Â 3,413,814Â â€‹ â€"Â â€‹ â€"Â â€‹ 3,308,980â€‹Â 3,308,980Derivative financial instruments and interest rate swap agreementsâ€‹â€‹ 12,821â€‹â€‹ â€"â€‹â€‹ 12,821â€‹â€‹ â€"â€‹â€‹ 12,821â€‹Liabilities:â€‹Â â€‹Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Noninterest-bearing demand depositsâ€‹Â 898,044Â â€‹ â€"Â â€‹ 898,044Â â€‹ â€"â€‹Â 898,044Interest-bearing demand depositsâ€‹Â 1,006,915Â â€‹ â€"Â â€‹ 1,006,915Â â€‹ â€"â€‹Â 1,006,915Money market and savings depositsâ€‹Â 1,812,427Â â€‹ â€"Â â€‹ 1,812,427Â â€‹ â€"â€‹Â 1,812,427Time depositsâ€‹Â 550,468Â â€‹ â€"Â â€‹ 548,397Â â€‹ â€"â€‹Â 548,397Borrowingsâ€‹â€‹ 13,078â€‹â€‹ â€"â€‹â€‹ 13,078â€‹â€‹ â€"â€‹â€‹ 13,078Subordinated debtâ€‹Â 42,099Â â€‹ â€"Â â€‹â€"Â â€‹ 39,822â€‹Â 39,822Derivative financial instruments and interest rate swap agreementsâ€‹Â 14,807Â â€‹ â€"Â â€‹ 14,807Â â€‹ â€"â€‹Â 14,807â€‹Limitations:Fair value estimates are made at a specific point in time, based on relevant market information and information about the financial instrument. These estimates do not reflect any premium or discount that could result from offering for sale at one time the Companyâ€™s entire holdings of a particular financial instrument. These estimates are subjective in nature and involve uncertainties and matters of significant judgment and therefore cannot be determined with precision. Changes in assumptions could significantly affect the estimates. 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/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 107 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-107Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6AReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2E -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2EReference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6A -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6AReference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6A -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6AReference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6A -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6AReference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6A -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6AReference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 940 -SubTopic 820 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478119/940-820-50-1 + Details Name: us-gaap_FairValueDisclosuresTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 30 R18.htm IDEA: XBRL DOCUMENT v3.24.3 Derivatives Financial Instruments 9 Months Ended Sep. 30, 2024 Derivative Instruments and Hedging Activities Disclosure [Abstract] Â Derivatives Financial Instruments NoteÂ 10.Derivatives Financial InstrumentsDerivatives designated as fair value hedges:Financial derivatives are reported at fair value in other assets or other liabilities. The accounting for changes in the fair value of a derivative depends on whether it has been designated and qualifies as part of a hedging relationship. For derivative instruments that are designated and qualify as a fair value hedge, the gain or loss on the derivative net investment hedge instrument as well as the offsetting gain or loss on the hedged asset or liability attributable to the hedged risk are recognized in current earnings. The gain or loss on the derivative instrument is presented on the same income statement line item as the earnings effect of the hedged item. The Company utilizes interest rate swaps designated as fair value hedges to mitigate the effect of changing interest rates on the fair values of certain fixed rate securities designated as available-for-sale. The hedging strategy converts the fixed interest rates to SOFR-based variable interest rates. These derivatives are designated as partial term hedges covering specified periods of time prior to the maturity date of the hedged securities. The Company adopted ASU 2017-12, â€œDerivatives and Hedging (Topic 815)Â - Targeted Improvements to Accounting for Hedging Activitiesâ€ in 2018, which allows such partial term hedge designations. â€‹A summary of the Companyâ€™s fair value hedge relationships for the periods presented are as follows (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 WeightedÂ 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€‹Averageâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€ derivativesâ€‹Locationâ€‹(InÂ Years)â€‹PayÂ Rateâ€‹Rateâ€‹Amountâ€‹FairÂ ValueSeptemberÂ 30,Â 2024:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Interest rate swap agreements - securities â€‹Other liabilitiesÂ 2.03Â 4.30%SOFRâ€‹$ 55,507Â $ (955)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â â€‹DecemberÂ 31,Â 2023:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Interest rate swap agreements - securitiesÂ Other liabilitiesÂ 3.40Â 4.25%SOFRâ€‹$ 27,050Â $ (536)â€‹â€‹The effects of the Companyâ€™s fair value hedge relationships reported in interest income on taxable securities on the consolidated income statement were as follows (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Three Months Ended â€‹Nine Months Ended
â€‹â€‹SeptemberÂ 30,Â â€‹SeptemberÂ 30,Â â€‹Â Â Â Â 2024â€‹2023â€‹2024â€‹2023Interest income on taxable securities Â $ 5,091â€‹$ 4,335â€‹$ 14,710â€‹$ 7,986Effects of fair value hedge relationshipsâ€‹Â 142â€‹Â â€”â€‹Â 391â€‹Â â€”Reported interest income on taxable securitiesâ€‹$ 5,233â€‹$ 4,335â€‹$ 15,101â€‹$ 7,986â€‹Three Months Ended â€‹Nine Months Ended
â€‹â€‹SeptemberÂ 30,Â â€‹SeptemberÂ 30,Â Gain (loss) on fair value hedging relationshipÂ Â Â Â 2024â€‹2023â€‹2024â€‹2023Interest rate swap agreements - securities:Â Â Â Â â€‹â€‹Â Â â€‹Â Â Â â€‹â€‹Â Â Hedged itemsÂ $ (1,069)â€‹$ â€”â€‹$ (955)â€‹$ â€”Derivative designated as hedging instrumentsâ€‹â€‹ 1,069â€‹â€‹ â€”â€‹â€‹ 955â€‹â€‹ â€”Carry amount of hedged assets - mortgage-backed securitiesâ€‹â€‹ 48,886â€‹â€‹ â€”â€‹â€‹ 48,886â€‹â€‹ â€”â€‹â€‹Derivatives Designated as Cash Flow Hedges:â€‹The Company enters into interest rate derivative contracts on assets and liabilities that are designated as qualifying cash flow hedges. Â The Company hedges the exposure to variability in expected future cash flows attributable to changes in contractual specified interest rates. Â To qualify for hedge accounting, a formal assessment is prepared to determine whether the hedging relationship, both at inception and on an ongoing basis, is expected to be highly effective in offsetting cash flows attributable to the hedged risk. Â At inception, a statistical regression analysis is prepared to determine hedge effectiveness. Â At each reporting period thereafter, a statistical regression or qualitative analysis is performed. If it is determined that hedge effectiveness has not been or will not continue to be highly effective, then hedge accounting ceases and any gain or loss in accumulated other comprehensive income (â€œAOCIâ€) is recognized in earnings immediately. Â The cash flow hedges are recorded at fair value in other assets and liabilities on the consolidated balance sheets with changes in fair value recorded in AOCI, net of tax, see â€“ Consolidated Statements of Comprehensive Income (Loss). Â Amounts recorded to AOCI are reclassified into earnings in the same period in which the hedged asset or liability affects earnings and are presented in the same income statement line item as the earnings effect of the hedged asset or liability, as future interest payments are made on the underlying assets. Â At September 30, 2024, the Company estimates that in the next 12 months an additional $126 thousand will be reclassified as a decrease in interest income and $634 thousand will be reclassified as an increase in interest expense. â€‹At September 30, 2024 and December 31, 2023, cash flow hedges are as follows (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â 2024â€‹DecemberÂ 31,Â 2023â€‹â€‹Balance Sheetâ€‹Notionalâ€‹Estimatedâ€‹Balance Sheetâ€‹Notionalâ€‹Estimatedâ€‹â€‹Locationâ€‹Amountâ€‹Fair Valueâ€‹Locationâ€‹Amountâ€‹Fair ValueCash flow hedges:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Assetsâ€‹Other liabilitiesâ€‹$ 50,000â€‹$ (37)â€‹Other liabilitiesâ€‹$ 100,000â€‹$ (556)Assetsâ€‹Other assetsâ€‹â€‹ 50,000â€‹â€‹ 13â€‹Other assetsâ€‹â€‹ -â€‹â€‹ -Liabilitiesâ€‹Other liabilitiesâ€‹â€‹ 150,000â€‹â€‹ (636)â€‹Other liabilitiesâ€‹â€‹ 150,000â€‹â€‹ (881)Liabilitiesâ€‹Other assetsâ€‹â€‹ 25,000â€‹â€‹ 2â€‹Other assetsâ€‹â€‹ 25,000â€‹â€‹ 7â€‹The following table presents the effect of fair value and cash flow hedge accounting on AOCI (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Derivatives in cash flow hedging relationships:â€‹â€‹Amount of Gain (Loss) Recognized on OCI on Derivativeâ€‹Location of Gain or (Loss) Recognized from AOCI into Incomeâ€‹â€‹Amount of Gain or (Loss) Reclassified from AOCI into IncomeThree Months Ended SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Interest rate swaps - Assetsâ€‹$ 1,177â€‹Interest incomeâ€‹$ (203)Interest rate swaps - Liabilitiesâ€‹â€‹ (943)â€‹Interest expenseâ€‹â€‹ 227â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Three Months Ended SeptemberÂ 30,Â 2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Interest rate swaps - Assetsâ€‹$ (432)â€‹Interest incomeâ€‹$ (173)Interest rate swaps - Liabilitiesâ€‹â€‹ 587â€‹Interest expenseâ€‹â€‹ 157â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Nine Months Ended SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Interest rate swaps - Assetsâ€‹$ 532â€‹Interest incomeâ€‹$ (610)Interest rate swaps - Liabilitiesâ€‹â€‹ 240â€‹Interest expenseâ€‹â€‹ 724â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Nine Months Ended SeptemberÂ 30,Â 2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Interest rate swaps - Assetsâ€‹$ (861)â€‹Interest incomeâ€‹$ (275)Interest rate swaps - Liabilitiesâ€‹â€‹ 698â€‹Interest expenseâ€‹â€‹ 165â€‹â€‹The following table presents the effect of fair value and cash flow hedge accounting on the income statement (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Three Months Ended â€‹Nine Months Ended â€‹â€‹SeptemberÂ 30,Â â€‹SeptemberÂ 30,Â â€‹Â Â Â Â 2024â€‹2023â€‹2024â€‹2023Total interest incomeÂ $ 64,159â€‹$ 55,448â€‹$ 185,633â€‹$ 160,823Effects of cash flow hedge relationshipsâ€‹Â (203)â€‹Â (173)â€‹Â (610)â€‹Â (275)Reported total interest income â€‹$ 63,956â€‹$ 55,275â€‹$ 185,023â€‹$ 160,548â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Total interest expenseÂ $ 29,151â€‹$ 24,426â€‹$ 86,180â€‹$ 62,150Effects of cash flow hedge relationshipsâ€‹Â (227)â€‹Â (157)â€‹Â (724)â€‹Â (165)Reported total interest expenseâ€‹$ 28,924â€‹$ 24,269â€‹$ 85,456â€‹$ 61,985â€‹Non-hedged derivatives:â€‹The Company provides a loan hedging program to certain loan customers.Â Through this program, the Company originates a variable rate loan with the customer.Â The Company and the customer will then enter into a fixed interest rate swap. Lastly, an identical offsetting swap is entered into by the Company with a dealer bank. These â€œback-to-backâ€ swap arrangements are intended to offset each other and allow the Company to book a variable rate loan, while providing the customer with a contract for fixed interest payments. In these arrangements, the Companyâ€™s net cash flow is equal to the interest income received from the variable rate loan originated with the customer. These customer swaps are not designated as hedging instruments and are recorded at fair value in other assets and other liabilities.Â Since the income statement impact of the offsetting positions is limited, any changes in fair value are recognized as other noninterest income in the current period.â€‹At September 30, 2024 and DecemberÂ 31, 2023, interest rate swaps related to the Companyâ€™s loan hedging program that were outstanding are presented in the following table (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â 2024â€‹DecemberÂ 31,Â 2023â€‹â€‹â€‹Notionalâ€‹â€‹Estimatedâ€‹â€‹Notionalâ€‹â€‹Estimatedâ€‹â€‹â€‹Amount Valueâ€‹â€‹Amountâ€‹â€‹Fair ValueInterest rate swap agreements:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Assetsâ€‹$ 360,003â€‹$ 12,373â€‹$ 294,133â€‹$ 12,813Liabilitiesâ€‹â€‹ 360,003â€‹â€‹ (12,373)â€‹â€‹ 294,133â€‹â€‹ (12,813)â€‹The Company establishes limits and monitors exposures for customer swap positions. Â Any fees received to enter the swap agreements at inception are recognized in earnings when received and is included in noninterest income. Â Such fees were as follows (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Three Months Ended â€‹Nine Months Ended
â€‹â€‹SeptemberÂ 30,Â â€‹SeptemberÂ 30,Â â€‹Â Â Â Â 2024â€‹2023â€‹2024â€‹2023Interest rate swap agreementsÂ $ 1,103â€‹$ 326â€‹$ 1,378â€‹$ 823â€‹Collateral requirements:â€‹These derivative rate contracts have collateral requirements, both at inception of the trade and as the value of each derivative position changes. Â At September 30, 2024, collateral totaling $150 thousand and $390 thousand at December 31, 2023, was pledged to the derivative counterparties to comply with collateral requirements. 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 31 R19.htm IDEA: XBRL DOCUMENT v3.24.3 Leases 9 Months Ended Sep. 30, 2024 Leases [Abstract] Â Leases NoteÂ 11. LeasesA lease is defined as a contract, or part of a contract, that conveys the right to control the use of identified property, plant or equipment for a period of time in exchange for consideration. The Company follows the guidance of ASU Topic 842.Substantially all of the leases in which the Company is the lessee are comprised of real estate for branches and office space with terms extending through 2044. All of our leases are classified as operating leases. Operating lease agreements are required to be recognized on the consolidated balance sheet as a right-of-use (â€œROUâ€) asset and a corresponding lease liability.The following table represents the consolidated balance sheet classification of the Companyâ€™s ROU assets and lease liabilities. The Company elected not to include short-term leases (i.e., leases with initial terms of twelveÂ months or less), or equipment leases (deemed immaterial) on the consolidated balance sheet (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Â Â Â Â Â Â SeptemberÂ 30,Â â€‹DecemberÂ 31,Â â€‹â€‹Classificationâ€‹2024â€‹2023Assets:Â Â Â Â â€‹Â Â â€‹â€‹Â Â Operating lease right-of-use assetsÂ Other assetsâ€‹$ 11,741â€‹$ 9,894Liabilities:Â Â Â â€‹Â â€‹â€‹Â Â Â Operating lease liabilitiesÂ Other liabilitiesâ€‹$ 12,240â€‹$ 10,303â€‹The calculated amount of the ROU assets and lease liabilities in the table above are impacted by the length of the lease term and the discount rate used to present value of the minimum lease payments. The Companyâ€™s lease agreements often include one or more options to renew at the Companyâ€™s discretion. If, at lease inception, the Company considers the exercising of a renewal option to be reasonably certain, the Company will include the extended term in the calculation of the ROU asset and lease liability. Regarding the discount rate, Topic 842 requires the use of the rate implicit in the lease whenever this rate is readily determinable. As this rate is rarely determinable, the Company utilizes its incremental borrowing rate at lease inception, on a collateralized basis, over a similar term. As of September 30, 2024, the weighted average remaining lease term was 10.57 years and the weighted average discount rate was 3.48%.The following table represents lease costs and other lease information. As the Company elected, for all classes of underlying assets, not to separate lease and non-lease components and instead to account for them as a single lease component, the variable lease cost primarily represents variable payments such as common area maintenance (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Three Months Ended â€‹Nine Months Ended
â€‹â€‹SeptemberÂ 30,Â â€‹SeptemberÂ 30,Â â€‹Â Â Â Â 2024â€‹2023â€‹2024â€‹2023Lease costs:Â â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â Operating lease costsâ€‹$ 492â€‹$ 438â€‹$ 1,411â€‹$ 1,247Variable lease costsâ€‹Â 16â€‹Â 30â€‹Â 72â€‹Â 87Totalâ€‹$ 508â€‹$ 468â€‹$ 1,483â€‹$ 1,334Other information:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Cash paid for amounts included in the measurement of lease liabilities:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Operating cash flows from operating leasesâ€‹$ 462â€‹$ 393â€‹$ 1,322â€‹$ 1,142â€‹Future minimum payments for operating leases with initial or remaining terms of oneÂ year or more as of September 30, 2024, were as follows (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â AmountsRemainder of 2024Â Â Â Â $ 4522025â€‹Â 1,7142026â€‹Â 1,5992027â€‹Â 1,3922028â€‹Â 1,388Thereafterâ€‹Â 8,562Total future minimum lease paymentsâ€‹Â 15,107Amounts representing interestâ€‹Â (2,867)Present value of net future minimum lease paymentsâ€‹$ 12,240â€‹ X - ReferencesNo definition available. + Details Name: us-gaap_LeasesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for operating leases of lessee. Includes, but is not limited to, description of operating lease and maturity analysis of operating lease liability. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/842-20/tableOfContent + Details Name: us-gaap_LesseeOperatingLeasesTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 32 R20.htm IDEA: XBRL DOCUMENT v3.24.3 Regulatory Matters 9 Months Ended Sep. 30, 2024 Banking and Thrift [Abstract] Â Regulatory Matters NoteÂ 12. Regulatory MattersRegulatory Capital Requirements:The final rules implementing theÂ BaselÂ Committee on Banking Supervisionâ€™s capital guidelines for U.S.Â banks (â€œBasel III Rulesâ€) became effective JanuaryÂ 1, 2015. In order to avoid restrictions on capital distributions and discretionary bonus payments to executives, under the Basel III Rules,Â a covered banking organization is also required to maintain a â€œcapital conservation bufferâ€ in addition to its minimum risk-based capital requirements. This buffer is required to consist solely of common equity Tier 1 (â€œCET1â€), and the buffer applies to all three risk-based measurements (CET1, Tier 1 capital and total capital). Â As of January 1, 2019, an additional amount of Tier

1 common equity equal to 2.5% of risk-weighted assets is required for compliance with the capital conservation buffer. The ratios for the Company and the Bank are currently sufficient to satisfy the fully phased-in conservation buffer. At September 30, 2024, the Company and the Bank exceeded the minimum regulatory requirements and exceeded the threshold for the â€œwell capitalizedâ€ regulatory classification.â€‹In December 2018, the Board of Governors of the Federal Reserve System (the â€œFederal Reserveâ€), Office of the Comptroller of the Currency, and Federal Deposit Insurance Corporation (â€œFDICâ€) issued a final rule revising regulatory capital rules in anticipation of the adoption of ASU 2016-13, Financial Instrumentsâ€”Credit Losses Measurement of Credit Losses on Financial Instruments (Topic 326), Â that provided an option to phase in over a three-year period on a straight line basis the day-one impact of the adoption on earnings and tier one capital. The Company adopted ASU 2016-13 on January 1, 2023, and has chosen the three-year phase in option. Â â€‹Regulatory Restrictions on Dividends:Pursuant to Tennessee banking law, the Bank may not, without the prior consent of the Commissioner of the Tennessee Department of Financial Institutions (the â€œTDFIâ€), pay any dividends to the Company in a calendarÂ year in excess of the total of the Bankâ€™s retained net income for thatÂ year plus the retained net income for the preceding twoÂ years. Â Because this test involves a measure of net income, any charge on the Bankâ€™s income statement, such as an impairment of goodwill, could impair the Bankâ€™s ability to pay dividends to the Company. Under Tennessee corporate law, the Company is not permitted to pay dividends if, after giving effect to such payment, it would not be able to pay its debts as they become due in the usual course of business, or its total assets would be less than the sum of its total liabilities plus any amounts needed to satisfy any preferential rights if it were dissolving. In addition, in deciding whether to declare a dividend of any particular size, the Companyâ€™s board of directors must consider its and the Bankâ€™s current and prospective capital, liquidity, and other needs. In addition to state law limitations on the Companyâ€™s ability to pay dividends, the Federal Reserve imposes limitations on the Companyâ€™s ability to pay dividends. Federal Reserve regulations limit dividends, stock repurchases and discretionary bonuses to executive officers if the Companyâ€™s regulatory capital is below the level of regulatory minimums plus the applicable capital conservation buffer.During the nine months ended September 30, 2024, the Bank paid $17.5 million in dividends to the Company, and the Company has paid a quarterly common stock dividend of $0.08 per share. Â The amount and timing of all future dividend payments by the Company, if any, is subject to discretion of the Companyâ€™s board of directors and will depend on the Companyâ€™s earnings, capital position, financial condition and other factors, including new regulatory capital requirements, as they become known to the Company.Regulatory Capital Levels:Actual and required capital levels at September 30, 2024, and DecemberÂ 31, 2023 are presented below (dollars in thousands):â€‹MinimumÂ toÂ beâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹wellâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â
â€‹Â Â Â AmountÂ Â Â Â RatioÂ Â Â Â AmountÂ Â Â Â RatioÂ Â Â Â AmountÂ Â Â Â Ratioâ€‹SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SmartFinancial:â€‹â€‹â€‹â
Capital (to Risk Weighted Assets)â€‹$ 469,276Â 11.62%Â Â $ 323,034Â 8.00%Â Â â€‹N/AÂ N/Aâ€‹Tier 1 Capital (to Risk Weighted Assets)â€‹Â 406,264Â 10.06%Â Â Â 242,275Â 6.00%Â Â â€‹N/AÂ N/Aâ€‹Common Equity Tier 1 Capital (to Risk Weighted Assets)â€‹Â 406,264Â 10.06%Â Â Â 181,706Â 4.50%Â Â â€‹N/AÂ N/Aâ€‹Tier 1 Capital (to Average Assets)2â€‹Â 406,264Â 8.44%Â Â Â 192,472Â 4.00%Â Â â€‹N/AÂ N/Aâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SmartBank:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Total Capital (to Risk Weighted Assets)â€‹$ 471,875Â 11.69%Â Â $ 322,834Â 8.00%Â Â $ 403,542Â 10.00%Tier 1 Capital (to Risk Weighted Assets)â€‹Â 440,593Â 10.92%Â Â Â 242,125Â 6.00%Â Â Â 322,834Â 8.00%Common Equity Tier 1 Capital (to Risk Weighted Assets)â€‹Â 440,593Â 10.92%Â Â Â 181,594Â 4.50%Â Â Â 262,302Â 6.50%Tier 1 Capital (to Average Assets)2â€‹Â 440,593Â 9.17%Â Â Â 192,095Â 4.00%Â Â Â 240,119Â
5.00%â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹DecemberÂ 31,Â 2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SmartFinancial:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹
Capital (to Risk Weighted Assets)â€‹$ 448,050Â 11.80%Â Â $ 303,658Â 8.00%Â Â Â N/AÂ N/Aâ€‹Tier 1 Capital (to Risk Weighted Assets)â€‹Â 385,795Â 10.16%Â Â Â 227,744Â 6.00%Â Â Â N/AÂ N/Aâ€‹Common Equity Tier 1 Capital (to Risk Weighted Assets)â€‹Â 385,795Â 10.16%Â Â Â 170,808Â 4.50%Â Â Â N/AÂ N/Aâ€‹Tier 1 Capital (to Average Assets)â€‹Â 385,795Â 8.27%Â Â Â 186,672Â 4.00%Â Â Â N/AÂ N/Aâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SmartBank:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Total Capital (to Risk Weighted Assets)â€‹$ 456,134Â 12.02%Â Â $ 303,680Â 8.00%Â Â $ 379,600Â 10.00%Tier 1 Capital (to Risk Weighted Assets)â€‹Â 427,559Â 11.26%Â Â Â 227,760Â 6.00%Â Â Â 303,680Â 8.00%Common Equity Tier 1 Capital (to Risk Weighted Assets)â€‹Â 427,559Â 11.26%Â Â Â 170,820Â 4.50%Â Â Â 246,740Â 6.50%Tier 1 Capital (to Average Assets)â€‹Â 427,559Â 9.18%Â Â Â 186,363Â 4.00%Â Â Â 232,954Â 5.00%1The prompt corrective action provisions are applicable at the Bank level only.2Average assets for the above calculations were based on the most recent quarter. X - ReferencesNo definition available. + Details Name: us-gaap_BankingAndThriftOtherDisclosuresAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for regulatory capital requirement for depository and lending institutions. Institutions include, but not are not limited to, finance company, insured depository institution, bank holding company, savings and loan association holding company, bank and savings institution not federally insured, mortgage company, foreign financial institution and credit union. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1DReference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1A -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1AReference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1F + Details Name: us-gaap_RegulatoryCapitalRequirementsUnderBankingRegulationsTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 33 R21.htm IDEA: XBRL DOCUMENT v3.24.3 Other comprehensive income (loss) 9 Months Ended Sep. 30, 2024 Equity [Abstract] Â Other comprehensive income (loss) NoteÂ 13. Other Comprehensive Income (Loss)The changes in each component of accumulated other comprehensive income (loss), presented net of tax, were as follows (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Three Months Ended SeptemberÂ 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 Accumulatedâ€‹â€‹Securitiesâ€‹Securitiesâ€‹FairÂ Valueâ€‹â€‹â€‹Otherâ€‹â€‹Available-for-â€‹Transferred toâ€‹Municipalâ€‹Cash Flowâ€‹Comprehensiveâ€‹Â Â Â Â SaleÂ Â Â Â Held-to-MaturityÂ Â Â Â SecurityÂ HedgesÂ Â Â Â HedgesÂ Â Â Â Income (Loss)Beginning balance, June 30, 2024Â $ (24,640)â€‹$ (582)â€‹$ 85â€‹$ (661)â€‹$ (25,798)â€‹â€‹Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Other comprehensive income (loss) â€‹Â 9,043â€‹â€‹ â€”â€‹Â (689)â€‹â€‹ 190â€‹Â 8,544Reclassification of amounts included in net incomeâ€‹Â â€”â€‹â€‹ 25â€‹Â (104)â€‹â€‹ (16)â€‹Â (95)Net other comprehensive income (loss) during periodâ€‹Â 9,043â€‹â€‹ 25â€‹Â (793)â€‹Â 174â€‹Â 8,449â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Ending balance, SeptemberÂ 30,Â 2024â€‹$ (15,597)â€‹$ (557)â€‹$ (708)â€‹$ (487)â€‹$ (17,349)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Three Months Ended SeptemberÂ 30,Â 2023â€‹Â Â Â Â â€‹Â Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Accumulatedâ€‹â€‹Securitiesâ€‹Securitiesâ€‹FairÂ Valueâ€‹â€‹â€‹Otherâ€‹â€‹Available-for-â€‹Transferred toâ€‹Municipalâ€‹Cash Flowâ€‹Comprehensiveâ€‹Â Â Â Â SaleÂ Â Â Â Held-to-MaturityÂ Â Â Â SecurityÂ HedgesÂ Â Â Â HedgesÂ Â Â Â Income (Loss)Beginning balance, June 30, 2023â€‹$ (33,132)â€‹$ (684)â€‹$ â€”â€‹$ (1,201)â€‹$ (35,017)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Other comprehensive income (loss)â€‹Â (4,325)â€‹â€‹ â€”â€‹Â â€”â€‹â€‹ 115â€‹Â (4,210)Reclassification of amounts included in net incomeâ€‹Â 5,044â€‹â€‹ 27â€‹Â â€”â€‹â€‹ â€”â€‹Â 5,071Net other comprehensive income (loss) during periodâ€‹Â 719â€‹â€‹ 27â€‹Â â€”â€‹Â 115â€‹Â 861â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Ending balance, SeptemberÂ 30,Â 2023â€‹$ (32,413)â€‹$ (657)â€‹$ â€”â€‹$ (1,086)â€‹$ (34,156)â€‹Nine Months Ended SeptemberÂ 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 Accumulatedâ€‹â€‹Securitiesâ€‹Securitiesâ€‹FairÂ Valueâ€‹â€‹â€‹Otherâ€‹â€‹Available-for-â€‹Transferred toâ€‹Municipalâ€‹Cash Flowâ€‹Comprehensiveâ€‹Â Â Â Â SaleÂ Â Â Â Held-to-MaturityÂ Â Â Â SecurityÂ HedgesÂ Â Â Â HedgesÂ Â Â Â Income (Loss)Beginning balance, December 31, 2023Â $ (23,818)â€‹$ (632)â€‹$ (397)â€‹$ (1,060)â€‹$ (25,907)â€‹â€‹Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Other comprehensive income (loss)â€‹Â 8,221â€‹â€‹ â€”â€‹Â (22)â€‹â€‹ 657â€‹Â 8,856Reclassification of amounts included in net incomeâ€‹Â â€”â€‹â€‹ 75â€‹Â (289)â€‹â€‹ (84)â€‹Â (298)Net other comprehensive income (loss) during periodâ€‹Â 8,221â€‹â€‹ 75â€‹Â (311)â€‹Â 573â€‹Â 8,558â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Ending balance, SeptemberÂ 30,Â 2024â€‹$ (15,597)â€‹$ (557)â€‹$ (708)â€‹$ (487)â€‹$ (17,349)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Nine Months Ended SeptemberÂ 30,Â 2023â€‹Â Â Â Â â€‹Â Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Accumulatedâ€‹â€‹Securitiesâ€‹Securitiesâ€‹FairÂ Valueâ€‹â€‹â€‹Otherâ€‹â€‹Available-for-â€‹Transferred toâ€‹Municipalâ€‹Cash Flowâ€‹Comprehensiveâ€‹Â Â Â Â SaleÂ Â Â Â Held-to-MaturityÂ Â Â Â SecurityÂ HedgesÂ Â Â Â HedgesÂ Â Â Â Income (Loss)Beginning balance, December 31, 2022 â€‹$ (33,616)â€‹$ (742)â€‹$ â€”â€‹$ (966)â€‹$ (35,324)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Other comprehensive income (loss)â€‹Â (3,841)â€‹â€‹ â€”â€‹Â â€”â€‹â€‹ (120)â€‹Â (3,961)Reclassification of amounts included in net incomeâ€‹Â 5,044â€‹â€‹ 85â€‹Â â€”â€‹â€‹ â€”â€‹Â 5,129Net other comprehensive income (loss) during periodâ€‹Â 1,203â€‹â€‹ 85â€‹Â â€”â€‹Â (120)â€‹Â 1,168â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Ending balance, SeptemberÂ 30,Â 2023â€‹$ (32,413)â€‹$ (657)â€‹$ â€”â€‹$ (1,086)â€‹$ (34,156)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ 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/1943274/2147477250/944-220-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/1943274/2147478524/942-220-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_EquityAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 34 R22.htm IDEA: XBRL DOCUMENT v3.24.3 Pay vs Performance Disclosure - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Pay vs Performance Disclosure Â Â Â Â Net Income (Loss) $ 9,140 $ 2,067 $ 26,500 $ 22,403 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 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 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 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: 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 6: 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 7: 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 8: 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 9: 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 10: 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 11: 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 12: 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 13: 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 14: 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 15: 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 16: 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 17: 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/1943274/2147479168/946-830-55-10Reference 18: 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/1943274/2147479105/946-220-45-7Reference 19: 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/1943274/2147477250/944-220-S99-1Reference 20: 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/1943274/2147479134/946-220-S99-1Reference 21: 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/1943274/2147479134/946-220-S99-3Reference 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)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 23: 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 24: 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 25:

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 26: 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 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)(i)) -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)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 29: 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 30: 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 31: 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 32: 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 33: 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 34: 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 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://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/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration XML 35 R23.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 Rule 10b51 Arrangement Modified false Non Rule 10b51 Arrangement Modified 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 X - DefinitionNon Rule 10b51 Arrangement Modified. + ReferencesNo definition available. + Details Name: smbk_NonRule10b51ArrangementModified Namespace Prefix: smbk_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionRule 10b5-1 Arrangement Modified. + ReferencesNo definition available. + Details Name: smbk_Rule10b51ArrangementModified Namespace Prefix: smbk_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration XML 36 R24.htm IDEA: XBRL DOCUMENT v3.24.3 Presentation of Financial Information (Policies) 9 Months Ended Sep. 30, 2024 Organization, Consolidation and Presentation of Financial Statements [Abstract] Â Nature of Business Nature of Business:SmartFinancial,Â Inc. (the â€œCompany,â€ â€œSmartFinancial,â€ â€œwe,â€ â€œourâ€ or â€œusâ€) is a bank holding company whose principal activity is the ownership and management of its wholly owned subsidiary, SmartBank (the â€œBankâ€). The Company provides a variety of financial services to individuals and corporate customers through its offices in East and Middle Tennessee, Alabama, and Florida. The Bankâ€™s primary deposit products are noninterest-bearing and interest-bearing demand deposits, savings and money market deposits, and time deposits. Its primary lending products are commercial, residential, and consumer loans. Basis of Presentation and Accounting Estimates Basis of Presentation and Accounting Estimates:The accounting and financial reporting policies of the Company and its wholly owned subsidiary conform to U.S. generally accepted accounting principles (â€œGAAPâ€) and reporting guidelines of banking regulatory authorities and regulators. The accompanying interim consolidated financial statements for the Company and its wholly owned subsidiary have not been audited. All material intercompany balances and transactions have been eliminated.In managementâ€™s opinion, all accounting adjustments necessary to accurately reflect the financial position and results of operations on the accompanying financial statements have been made. These adjustments are normal and recurring accruals considered necessary for a fair and accurate presentation. Material estimates that are particularly susceptible to significant change in the near term relate to the determination of the allowance for credit losses, the valuation of foreclosed assets and deferred taxes, the fair value of financial instruments, goodwill, and the fair value of assets acquired, and liabilities assumed in acquisitions. The results for interim periods are not necessarily indicative of results for the fullÂ year or any other interim periods. The following unaudited condensed financial statement notes have been prepared pursuant to the rules and regulations of the Securities and Exchange Commission (â€œSECâ€). Certain information and note disclosures normally included in annual financial statements prepared in accordance with GAAP have been condensed or omitted pursuant to those rules and regulations, although the Company believes that the disclosures made are adequate to make the information not misleading. Â The accompanying unaudited consolidated financial statements should be read in conjunction with the consolidated financial statements and related notes appearing in the Companyâ€™s annual report on FormÂ 10-K for theÂ year ended DecemberÂ 31, 2023. Recently Issued and Adopted Accounting Pronouncements And Recently Issued Not Yet Effective Accounting Pronouncements Recently Issued and Adopted Accounting Pronouncements:In June 2022, the Financial Accounting Standards Board (â€œFASBâ€) issued ASU 2022-03, Fair Value Measurement (Topic 820): Fair Value Measurement of Equity Securities Subject to Contractual Sale Restrictions, which clarifies that a contractual sale restriction should not be considered in measuring fair value. It also requires entities with investments in equity securities subject to contractual sale restrictions to disclose certain qualitative and quantitative information about such securities. Â The guidance is effective for public companies for fiscal years beginning after December 15, 2023. All other entities have an extra year to adopt; early adoption is permitted. Â ASU 2022-03 did not have an impact on the Companyâ€™s Consolidated Financial Statements.â€‹In March 2023, the FASB issued ASU 2023-01, â€œLeases (Topic 842): Common Control Arrangements.â€Â ASUÂ 2023-01 requires entities to amortize leasehold improvements associated with common control leases over the useful life to the common control group. ASUÂ 2023-01 also provides certain practical expedients applicable to private companies and not-for-profit organizations. The guidance is effective for fiscal years beginning after December 15, 2023. ASU 2023-01 did not have an impact on the Companyâ€™s Consolidated Financial Statements.In March 2023, the FASB issued ASU No. 2023-02, â€œInvestments â€“ Equity Method and Joint Ventures (Topic 323): Accounting for Investments in Tax Credit Structures Using the Proportional Amortization Method.â€Â ASUÂ 2023-02 is intended to improve the accounting and disclosures for investments in tax credit structures. ASU 2023-02 allows entities to elect to account for qualifying tax equity investments using the proportional amortization method, regardless of the program giving rise to the related income tax credits. Previously, this method was only available for qualifying tax equity investments in low-income housing tax credit structures. The guidance is effective for fiscal years beginning after December 15, 2023. ASU 2023-02 did not have an impact on the Companyâ€™s Consolidated Financial Statements.Recently Issued Not Yet Effective Accounting Pronouncements:During interim periods, the Company follows the accounting policies set forth in its annual audited financial statements for theÂ year ended DecemberÂ 31, 2023, as filed in its Annual Report on FormÂ 10-K with the SEC. The following is a summary of recent authoritative pronouncements issued but not yet effective that could impact the accounting, reporting, and/or disclosure of financial information by the Company.In November 2023, the FASB issued ASU No. 2023-07,Â â€œSegment Reporting (Topic 280): Improvements to Reportable Segment Disclosures.â€Â ASUÂ 2023-07 expands segment disclosure requirements for public entities to require disclosure of significant segment expenses and other segment items on an annual and interim basis and to provide in interim periods all disclosures about a reportable segmentâ€™s profit or loss and assets that are currently required annually. This guidance is effective for fiscal years beginning after DecemberÂ 15, 2023, and interim periods within fiscal years beginning after DecemberÂ 15, 2024. Early adoption is permitted. Â The Company is assessing ASUÂ 2023-07, and its adoption is not expected to have a significant impact on our Consolidated Financial Statements.â€‹In December 2023, FASB issued ASU No. 2023-09, â€œIncome Taxes (Topic 740): Improvements to Income Tax Disclosures.â€Â ASUÂ 2023-09 requires public business entities to disclose in their rate reconciliation table additional categories of information about federal, state and foreign income taxes and to provide more details about the reconciling items in certain categories if items meet a quantitative threshold. ASUÂ 2023-09 also requires all entities to disclose income taxes paid, net of refunds, disaggregated by federal, state, and foreign taxes for annual periods and to disaggregate the information by jurisdiction based on a quantitative threshold, among other things. The guidance is effective for us for fiscal years beginning after DecemberÂ 15, 2024, though early adoption is permitted. The Company is assessing ASUÂ 2023-09, and its adoption is not expected to have a significant impact on our Consolidated Financial Statements.â€‹In March 2024, the SEC adopted the final rule under SEC Release No. 33-11275, â€œThe Enhancement and Standardization of Climate-Related Disclosures for Investorsâ€. This rule will require registrants to disclose certain climate-related information in registration statements and annual reports. Subsequent to adoption, a number of businesses and business groups filed petitions seeking a judicial review of the final rule, asserting that the SEC does not have the authority to promulgate it. In April 2024, the SEC issued an order staying its final rule pending completion of the judicial review of certain petitions consolidated in the U.S. Court of Appeals for the Eighth Circuit. The Company will continue to monitor the outcome of this judicial review.â€‹ Earnings Per Share Basic earnings per common share is computed by dividing net income available to common shareholders by the weighted-average number of common shares outstanding. Diluted earnings per common share is computed by dividing net income available to common shareholders by the weighted average number of common shares outstanding and dilutive common share equivalents using the treasury stock method. Dilutive common share equivalents include common shares issuable upon exercise of outstanding stock options and restricted stock. X - DefinitionDisclosure of accounting policy for basis of presentation and accounting estimates. + ReferencesNo definition available. + Details Name: smbk_BasisOfPresentationAndAccountingEstimatesPolicyTextBlock Namespace Prefix: smbk_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionDisclosure of accounting policy for the nature of an entity's business, the major products or services it sells or provides and its principal markets, including the locations of those markets. + ReferencesNo definition available. + Details Name: smbk_NatureOfBusinessPolicyPolicyTextBlock Namespace Prefix: smbk_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionDisclosure of accounting policy for computing basic and diluted earnings or loss per share for each class of common stock and participating security. Addresses all significant policy factors, including any antidilutive items that have been excluded from the computation and takes into account stock dividends, splits and reverse splits that occur after the balance sheet date of the latest reporting period but before the issuance of the financial statements. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 260 -SubTopic 10 -Section 50 -Paragraph 1 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 260 -SubTopic 10 -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-2 + Details Name: us-gaap_EarningsPerSharePolicyTextBlock 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 - ReferencesNo definition available. + Details Name: us-gaap_OrganizationConsolidationAndPresentationOfFinancialStatementsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 37 R25.htm IDEA: XBRL DOCUMENT v3.24.3 Earnings Per Share (Tables) 9 Months Ended Sep. 30, 2024 Earnings Per Share [Abstract] Â Schedule of Earnings Per Share, Basic and Diluted
â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Three Months Ended â€‹Nine Months Ended
â€‹â€‹SeptemberÂ 30,Â â€‹SeptemberÂ 30,Â â€‹Â Â Â Â 2024Â Â Â Â 2023â€‹2024Â Â Â Â 2023Basic earnings per share computation:Â â€‹Â Â Â â€‹Â Â â€‹â€‹Â Â Â â€‹Â Â Net income available to common shareholdersâ€‹$ 9,140â€‹$ 2,067â€‹$ 26,500â€‹$ 22,403Average common shares outstanding â€“ basicâ€‹Â 16,726,658â€‹Â 16,807,548â€‹Â 16,782,200â€‹Â 16,801,840Basic earnings per shareâ€‹$ 0.55â€‹$ 0.12â€‹$ 1.58â€‹$ 1.33Diluted earnings per share computation:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Net income available to common shareholdersâ€‹$ 9,140â€‹$ 2,067â€‹$ 26,500â€‹$ 22,403Average common shares outstanding â€“ basicâ€‹Â 16,726,658â€‹Â 16,807,548â€‹Â 16,782,200â€‹Â 16,801,840Incremental shares from assumed conversions:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Stock options and restricted stockâ€‹Â 113,340â€‹Â 111,087â€‹Â 92,116â€‹Â 105,485Average common shares outstanding - dilutedâ€‹Â 16,839,998â€‹Â 16,918,635â€‹Â 16,874,316â€‹Â 16,907,325Diluted earnings per common shareâ€‹$ 0.54â€‹$ 0.12â€‹$ 1.57â€‹$ 1.33â€‹ 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 38 R26.htm IDEA: XBRL DOCUMENT v3.24.3 Securities (Tables) 9 Months Ended Sep. 30, 2024 Securities [Abstract] Â Schedule of Available-for-sale Securities Reconciliation
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 Â GrossÂ Â Â Â GrossÂ Â Â Â â€‹â€‹â€‹â€‹Amortizedâ€‹Unrealizedâ€‹Unrealizedâ€‹FairAvailabl
for-sale:â€‹Costâ€‹Gainsâ€‹Lossesâ€‹ValueU.S. Treasuryâ€‹$ 83,576â€‹$ â€”â€‹$ (5,665)â€‹$ 77,911U.S. Government-sponsored enterprises (GSEs)â€‹â€‹ 41,964â€‹â€‹ 710â€‹â€‹ (108)â€‹â€‹ 42,566Municipal securitiesâ€‹Â 18,319â€‹Â 78â€‹Â (300)â€‹Â 18,097Other debt securitiesâ€‹Â 42,254â€‹Â 243â€‹Â (2,265)â€‹Â 40,232Mortgage-backed securities (GSEs)â€‹Â 337,205â€‹Â 2,886â€‹Â (17,561)â€‹Â 322,530Totalâ€‹$ 523,318â€‹$ 3,917â€‹$ (25,899)â€‹$ 501,336â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹DecemberÂ 31,Â 2023â€‹Â Â Â Â â€‹â€‹Â Â Â Â GrossÂ Â Â Â GrossÂ Â Â Â â€‹â€‹â€‹â€‹Amortizedâ€‹Unrealizedâ€‹Unrealizedâ€‹FairA
for-sale:â€‹Costâ€‹Gainsâ€‹Lossesâ€‹ValueU.S. Treasuryâ€‹$ 84,307â€‹$ â€”â€‹$ (8,274)â€‹$ 76,033U.S. Government-sponsored enterprises (GSEs)â€‹â€‹ 46,983â€‹â€‹ 1,256â€‹â€‹ (146)â€‹â€‹ 48,093Municipal securitiesâ€‹Â 18,616â€‹Â 135â€‹Â (475)â€‹Â 18,276Other debt securitiesâ€‹Â 36,863â€‹Â 93â€‹Â (3,887)â€‹Â 33,069Mortgage-backed securities (GSEs)â€‹Â 254,288â€‹Â 588â€‹Â (21,937)â€‹Â 232,939Totalâ€‹$ 441,057â€‹$ 2,072â€‹$ (34,719)â€‹$ 408,410 Schedule of Held-to-maturity Securities Reconciliation
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 Â GrossÂ Â Â Â GrossÂ Â Â Â â€‹â€‹â€‹â€‹Amortizedâ€‹Unrealizedâ€‹Unrealizedâ€‹FairHeld-to-maturity:â€‹Costâ€‹Gainsâ€‹Lossesâ€‹ValueU.S. Government-sponsored enterprises (GSEs)â€‹$ 48,423â€‹$ â€”â€‹$ (5,643)â€‹$ 42,780Municipal securitiesâ€‹Â 51,913â€‹Â â€”â€‹Â (5,779)â€‹Â 46,134Mortgage-backed securities (GSEs)â€‹Â 27,443â€‹Â â€”â€‹Â (3,090)â€‹Â 24,353Totalâ€‹$ 127,779â€‹$ â€”â€‹$ (14,512)â€‹$

113,267â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹DecemberÂ 31,Â 2023â€‹Â Â Â Â â€‹â€‹Â Â Â Â GrossÂ Â Â Â GrossÂ Â Â Â â€‹â€‹â€‹â€‹Amortizedâ€‹Unrealizedâ€‹Unrealizedâ€‹FairHeld-to-maturity:â€‹Costâ€‹Gainsâ€‹Lossesâ€‹ValueU.S. Treasuryâ€‹$ 150,066â€‹$ â€”â€‹$ (1,482)â€‹$ 148,584U.S. Government-sponsored enterprises (GSEs)â€‹â€‹ 49,336â€‹â€‹ â€”â€‹â€‹ (7,143)â€‹â€‹ 42,193Municipal securitiesâ€‹Â 52,680â€‹Â â€”â€‹Â (6,178)â€‹Â 46,502Mortgage-backed securities (GSEs)â€‹Â 29,154â€‹Â â€”â€‹Â (3,895)â€‹Â 25,259Totalâ€‹$ 281,236â€‹$ â€”â€‹$ (18,698)â€‹$ 262,538 Investments Classified by Contractual Maturity Date The amortized cost and estimated fair value of securities at September 30, 2024, by contractual maturity for non-mortgage-backed securities are shown below (in thousands). Expected maturities may differ from contractual maturities because borrowers may have the right to call or prepay obligations with or without call or prepayment penalties.â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â 2024â€‹Â Â Â Â AmortizedÂ Â Â Â FairAvailable-for-sale:â€‹Costâ€‹ValueDue in one year or lessâ€‹$ 1,478â€‹$ 1,451Due from one year to five yearsâ€‹Â 94,342â€‹Â 88,500Due from five years to ten yearsâ€‹Â 81,054â€‹Â 79,751Due after ten yearsâ€‹Â 9,239â€‹Â 9,104â€‹â€‹Â 186,113â€‹Â 178,806Mortgage-backed securitiesâ€‹Â 337,205â€‹Â 322,530Totalâ€‹$ 523,318â€‹$ 501,336â€‹â€‹â€‹â€‹â€‹â€‹â€‹Held-to-maturity:â€‹â€‹â€‹â€‹â€‹â€‹Due in one year or lessâ€‹$ â€”â€‹$ â€”Due from one year to five yearsâ€‹Â 736â€‹Â 706Due from five years to ten yearsâ€‹Â 50,443â€‹Â 44,997Due after ten yearsâ€‹Â 49,157â€‹Â 43,211â€‹â€‹Â 100,336â€‹Â 88,914Mortgage-backed securitiesâ€‹Â 27,443â€‹Â 24,353Totalâ€‹$ 127,779â€‹$ 113,267â€‹ Schedule of Unrealized Loss on Investments The following tables present the gross unrealized losses and fair value, aggregated by investment category and length of time that individual securities AFS and HTM have been in a continuous unrealized loss position (in thousands):â€‹SeptemberÂ 30,Â 2024â€‹â€‹Less than 12 Monthsâ€‹12 Months or Greaterâ€‹Totalâ€‹Â Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹NumberÂ Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹NumberÂ Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹Numberâ€‹â€‹Fairâ€‹Unrealizedâ€‹of â€‹Fairâ€‹Unrealizedâ€‹of â€‹Fairâ€‹Unrealizedâ€‹of Available-for-sale:â€‹Valueâ€‹Lossesâ€‹Securitiesâ€‹Valueâ€‹Lossesâ€‹Securitiesâ€‹Valueâ€‹Lossesâ€‹SecuritiesU.S. Treasuryâ€‹$ â€”â€‹$ â€”â€‹ â€”â€‹$ 77,911â€‹$ (5,665)â€‹ 9â€‹$ 77,911â€‹$ (5,665)â€‹ 9U.S. Government-sponsored enterprises (GSEs)â€‹â€‹ 5,494â€‹â€‹ (9)â€‹ 2â€‹â€‹ 5,217â€‹â€‹ (99)â€‹ 4â€‹â€‹ 10,711â€‹â€‹ (108)â€‹ 6Municipal securitiesâ€‹Â 546â€‹Â (2)â€‹ 1â€‹Â 11,582â€‹Â (298)â€‹ 17â€‹Â 12,128â€‹Â (300)â€‹ 18Other debt securitiesâ€‹Â 5,340â€‹Â (36)â€‹ 3â€‹Â 28,687â€‹Â (2,229)â€‹ 25â€‹Â 34,027â€‹Â (2,265)â€‹ 28Mortgage-backed securities (GSEs)â€‹Â 44,736â€‹Â (1,185)â€‹ 20â€‹Â 171,441â€‹Â (16,376)â€‹ 83â€‹Â 216,177â€‹Â (17,561)â€‹ 103Totalâ€‹$ 56,116â€‹$ (1,232)â€‹ 26â€‹$ 294,838â€‹$ (24,667)â€‹ 138â€‹$ 350,954â€‹$ (25,899)â€‹ 164â€‹SeptemberÂ 30,Â 2024â€‹â€‹Less than 12 Monthsâ€‹12 Months or Greaterâ€‹Totalâ€‹Â Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹NumberÂ Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹NumberÂ Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹Numberâ€‹â€‹Fairâ€‹Unrealizedâ€‹of â€‹Fairâ€‹Unrealizedâ€‹of â€‹Fairâ€‹Unrealizedâ€‹of Held-to-maturity:â€‹Valueâ€‹Lossesâ€‹Securitiesâ€‹Valueâ€‹Lossesâ€‹Securitiesâ€‹Valueâ€‹Lossesâ€‹SecuritiesU.S. Government-sponsored enterprises (GSEs)â€‹$ â€”â€‹$ â€”â€‹ â€”â€‹$ 42,780â€‹$ (5,643)â€‹ 13â€‹$ 42,780â€‹$ (5,643)â€‹ 13Municipal securitiesâ€‹Â â€”â€‹Â â€”â€‹ â€”â€‹Â 46,134â€‹Â (5,779)â€‹ 35â€‹Â 46,134â€‹Â (5,779)â€‹ 35Mortgage-backed securities (GSEs)â€‹Â â€”â€‹Â â€”â€‹ â€”â€‹Â 24,353â€‹Â (3,090)â€‹ 5â€‹Â 24,353â€‹Â (3,090)â€‹ 5Totalâ€‹$ â€”â€‹$ â€”â€‹ â€”â€‹$ 113,267â€‹$ (14,512)â€‹ 53â€‹$ 113,267â€‹$ (14,512)â€‹ 53â€‹DecemberÂ 31,Â 2023â€‹â€‹Less than 12 Monthsâ€‹12 Months or Greaterâ€‹Totalâ€‹Â Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹NumberÂ Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹NumberÂ Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹Numberâ€‹â€‹Fairâ€‹Unrealizedâ€‹of â€‹Fairâ€‹Unrealizedâ€‹of â€‹Fairâ€‹Unrealizedâ€‹of Available-for-sale:â€‹Valueâ€‹Lossesâ€‹Securitiesâ€‹Valueâ€‹Lossesâ€‹Securitiesâ€‹Valueâ€‹Lossesâ€‹SecuritiesU.S. Treasuryâ€‹$ â€”â€‹$ â€”â€‹ â€”â€‹$ 76,033â€‹$ (8,274)â€‹ 9â€‹$ 76,033â€‹$ (8,274)â€‹ 9U.S. Government-sponsored enterprises (GSEs)â€‹â€‹ 9,743â€‹â€‹ (137)â€‹ 3â€‹â€‹ 1,482â€‹â€‹ (9)â€‹ 3â€‹â€‹ 11,225â€‹â€‹ (146)â€‹ 6Municipal securitiesâ€‹Â 2,786â€‹Â (2)â€‹ 2â€‹Â 9,849â€‹Â (473)â€‹ 17â€‹Â 12,635â€‹Â (475)â€‹ 19Other debt securitiesâ€‹Â 2,986â€‹Â (17)â€‹ 2â€‹Â 29,057â€‹Â (3,870)â€‹ 26â€‹Â 32,043â€‹Â (3,887)â€‹ 28Mortgage-backed securities (GSEs)â€‹Â 16,401â€‹Â (229)â€‹ 8â€‹Â 176,351â€‹Â (21,708)â€‹ 88â€‹Â 192,752â€‹Â (21,937)â€‹ 96Totalâ€‹$ 31,916â€‹$ (385)â€‹ 15â€‹$ 292,772â€‹$ (34,334)â€‹ 143â€‹$ 324,688â€‹$ (34,719)â€‹ 158â€‹DecemberÂ 31,Â 2023â€‹â€‹Less than 12 Monthsâ€‹12 Months or Greaterâ€‹Totalâ€‹Â Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹NumberÂ Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹NumberÂ Â Â Â â€‹â€‹Â Â Â Â Grossâ€‹Numberâ€‹â€‹Fairâ€‹Unrealizedâ€‹of â€‹Fairâ€‹Unrealizedâ€‹of â€‹Fairâ€‹Unrealizedâ€‹of Held-to-maturity:â€‹Valueâ€‹Lossesâ€‹Securitiesâ€‹Valueâ€‹Lossesâ€‹Securitiesâ€‹Valueâ€‹Lossesâ€‹SecuritiesU.S. Treasuryâ€‹$ â€”â€‹$ â€”â€‹ â€”â€‹$ 148,584â€‹$ (1,482)â€‹ 4â€‹$ 148,584â€‹$ (1,482)â€‹ 4U.S. Government-sponsored enterprises (GSEs)â€‹â€‹ â€”â€‹â€‹ â€”â€‹ â€”â€‹â€‹ 42,194â€‹â€‹ (7,143)â€‹ 13â€‹â€‹ 42,194â€‹â€‹ (7,143)â€‹ 13Municipal securitiesâ€‹Â â€”â€‹Â â€”â€‹ â€”â€‹Â 46,500â€‹Â (6,178)â€‹ 35â€‹Â 46,500â€‹Â (6,178)â€‹ 35Mortgage-backed securities (GSEs)â€‹Â â€”â€‹Â â€”â€‹ â€”â€‹Â 25,258â€‹Â (3,895)â€‹ 5â€‹Â 25,258â€‹Â (3,895)â€‹ 5Totalâ€‹$ â€”â€‹$ â€”â€‹ â€”â€‹$ 262,536â€‹$ (18,698)â€‹ 57â€‹$ 262,536â€‹$ (18,698)â€‹ 57â€‹ Schedule of Other Investments The following is the amortized cost and carrying value of other investments (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â â€‹DecemberÂ 31,Â â€‹Â Â Â Â 2024Â Â Â Â 2023Federal Reserve Bank stockâ€‹$ 9,184Â $ 9,526Federal Home Loan Bank stockâ€‹Â 10,818Â â€‹ 3,786First National Bankers Bank stockâ€‹Â 350Â â€‹ 350Totalâ€‹$ 20,352â€‹$ 13,662â€‹ 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 the reconciliation of available-for-sale securities from cost basis to fair value. + ReferencesNo definition available. + Details Name: us-gaap_ScheduleOfAvailableForSaleSecuritiesReconciliationTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of investment in debt security measured at fair value with change in fair value recognized in net income (trading) and 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 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6B + Details Name: us-gaap_TradingSecuritiesAndCertainTradingAssetsTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of unrealized gains and losses on investments. + ReferencesNo definition available. + Details Name: us-gaap_UnrealizedGainLossOnInvestmentsTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 39 R27.htm IDEA: XBRL DOCUMENT v3.24.3 Loans and Leases and Allowance for Credit Losses (Tables) 9 Months Ended Sep. 30, 2024 Receivables [Abstract] Â Schedule of Loans Major categories of loans and leases are summarized as follows (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â â€‹DecemberÂ 31,Â â€‹â€‹2024â€‹2023Commercial real estateâ€‹$ 1,899,785â€‹$ 1,739,205Consumer real estateâ€‹Â 690,504â€‹Â 649,867Construction and land developmentâ€‹Â 315,006â€‹Â 327,185Commercial and industrialâ€‹Â 731,600â€‹Â 645,918Leasesâ€‹â€‹ 67,052â€‹â€‹ 68,752Consumer and otherâ€‹Â 13,531â€‹Â 13,535Total loans and leasesâ€‹Â 3,717,478â€‹Â 3,444,462Less: Allowance for credit lossesâ€‹Â (35,609)â€‹Â (35,066)Loans and leases, netâ€‹$ 3,681,869â€‹$ 3,409,396 Schedule of Allowance for Loan Losses The following tables detail the changes in the allowance for credit losses by loan and lease classification (in thousands):â€‹Three Months Ended SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹Consumerâ€‹Constructionâ€‹Commercialâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercialâ€‹Realâ€‹andÂ Landâ€‹andâ€‹â€‹â€‹â€‹Consumerâ€‹â€‹â€‹â€‹â€‹ balanceÂ Â Â Â $ 15,630Â Â Â Â $ 7,543Â Â Â Â $ 3,496Â Â Â Â $ 7,234Â Â Â Â $ 670Â Â Â Â $ 117Â Â Â Â $ 34,690Charged-off loans and leasesâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â (430)â€‹Â (924)â€‹Â (72)â€‹Â (1,426)Recoveries of charge-offsâ€‹Â 1â€‹Â â€”â€‹Â â€”â€‹Â 40â€‹Â 8â€‹Â 23â€‹Â 72Provision charged to expense (1)â€‹Â (57)â€‹Â (14)â€‹Â 222â€‹Â 785â€‹Â 1,291â€‹Â 46â€‹Â 2,273Ending balanceâ€‹$ 15,574â€‹$ 7,529â€‹$ 3,718â€‹$ 7,629â€‹$ 1,045â€‹$ 114â€‹$ 35,609â€‹Three Months Ended SeptemberÂ 30,Â 2023â€‹â€‹â€‹â€‹â€‹Consumerâ€‹Constructionâ€‹Commercialâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercialâ€‹Realâ€‹andÂ Landâ€‹andâ€‹â€‹â€‹â€‹Consumerâ€‹â€‹â€‹â€‹â€‹ balanceÂ Â Â Â $ 14,314Â Â Â Â $ 6,748Â Â Â Â $ 5,446Â Â Â Â $ 5,504Â Â Â Â $ 586Â Â Â Â $ 149Â Â Â Â $ 32,747Charged-off loans and leasesâ€‹Â â€”â€‹Â (9)â€‹Â â€”â€‹Â (179)â€‹Â (143)â€‹Â (86)â€‹Â (417)Recoveries of charge-offsâ€‹Â 2â€‹Â 4â€‹Â â€”â€‹Â 48â€‹Â â€”â€‹Â 19â€‹Â 73Provision charged to expense (2)â€‹Â 691â€‹Â 413â€‹Â (369)â€‹Â 307â€‹Â 201â€‹Â 41â€‹Â 1,284Ending balanceâ€‹$ 15,007â€‹$ 7,156â€‹$ 5,077â€‹$ 5,680â€‹$ 644â€‹$ 123â€‹$ 33,687â€‹Nine Months Ended SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹Consumerâ€‹Constructionâ€‹Commercialâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercialâ€‹Realâ€‹andÂ Landâ€‹andâ€‹â€‹â€‹â€‹Consumerâ€‹â€‹â€‹â€‹â€‹RealÂ balanceÂ Â Â Â $ 15,264Â Â Â Â $ 7,249Â Â Â Â $ 4,874Â Â Â Â $ 6,924Â Â Â Â $ 640Â Â Â Â $ 115Â Â Â Â $ 35,066Charged-off loans and leasesâ€‹Â â€”â€‹Â â€”â€‹Â (441)â€‹Â (853)â€‹Â (1,246)â€‹Â (263)â€‹Â (2,803)Recoveries of charge-offsâ€‹Â 34â€‹Â 4â€‹Â â€”â€‹Â 136â€‹Â 8â€‹Â 73â€‹Â 255Provision charged to expense (1)â€‹Â 276â€‹Â 276â€‹Â (715)â€‹Â 1,422â€‹Â 1,643â€‹Â 189â€‹Â 3,091Ending balanceâ€‹$ 15,574â€‹$ 7,529â€‹$ 3,718â€‹$ 7,629â€‹$ 1,045â€‹$ 114â€‹$ 35,609â€‹Nine Months Ended SeptemberÂ 30,Â 2023â€‹â€‹â€‹â€‹Consumerâ€‹Constructionâ€‹Commercialâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercialâ€‹Realâ€‹andÂ Landâ€‹andâ€‹â€‹â€‹â€‹Consumerâ€‹â€‹â€‹â€‹â€‹RealÂ balanceÂ Â Â Â $ 10,821Â Â Â Â $ 4,028Â Â Â Â $ 3,059Â Â Â Â $ 3,997Â Â Â Â $ 1,293Â Â Â Â $ 136Â Â Â Â $ 23,334Impact of adopting ASU 2016-13â€‹â€‹ 879â€‹â€‹ 1,952â€‹â€‹ 2,145â€‹â€‹ 1,451â€‹â€‹ (683)â€‹â€‹ 13â€‹â€‹ 5,757Purchased credit-deteriorated gross upâ€‹â€‹ 2,652â€‹â€‹ 166â€‹â€‹ 25â€‹â€‹ 27â€‹â€‹ 28â€‹â€‹ â€”â€‹â€‹ 2,898Charged-off loans and leasesâ€‹Â â€”â€‹Â (9)â€‹Â â€”â€‹Â (387)â€‹Â (211)â€‹Â (332)â€‹Â (939)Recoveries of charge-offsâ€‹Â 5â€‹Â 13â€‹Â 25â€‹Â 153â€‹Â â€”â€‹Â 187â€‹Â 383Provision charged to expense (2)â€‹Â 650â€‹Â 1,006â€‹Â (177)â€‹Â 439â€‹Â 217â€‹Â 119â€‹Â 2,254Ending balanceâ€‹$ 15,007â€‹$ 7,156â€‹$ 5,077â€‹$ 5,680â€‹$ 644â€‹$ 123â€‹$ 33,687â€‹(1)In the provision expense in the consolidated statements of income there was a provision of $302 thousand and a release of $73 thousand unfunded commitments through the provision for credit losses not reflected in the three and nine months ended September 30, 2024.(2)In the provision expense in the consolidated statements of income was a release of $489 thousand and $796 thousand of unfunded commitments through the provision for credit losses not reflected in the three and nine months ended September 30, 2023.â€‹ Loan Credit Quality Indicators The following tables outline the amount of each loan and lease classification and the amount categorized into each risk rating based on year of origination as of September 30, 2024, and December 31, 2023 (in thousands):â€‹SeptemberÂ 30,Â 2024â€‹Loans Amortized Cost Basis by Origination Yearâ€‹Revolvingâ€‹L Termâ€‹TotalCommercial real estateâ€‹Pass$ 236,517â€‹$ 264,292â€‹$ 599,952â€‹$ 392,605â€‹$ 158,693â€‹$ 200,108â€‹$ 14,092â€‹$ 899â€‹$ 1,867,158Watchâ€‹ -â€‹â€‹ 7,293â€‹â€‹ 5,192â€‹â€‹ 1,883â€‹â€‹ 2,600â€‹â€‹ 6,911â€‹â€‹ 557â€‹â€‹ -â€‹â€‹ 24,436Special mentionâ€‹ -â€‹â€‹ -â€‹â€‹ 3,153â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 3,153Substandardâ€‹ 485â€‹â€‹ 342â€‹â€‹ -â€‹â€‹ 3,317â€‹â€‹ 303â€‹â€‹ 591â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 5,038Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total commercial real estateâ€‹ 237,002â€‹â€‹ 271,927â€‹â€‹ 608,297â€‹â€‹ 397,805â€‹â€‹ 161,596â€‹â€‹ 207,610â€‹â€‹ 14,649â€‹â€‹ 899â€‹â€‹ 1,899,785YTD gross charge-offsâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹Consumer real estateâ€‹Passâ€‹ 85,179â€‹â€‹ 112,549â€‹â€‹ 159,602â€‹â€‹ 85,817â€‹â€‹ 49,505â€‹â€‹ 68,295â€‹â€‹ 122,522â€‹â€‹ 1,463â€‹â€‹ 684,932Watchâ€‹ -â€‹â€‹ 82â€‹â€‹ -â€‹â€‹ 250â€‹â€‹ 110â€‹â€‹ 105â€‹â€‹ 1,157â€‹â€‹ -â€‹â€‹ 1,704Special mentionâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 51â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 51Substandardâ€‹ 189â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 176â€‹â€‹ -â€‹â€‹ 3,225â€‹â€‹ 227â€‹â€‹ -â€‹â€‹ 3,817Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total consumer real estateâ€‹ 85,368â€‹â€‹ 112,631â€‹â€‹ 159,602â€‹â€‹ 86,243â€‹â€‹ 49,615â€‹â€‹ 71,676â€‹â€‹ 123,906â€‹â€‹ 1,463â€‹â€‹ 690,504YTD gross charge-offsâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹Construction and land developmentâ€‹Passâ€‹ 150,971â€‹â€‹ 79,728â€‹â€‹ 48,854â€‹â€‹ 6,443â€‹â€‹ 2,222â€‹â€‹ 9,956â€‹â€‹

8,618â€‹â€‹ 983â€‹â€‹ 307,775Watchâ€‹ 2,170â€‹â€‹ 956â€‹â€‹ 106â€‹â€‹ 3,231â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 6,463Special mentionâ€‹ 558â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 558Substandardâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 72â€‹â€‹ -â€‹â€‹ 138â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 210Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total construction and land developmentâ€‹ 153,699â€‹â€‹ 80,684â€‹â€‹ 48,960â€‹â€‹ 9,746â€‹â€‹ 2,222â€‹â€‹ 10,094â€‹â€‹ 8,618â€‹â€‹ 983â€‹â€‹ 315,006YTD gross charge-offsâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ (441)â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ (441)â€‹Commercial and industrialâ€‹Passâ€‹ 97,216â€‹â€‹ 135,390â€‹â€‹ 146,669â€‹â€‹ 47,162â€‹â€‹ 18,926â€‹â€‹ 28,823â€‹â€‹ 246,985â€‹â€‹ 3,091â€‹â€‹ 724,262Watchâ€‹ 109â€‹â€‹ 125â€‹â€‹ 127â€‹â€‹ 4,209â€‹â€‹ 13â€‹â€‹ -â€‹â€‹ 1,600â€‹â€‹ 92â€‹â€‹ 6,275Special mentionâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Substandardâ€‹ -â€‹â€‹ 159â€‹â€‹ 455â€‹â€‹ 200â€‹â€‹ 129â€‹â€‹ 76â€‹â€‹ 20â€‹â€‹ 24â€‹â€‹ 1,063Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total commercial and industrialâ€‹ 97,325â€‹â€‹ 135,674â€‹â€‹ 147,251â€‹â€‹ 51,571â€‹â€‹ 19,068â€‹â€‹ 28,899â€‹â€‹ 248,605â€‹â€‹ 3,207â€‹â€‹ 731,600YTD gross charge-offsâ€‹ -â€‹â€‹ (618)â€‹â€‹ (235)â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ (853)â€‹Leasesâ€‹Passâ€‹ 21,003â€‹â€‹ 20,591â€‹â€‹ 18,741â€‹â€‹ 4,841â€‹â€‹ 1,420â€‹â€‹ 456â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 67,052Watchâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Special mentionâ€‹ -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€‹ -Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total leasesâ€‹ 21,003â€‹â€‹ 20,591â€‹â€‹ 18,741â€‹â€‹ 4,841â€‹â€‹ 1,420â€‹â€‹ 456â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 67,052YTD gross charge-offsâ€‹ (29)â€‹â€‹ (602)â€‹â€‹ (585)â€‹â€‹ (1)â€‹â€‹ (1)â€‹â€‹ (28)â€‹â€‹ -â€‹â€‹ -â€‹â€‹ (1,246)â€‹Consumer and otherâ€‹Passâ€‹ 3,966â€‹â€‹ 2,585â€‹â€‹ 1,121â€‹â€‹ 470â€‹â€‹ 282â€‹â€‹ 243â€‹â€‹ 4,853â€‹â€‹ -â€‹â€‹ 13,520Watchâ€‹ 5â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 5Special mentionâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Substandardâ€‹ -â€‹â€‹ 2â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 4â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 6Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total consumer and otherâ€‹ 3,971â€‹â€‹ 2,585â€‹â€‹ 1,123â€‹â€‹ 470â€‹â€‹ 282â€‹â€‹ 247â€‹â€‹ 4,853â€‹â€‹ -â€‹â€‹ 13,531YTD gross charge-offsâ€‹ (5)â€‹â€‹ (72)â€‹â€‹ (54)â€‹â€‹ (30)â€‹â€‹ (45)â€‹â€‹ (57)â€‹â€‹ -â€‹â€‹ -â€‹â€‹ (263)â€‹Total loansâ€‹Passâ€‹ 594,852â€‹â€‹ 615,135â€‹â€‹ 974,939â€‹â€‹ 537,338â€‹â€‹ 231,048â€‹â€‹ 307,881â€‹â€‹ 397,070â€‹â€‹ 6,436â€‹â€‹ 3,664,699Watchâ€‹ 2,284â€‹â€‹ 8,456â€‹â€‹ 5,425â€‹â€‹ 9,573â€‹â€‹ 2,723â€‹â€‹ 7,016â€‹â€‹ 3,314â€‹â€‹ 92â€‹â€‹ 38,883Special mentionâ€‹ 558â€‹â€‹ -â€‹â€‹ 3,153â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 51â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 3,762Substandardâ€‹ 674â€‹â€‹ 501â€‹â€‹ 457â€‹â€‹ 3,765â€‹â€‹ 432â€‹â€‹ 4,034â€‹â€‹ 247â€‹â€‹ 24â€‹â€‹ 10,134Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total loans$ 598,368â€‹$ 624,092â€‹$ 983,974â€‹$ 550,676â€‹$ 234,203â€‹$ 318,982â€‹$ 400,631â€‹$ 6,552â€‹$ 3,717,478Total YTD gross charge-offs$ (34)â€‹$ (1,292)â€‹$ (874)â€‹$ (31)â€‹$ (487)â€‹$ (85)â€‹$ -â€‹$ -â€‹$ (2,803)â€‹December 31, 2023â€‹Loans Amortized Cost Basis by Origination Yearâ€‹Revolvingâ€‹L Termâ€‹TotalCommercial real estateâ€‹Pass$ 237,110â€‹$ 578,227â€‹$ 433,505â€‹$ 181,374â€‹$ 134,495â€‹$ 106,315â€‹$ 15,132â€‹$ 6,690â€‹$ 1,692,848Watchâ€‹ 22,295â€‹â€‹ 1,267â€‹â€‹ 1,950â€‹â€‹ 921â€‹â€‹ 4,426â€‹â€‹ 2,926â€‹â€‹ -â€‹â€‹ 3,500â€‹â€‹ 37,285Special mentionâ€‹ -â€‹â€‹ 3,215â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 3,215Substandardâ€‹ 903â€‹â€‹ -â€‹â€‹ 3,932â€‹â€‹ 310â€‹â€‹ 282â€‹â€‹ 430â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 5,857Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total commercial real estateâ€‹ 260,308â€‹â€‹ 582,709â€‹â€‹ 439,387â€‹â€‹ 182,605â€‹â€‹ 139,203â€‹â€‹ 109,671â€‹â€‹ 15,132â€‹â€‹ 10,190â€‹â€‹ 1,739,205YTD gross charge-offsâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹Consumer real estateâ€‹Passâ€‹ 123,203â€‹â€‹ 174,755â€‹â€‹ 98,460â€‹â€‹ 53,688â€‹â€‹ 33,598â€‹â€‹ 48,378â€‹â€‹ 107,949â€‹â€‹ 3,026â€‹â€‹ 643,057Watchâ€‹ 171â€‹â€‹ -â€‹â€‹ 258â€‹â€‹ 116â€‹â€‹ -â€‹â€‹ 55â€‹â€‹ 1,581â€‹â€‹ -â€‹â€‹ 2,181Special mentionâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 53â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 53Substandardâ€‹ 196â€‹â€‹ 824â€‹â€‹ 176â€‹â€‹ 253â€‹â€‹ 164â€‹â€‹ 2,850â€‹â€‹ 113â€‹â€‹ -â€‹â€‹ 4,576Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total consumer real estateâ€‹ 123,570â€‹â€‹ 175,579â€‹â€‹ 98,894â€‹â€‹ 54,057â€‹â€‹ 33,762â€‹â€‹ 51,336â€‹â€‹ 109,643â€‹â€‹ 3,026â€‹â€‹ 649,867YTD gross charge-offsâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ (9)â€‹â€‹ -â€‹â€‹ -â€‹â€‹ (9)â€‹Construction and land developmentâ€‹Passâ€‹ 113,752â€‹â€‹ 115,032â€‹â€‹ 23,823â€‹â€‹ 2,749â€‹â€‹ 5,056â€‹â€‹ 6,595â€‹â€‹ 40,667â€‹â€‹ 7,489â€‹â€‹ 315,163Watchâ€‹ 6,670â€‹â€‹ 3,233â€‹â€‹ 607â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 1â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 10,511Special mentionâ€‹ 437â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 437Substandardâ€‹ -â€‹â€‹ -â€‹â€‹ 35â€‹â€‹ 620â€‹â€‹ -â€‹â€‹ 419â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 1,074Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total construction and land developmentâ€‹ 120,859â€‹â€‹ 118,265â€‹â€‹ 24,465â€‹â€‹ 3,369â€‹â€‹ 5,056â€‹â€‹ 7,015â€‹â€‹ 40,667â€‹â€‹ 7,489â€‹â€‹ 327,185YTD gross charge-offsâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹Commercial and industrialâ€‹Passâ€‹ 168,957â€‹â€‹ 162,799â€‹â€‹ 62,796â€‹â€‹ 22,639â€‹â€‹ 9,135â€‹â€‹ 25,207â€‹â€‹ 185,619â€‹â€‹ 7,270â€‹â€‹ 644,422Watchâ€‹ 54â€‹â€‹ 15â€‹â€‹ 13â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 120â€‹â€‹ 83â€‹â€‹ 285Special mentionâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Substandardâ€‹ 193â€‹â€‹ 614â€‹â€‹ 200â€‹â€‹ 129â€‹â€‹ 75â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 1,211Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total commercial and industrialâ€‹ 169,204â€‹â€‹ 163,428â€‹â€‹ 63,009â€‹â€‹ 22,768â€‹â€‹ 9,210â€‹â€‹ 25,207â€‹â€‹ 185,739â€‹â€‹ 7,353â€‹â€‹ 645,918YTD gross charge-offsâ€‹ (75)â€‹â€‹ (274)â€‹â€‹ (50)â€‹â€‹ (183)â€‹â€‹ -â€‹â€‹ -â€‹â€‹ (2)â€‹â€‹ -â€‹â€‹ (584)â€‹Leasesâ€‹Passâ€‹ 28,922â€‹â€‹ 26,658â€‹â€‹ 8,658â€‹â€‹ 3,603â€‹â€‹ 703â€‹â€‹ 208â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 68,752Watchâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Special mentionâ€‹ -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€‹ -Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total leasesâ€‹ 28,922â€‹â€‹ 26,658â€‹â€‹ 8,658â€‹â€‹ 3,603â€‹â€‹ 703â€‹â€‹ 208â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 68,752YTD gross charge-offsâ€‹ (122)â€‹â€‹ (193)â€‹â€‹ (18)â€‹â€‹ -â€‹â€‹ (12)â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ (345)â€‹Consumer and otherâ€‹Passâ€‹ 5,926â€‹â€‹ 2,049â€‹â€‹ 841â€‹â€‹ 373â€‹â€‹ 132â€‹â€‹ 206â€‹â€‹ 3,931â€‹â€‹ 67â€‹â€‹ 13,525Watchâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 10â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 10Special mentionâ€‹ -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€‹ -Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total consumer and otherâ€‹ 5,926â€‹â€‹ 2,049â€‹â€‹ 841â€‹â€‹ 373â€‹â€‹ 142â€‹â€‹ 206â€‹â€‹ 3,931â€‹â€‹ 67â€‹â€‹ 13,535YTD gross charge-offsâ€‹ (40)â€‹â€‹ (135)â€‹â€‹ (74)â€‹â€‹ (54)â€‹â€‹ (33)â€‹â€‹ (89)â€‹â€‹ -â€‹â€‹ -â€‹â€‹ (425)â€‹Total loansâ€‹Passâ€‹ 677,870â€‹â€‹ 1,059,520â€‹â€‹ 628,083â€‹â€‹ 264,426â€‹â€‹ 183,119â€‹â€‹ 186,909â€‹â€‹ 353,298â€‹â€‹ 24,542â€‹â€‹ 3,377,767Watchâ€‹ 29,190â€‹â€‹ 4,515â€‹â€‹ 2,828â€‹â€‹ 1,037â€‹â€‹ 4,436â€‹â€‹ 2,982â€‹â€‹ 1,701â€‹â€‹ 3,583â€‹â€‹ 50,272Special mentionâ€‹ 437â€‹â€‹ 3,215â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 53â€‹â€‹ -â€‹â€‹ -â€‹â€‹ 3,705Substandardâ€‹ 1,292â€‹â€‹ 1,438â€‹â€‹ 4,343â€‹â€‹ 1,312â€‹â€‹ 521â€‹â€‹ 3,699â€‹â€‹ 113â€‹â€‹ -â€‹â€‹ 12,718Doubtfulâ€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -â€‹â€‹ -Total loans$ 708,789â€‹$ 1,068,688â€‹$ 635,254â€‹$ 266,775â€‹$ 188,076â€‹$ 193,643â€‹$ 355,112â€‹$ 28,125â€‹$ 3,444,462Total YTD gross charge-offs$ (237)â€‹$ (602)â€‹$ (142)â€‹$ (237)â€‹$ (45)â€‹$ (98)â€‹$ (2)â€‹$ -â€‹$ (1,363) Past Due Loans and Leases The following tables present an aging analysis of our loan and lease portfolio (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ â€‹â€‹September 30, 2024â€‹Â Â Â â€‹Â Â Â Â â€‹Â Â Â Â 90 DaysÂ Â Â Â â€‹Â Â Â Â â€‹â€‹â€‹â€‹â€‹Â Â Â Â â€‹Â 30-59 DaysÂ 60-89 DaysÂ orÂ MoreÂ TotalÂ Loans Notâ€‹TotalÂ â€‹Â Past DueÂ Past DueÂ Past Dueâ€‹PastÂ Dueâ€‹Past Dueâ€‹Loansâ€‹Commercial real estateâ€‹$ 1,909â€‹$ 37â€‹$ 802â€‹$ 2,748â€‹$ 1,897,037â€‹$ 1,899,785â€‹Consumer real estateâ€‹Â 596â€‹Â 709â€‹Â 387â€‹Â 1,692â€‹Â 688,812â€‹â€‹ 690,504â€‹Construction and land developmentâ€‹Â â€"â€‹Â 41â€‹Â 41â€‹Â 314,965â€‹â€‹ 315,006â€‹Commercial and industrialâ€‹Â 454â€‹Â â€"â€‹Â 1,653â€‹Â 2,107â€‹Â 729,493â€‹â€‹ 731,600â€‹Leasesâ€‹â€‹ 1,814â€‹â€‹ 812â€‹â€‹ 1,601â€‹â€‹ 4,227â€‹â€‹ 62,825â€‹â€‹ 67,052â€‹Consumer and otherâ€‹Â 85â€‹Â 18â€‹Â 16â€‹Â 119â€‹Â 13,412â€‹â€‹ 13,531â€‹Totalâ€‹$ 4,858â€‹$ 1,576â€‹$ 4,500â€‹$ 10,934â€‹$ 3,706,544â€‹$ 3,717,478â€‹December 31, 2023â€‹â€‹Â Â Â â€‹Â Â Â Â â€‹Â Â Â Â 90 DaysÂ Â Â Â â€‹Â Â Â Â â€‹â€‹â€‹â€‹â€‹Â Â Â Â â€‹Â 30-59Â Days 60-89 DaysÂ orÂ MoreÂ TotalÂ Loans Notâ€‹TotalÂ â€‹Â PastÂ DueÂ Past DueÂ Past Dueâ€‹PastÂ Dueâ€‹Past Dueâ€‹Loansâ€‹Commercial real estateâ€‹$ 52â€‹$ 270â€‹$ 1,660â€‹$ 1,982â€‹$ 1,737,223â€‹$ 1,739,205â€‹Consumer real estateâ€‹Â 2,216â€‹Â 1,347â€‹Â 561â€‹Â 4,124â€‹Â 645,743â€‹â€‹ 649,867â€‹Construction and land developmentâ€‹Â 631â€‹Â â€"â€‹Â 620â€‹Â 1,251â€‹Â 325,934â€‹â€‹ 327,185â€‹Commercial and industrialâ€‹Â 956â€‹Â 330â€‹Â 2,286â€‹Â 3,572â€‹Â 642,346â€‹â€‹ 645,918â€‹Leasesâ€‹â€‹ 1,208â€‹â€‹ 132â€‹â€‹ 212â€‹â€‹ 1,552â€‹â€‹ 67,200â€‹â€‹ 68,752â€‹Consumer and otherâ€‹Â 80â€‹Â 9â€‹Â 98â€‹Â 187â€‹Â 13,348â€‹â€‹ 13,535â€‹Totalâ€‹$ 5,143â€‹$ 2,088â€‹$ 5,437â€‹$ 12,668â€‹$ 3,431,794â€‹$ 3,444,462â€‹ Summary of amortized cost basis of loans on nonaccrual status and loans past due 90 or more days and still accruing interest The table below presents the amortized cost basis of loans on nonaccrual status and loans past due 90 or more days and still accruing interest at September 30, 2024 and December 31, 2023. Also presented is the balance of loans on nonaccrual status at September 30, 2024 and December 31, 2023, for which there was no related allowance for credit losses is recorded (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ â€‹â€‹September 30, 2024â€‹December 31, 2023â€‹Â Â Â Â TotalÂ Â Â Â NonaccrualÂ Â Â Â Loans Past DueÂ Â Â Â TotalÂ Â Â Â NonaccrualÂ Â Â Â Loans Past Dueâ€‹Â NonaccrualÂ With No AllowanceÂ Over 90 Daysâ€‹Nonaccrualâ€‹With No Allowanceâ€‹Over 90 Daysâ€‹Â LoansÂ for Credit LossesÂ Still Accruingâ€‹Loansâ€‹for Credit Lossesâ€‹Still AccruingCommercial real estateâ€‹$ 1,416â€‹$ 802â€‹$ â€"â€‹$ 2,044â€‹$ 1,352â€‹$ â€"Consumer real estateâ€‹Â 3,242â€‹Â 1,800â€‹Â â€"â€‹Â 2,647â€‹â€‹ 1,562â€‹Â â€"Construction and land developmentâ€‹Â 41â€‹Â â€"â€‹Â â€"â€‹Â 620â€‹Â â€"Commercial and industrialâ€‹Â 1,990â€‹Â â€"â€‹Â â€"â€‹Â 2,480â€‹â€‹ 160â€‹Â â€"Leasesâ€‹â€‹ 2,626â€‹â€‹ â€"â€‹â€‹ 156â€‹â€‹ 140â€‹â€‹ â€"â€‹â€‹ 72Consumer and otherâ€‹Â 4â€‹Â â€"â€‹Â 16â€‹Â â€"â€‹â€‹ â€"â€‹Â 98Totalâ€‹$ 9,319â€‹$ 2,602â€‹$ 172â€‹$ 7,931â€‹$ 3,074â€‹$ 170 Summary of amortized cost basis of collateral dependent loans, which are individually evaluated to determine expected credit losses â€‹The following table presents the amortized cost basis of collateral-dependent loans, which are individually evaluated to determine expected credit losses (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ â€‹â€‹September 30, 2024â€‹Â Real EstateÂ OtherÂ TotalCommercial real estateâ€‹$ 4,353â€‹$ â€"â€‹$ 4,353Consumer real estateâ€‹Â 2,096â€‹Â â€"â€‹Â 2,096Construction and land developmentâ€‹Â â€"â€‹Â â€"â€‹Â â€"Commercial and industrialâ€‹Â â€"â€‹Â 859â€‹Â 859Leasesâ€‹â€‹ â€"â€‹â€‹ 534â€‹â€‹ 534Consumer and otherâ€‹Â â€"â€‹Â â€"â€‹Â â€"Totalâ€‹$ 6,449â€‹$ 1,393â€‹$ 7,842â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ â€‹â€‹December 31, 2023â€‹Â Real EstateÂ OtherÂ TotalCommercial real estateâ€‹$ 5,155â€‹$ â€"â€‹$ 5,155Consumer real estateâ€‹Â 2,756â€‹Â â€"â€‹Â 2,756Construction and land developmentâ€‹Â 1,411â€‹Â â€"â€‹Â 1,411Commercial and industrialâ€‹Â â€"â€‹Â 1,018â€‹Â 1,018Leasesâ€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"Consumer and otherâ€‹Â â€"â€‹Â â€"â€‹Â â€"Totalâ€‹$ 9,322â€‹$ 1,018â€‹$ 10,340 Summary of loans and leases made to borrowers experiencing financial difficulty that were modified 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 Payment Delayâ€‹â€‹â€‹Â PaymentÂ TermÂ and Termâ€‹â€‹â€‹Three Months Ended SeptemberÂ 30,Â 2024â€‹DelayÂ Extensionâ€‹Extensionâ€‹TotalCommercial real estateâ€‹$ â€"â€‹$ â€"â€‹$ â€"â€‹$ â€"Consumer real estateâ€‹Â â€"â€‹Â 83â€‹Â â€"â€‹â€‹ 83Construction and land developmentâ€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹â€‹ â€"Commercial and industrialâ€‹Â â€"â€‹Â 27â€‹Â â€"â€‹â€‹ 27Leasesâ€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"Consumer and otherâ€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹â€‹ â€"Totalâ€‹$ â€"â€‹$ 110â€‹$ â€"â€‹$ 110â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Nine Months Ended SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial real estateâ€‹$ â€"â€‹$ 226â€‹$ â€"â€‹$ 226Consumer real estateâ€‹Â â€"â€‹Â 83â€‹Â â€"â€‹â€‹ 83Construction and land developmentâ€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹â€‹ â€"Commercial and industrialâ€‹Â â€"â€‹Â 27â€‹Â â€"â€‹â€‹ 27Leasesâ€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"Consumer and otherâ€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹â€‹ â€"Totalâ€‹$ â€"â€‹$ 336â€‹$ â€"â€‹$ 336â€‹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 Payment Delayâ€‹â€‹â€‹Â PaymentÂ TermÂ and Termâ€‹â€‹â€‹Three Months Ended SeptemberÂ 30,Â 2023â€‹DelayÂ Extensionâ€‹Extensionâ€‹TotalCommercial real estateâ€‹$ â€"â€‹$ 528â€‹$ â€"â€‹$ 528Consumer real estateâ€‹Â â€"â€‹Â 514â€‹Â â€"â€‹â€‹ 514Construction and land developmentâ€‹Â â€"â€‹Â 748â€‹Â â€"â€‹â€‹ 748Commercial and industrialâ€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹â€‹ â€"Leasesâ€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"Consumer and otherâ€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹â€‹ â€"Totalâ€‹$ â€"â€‹$ 1,790â€‹$ â€"â€‹$ 1,790â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Nine Months Ended SeptemberÂ 30,Â 2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial real estateâ€‹$ 403â€‹$ 566â€‹$ â€"â€‹$ 969Consumer real estateâ€‹Â â€"â€‹Â 514â€‹Â â€"â€‹â€‹ 514Construction and land developmentâ€‹Â â€"â€‹Â 748â€‹Â â€"â€‹â€‹ 748Commercial and industrialâ€‹Â 63â€‹Â â€"â€‹Â 153â€‹â€‹ 216Leasesâ€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"Consumer and otherâ€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹â€‹ â€"Totalâ€‹$ 466â€‹$ 1,828â€‹$ 153â€‹$ 2,447â€‹The following table summarizes the financial impacts of loan modifications made to borrowers experiencing financial difficulty during the three and nine months ended September 30, 2024 and 2023, respectively. (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Weighted-Averageâ€‹â€‹â€‹Â Â Â Â TermÂ Â Â Â Weighted-Averageâ€‹Â ExtensionÂ Total PaymentThree Months Ended SeptemberÂ 30,Â 2024â€‹(in months)Â DelayCommercial real estateâ€‹â€‹ â€"â€‹$ â€"Consumer real estateâ€‹Â 62â€‹Â â€"Construction and land developmentâ€‹Â â€"â€‹Â â€"Commercial and industrialâ€‹Â 38â€‹Â â€"Leasesâ€‹â€‹ â€"â€‹â€‹ â€"Consumer and otherâ€‹Â â€"â€‹Â â€"â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â â€‹â€‹â€‹â€‹â€‹Nine Months Ended SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹Commercial real estateâ€‹â€‹ 64â€‹$ â€"Consumer real estateâ€‹Â 62â€‹Â â€"Construction and land developmentâ€‹Â â€"â€‹Â â€"Commercial and industrialâ€‹Â 38â€‹Â â€"Leasesâ€‹â€‹ â€"â€‹â€‹ â€"Consumer and otherâ€‹Â â€"â€‹Â â€"â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Weighted-Averageâ€‹â€‹â€‹Â Â Â Â TermÂ Â Â Â Weighted-Averageâ€‹Â ExtensionÂ Total PaymentThree Months Ended SeptemberÂ 30,Â 2023â€‹(in months)Â DelayCommercial real estateâ€‹â€‹ 12â€‹$ â€"Consumer real estateâ€‹Â 20â€‹Â â€"Construction and land developmentâ€‹Â 9â€‹Â â€"Commercial and industrialâ€‹Â â€"â€‹Â â€"Leasesâ€‹â€‹ â€"â€‹â€‹ â€"Consumer and otherâ€‹Â â€"â€‹Â â€"â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â â€‹â€‹â€‹â€‹â€‹Nine Months Ended SeptemberÂ 30,Â 2023â€‹â€‹â€‹â€‹â€‹â€‹Commercial real estateâ€‹â€‹ 23â€‹$ 23Consumer real estateâ€‹Â 15â€‹Â â€"Construction and land developmentâ€‹Â 9â€‹Â â€"Commercial and industrialâ€‹Â 30â€‹Â 7Leasesâ€‹â€‹ â€"â€‹â€‹ â€"Consumer and otherâ€‹Â â€"â€‹Â â€"The table below shows an age analysis of loans and leases made to borrowers experiencing financial difficulty that were modified in the last twelve months, (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹September 30, 2024â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Â Â 90 DaysÂ Â Â Â â€‹Â Â Â Â â€‹â€‹â€‹Â â€‹Â 30-89Â DaysÂ orÂ MoreÂ â€‹Â â€‹â€‹Â CurrentÂ PastÂ DueÂ Past Dueâ€‹Nonaccrualâ€‹TotalCommercial real estateâ€‹$ 637â€‹$ 55â€‹$ â€"â€‹$ 398â€‹$ 1,090Consumer real estateâ€‹Â 354â€‹Â â€"â€‹Â â€"â€‹Â 176â€‹Â 530Construction and land developmentâ€‹Â 2,307â€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹Â 2,307Commercial and industrialâ€‹Â 16â€‹Â â€"â€‹Â â€"â€‹Â 169â€‹Â 185Leasesâ€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"Consumer and otherâ€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹Â â€"Totalâ€‹$ 3,314â€‹$ 55â€‹$ â€"â€‹$ 743â€‹$ 4,112 X - DefinitionThe tabular disclosure of amortized cost basis of collateral dependent loans, which are individually evaluated to determine expected credit losses. + ReferencesNo definition available. + Details Name: smbk_SummaryOfAmortizedCostBasisOfCollateralDependentLoansWhichAreIndividuallyEvaluatedToDetermineExpectedCreditLossesTableTextBlock Namespace Prefix: smbk_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of allowance for credit loss on financing receivable. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Publisher FASB -URI

https://asc.fasb.org/1943274/2147481962/310-10-50-11BReference 2: 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_AllowanceForCreditLossesOnFinancingReceivablesTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of financing receivables by credit quality indicator. The credit quality indicator is a statistic about the credit quality of financing receivables. Examples include, but not limited to, consumer credit risk scores, credit-rating-agency ratings, an entity's internal credit risk grades, loan-to-value ratios, collateral, collection experience and other internal metrics. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 29 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-29Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-5 + Details Name: us-gaap_FinancingReceivableCreditQualityIndicatorsTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of aging analysis for financing receivable. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7A -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-7AReference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-7Reference 3: 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 4: 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_PastDueFinancingReceivablesTableTextBlock 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 X - DefinitionTabular disclosure of the various types of trade accounts and notes receivable and for each the gross carrying value, allowance, and net carrying value as of the balance sheet date. Presentation is categorized by current, noncurrent and unclassified receivables. + 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(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-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(3)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_ScheduleOfAccountsNotesLoansAndFinancingReceivableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of financing receivable on nonaccrual status. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-7Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 16 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-16 + Details Name: us-gaap_ScheduleOfFinancingReceivablesNonAccrualStatusTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of financing receivable modified for debtor experiencing financial difficulty. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 34 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-34Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 33 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-33Reference 3: 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 4: http://www.xbrl.org/2009/role/commonPracticeRef -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 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-42 + Details Name: us-gaap_TroubledDebtRestructuringsOnFinancingReceivablesTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 40 R28.htm IDEA: XBRL DOCUMENT v3.24.3 Goodwill and Intangible Assets (Tables) 9 Months Ended Sep. 30, 2024 Goodwill and Intangible Assets Disclosure [Abstract] Â Schedule of Finite-Lived Intangible Assets Other intangible assets as of the dates indicated is summarized below (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Core DepositÂ Â Â Â Customer RelationshipsÂ Â Â Â Tradenameâ€‹â€‹Â Amortized other intangible assets:â€‹Intangiblesâ€‹Intangiblesâ€‹Intangiblesâ€‹Totalâ€‹SeptemberÂ 30,Â 2024:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Beginning balance January 1, 2024, grossâ€‹$ 17,470â€‹$ 5,670â€‹$ 63â€‹$ 23,203â€‹Less: accumulated amortizationâ€‹â€‹ (11,021)â€‹â€‹ (2,940)â€‹â€‹ (63)â€‹â€‹ (14,024)â€‹Balance, SeptemberÂ 30,Â 2024, other intangible assets, netâ€‹$ 6,449â€‹$ 2,730â€‹$ -â€‹$ 9,179â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹December 31, 2023:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Beginning balance January 1, 2023, grossâ€‹$ 17,470â€‹$ 5,670â€‹$ 63â€‹$ 23,203â€‹Less: accumulated amortizationâ€‹â€‹ (9,758)â€‹â€‹ (2,379)â€‹â€‹ (63)â€‹â€‹ (12,200)â€‹Balance, DecemberÂ 31,Â 2023, other intangible assets, netâ€‹$ 7,712â€‹$ 3,291â€‹$ -â€‹$ 11,003â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ Schedule of Finite-Lived Intangible Assets, Future Amortization Expense As of September 30, 2024, the estimated aggregate amortization expense for future periods for intangibles is as follows (in thousands):â€‹â€‹â€‹â€‹â€‹Remainder of 2024Â Â Â Â $ 6002025â€‹Â 2,2562026â€‹Â 2,0862027â€‹Â 1,9042028â€‹â€‹ 1,139Thereafterâ€‹Â 1,194Totalâ€‹$ 9,179â€‹ X - ReferencesNo definition available. + Details Name: us-gaap_GoodwillAndIntangibleAssetsDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of assets, excluding financial assets and goodwill, lacking physical substance with a finite life, by either major class or business segment. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 40 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482640/350-30-55-40Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482665/350-30-50-2 + Details Name: us-gaap_ScheduleOfFiniteLivedIntangibleAssetsTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of the amount of amortization expense expected to be recorded in succeeding fiscal years for finite-lived intangible assets. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 40 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482640/350-30-55-40Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482665/350-30-50-2 + Details Name: us-gaap_ScheduleofFiniteLivedIntangibleAssetsFutureAmortizationExpenseTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 41 R29.htm IDEA: XBRL DOCUMENT v3.24.3 Borrowings, Line of Credit and Subordinated Debt (Tables) 9 Months Ended Sep. 30, 2024 Borrowings, Line of Credit and Subordinated Debt [Abstract] Â Schedule of debt At September 30, 2024, total borrowings were $9.0 million compared to $13.1 million at December 31, 2023. Â Borrowings consist of the following (in thousands): â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â â€‹DecemberÂ 31,Â â€‹â€‹2024â€‹2023Securities sold under customer repurchase agreementsÂ Â Â Â $ 3,997â€‹$ 5,078Other borrowingsâ€‹â€‹ 5,000â€‹â€‹ 8,000TotalÂ Â Â Â $ 8,997â€‹$ 13,078 X - ReferencesNo definition available. + Details Name: us-gaap_DebtDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of information pertaining to short-term and long-debt instruments or arrangements, including but not limited to identification of terms, features, collateral requirements and other information necessary to a fair presentation. + ReferencesNo definition available. + Details Name: us-gaap_ScheduleOfDebtTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 42 R30.htm IDEA: XBRL DOCUMENT v3.24.3 Employee Benefit Plans (Tables) 9 Months Ended Sep. 30, 2024 Defined Benefit Plan [Abstract] Â Schedule of Option Activity A summary of the status of stock option plans is presented in the following table:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â â€‹Â Â Â Â Weightedâ€‹â€‹â€‹â€‹Averageâ€‹â€‹â€‹â€‹Exercisableâ€‹â€‹Numberâ€‹PriceOutstanding at DecemberÂ 31,Â 2023Â 16,340â€‹$ 13.55GrantedÂ â€”â€‹Â â€”ExercisedÂ (6,192)â€‹Â 11.09ForfeitedÂ â€”â€‹Â â€”Outstanding at SeptemberÂ 30,Â 2024Â 10,148â€‹$ 15.05 Schedule of Options Outstanding by Exercise Price Range â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Options Outstandingâ€‹Options Exercisableâ€‹â€‹Â Â Â Â â€‹Â Â Â Â Weighted-Â Â Â Â â€‹â€‹Â Â Â Â â€‹Â Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹Averageâ€‹Weighted-â€‹â€‹â€‹Weighted-â€‹â€‹â€‹â€‹â€‹Remainingâ€‹Averageâ€‹â€‹â€‹AverageExerciseâ€‹Numberâ€‹Contractualâ€‹Exerciseâ€‹Numberâ€‹ExercisePricesâ€‹Outstandingâ€‹Lifeâ€‹Priceâ€‹Exercisableâ€‹Price$ 15.05Â 10,148Â 1.00 yearsâ€‹$ 15.05Â 10,148â€‹$ 15.05â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Outstanding, end of periodÂ 10,148Â 1.00 yearsâ€‹$ 15.05â€‹ 10,148â€‹$ 15.05 Schedule of Non-vested Restricted Stock Awards â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â â€‹Â Â Â Â Weightedâ€‹â€‹â€‹â€‹Averageâ€‹â€‹â€‹â€‹Grant-Dateâ€‹â€‹Numberâ€‹FairÂ ValueBalance at DecemberÂ 31,Â 2023Â 171,770â€‹$ 22.22GrantedÂ 79,643â€‹Â 24.04VestedÂ (51,236)â€‹Â 21.74Forfeited/expiredÂ (3,309)â€‹Â 24.75Balance at SeptemberÂ 30,Â 2024Â 196,868â€‹$ 23.04 Share-based Payment Arrangement, Stock Appreciation Right, Activity â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹WeightedÂ Â Â â€‹â€‹â€‹â€‹Averageâ€‹Â Â Â Â NumberÂ Â Â Â Â ExercisableÂ PriceOutstanding at DecemberÂ 31,Â 2023â€‹ 20,000â€‹$ 20.70Grantedâ€‹ â€”â€‹â€‹ â€”ExercisedÂ (16,000)Â â€‹ 20.70ForfeitedÂ â€”Â â€‹ â€”Outstanding at SeptemberÂ 30,Â 2024Â 4,000â€‹$ 20.70â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SARsÂ Outstandingâ€‹SARsÂ Exercisableâ€‹â€‹â€‹â€‹â€‹Weighted-â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Averageâ€‹Weighted-â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Remainingâ€‹Averageâ€‹â€‹â€‹Weighted-Â AverageExerciseâ€‹Numberâ€‹Contractualâ€‹Exerciseâ€‹Numberâ€‹ExercisePricesÂ OutstandingÂ Lifeâ€‹â€‹Priceâ€‹Exercisableâ€‹Price$ 20.70Â 4,000Â 0.25 yearsâ€‹$ 20.70Â 4,000â€‹$ 20.70â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Outstanding, end of periodÂ 4,000Â 0.25 yearsâ€‹$ 20.70Â 4,000â€‹$ 20.70 X - ReferencesNo definition available. + Details Name: us-gaap_CompensationAndRetirementDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of option exercise prices, by grouped ranges, including the upper and lower limits of the price range, the number of shares under option, weighted average exercise price and remaining contractual option terms. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 10 -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ScheduleOfShareBasedCompensationSharesAuthorizedUnderStockOptionPlansByExercisePriceRangeTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of the number and weighted-average exercise prices (or conversion ratios) for stock appreciation rights awards that were outstanding at the beginning and end of the year, and the number of stock appreciation rights awards that were granted, exercised or converted, forfeited, and expired during the year. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ScheduleOfShareBasedCompensationStockAppreciationRightsAwardActivityTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure for stock option plans. Includes, but is not limited to, outstanding awards at beginning and end of year, grants, exercises, forfeitures, and weighted-average grant date fair value. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d) -SubTopic 10 -Topic 718 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (e) -SubTopic 10 -Topic 718 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ScheduleOfShareBasedCompensationStockOptionsActivityTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionDisclosure of the number and weighted-average grant date fair value for restricted stock and restricted stock units that were outstanding at the beginning and end of the year, and the number of restricted stock and restricted stock units that were granted, vested, or forfeited during the year. + ReferencesNo definition available. + Details Name: us-gaap_ScheduleOfSharebasedCompensationRestrictedStockAndRestrictedStockUnitsActivityTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 43 R31.htm IDEA: XBRL DOCUMENT v3.24.3 Commitments and Contingencies (Tables) 9 Months Ended Sep. 30, 2024 Commitments and Contingencies Disclosure [Abstract] Â Other Commitments A summary of the Companyâ€™s total contractual amount for all off-balance sheet commitments are as follows (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â â€‹DecemberÂ 31,Â â€‹â€‹2024â€‹2023Commitments to extend creditÂ Â Â Â $ 780,576â€‹$ 716,951Standby letters of creditâ€‹Â 29,280â€‹Â 7,611 X - ReferencesNo definition available. + Details Name: us-gaap_CommitmentsAndContingenciesDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of information about obligations resulting from other commitments. + ReferencesNo definition available. + Details Name: us-gaap_OtherCommitmentsTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 44 R32.htm IDEA: XBRL DOCUMENT v3.24.3 Fair Value Disclosures (Tables) 9 Months Ended Sep. 30, 2024 Fair Value Disclosures [Abstract] Â Schedule of Fair Value, Assets and Liabilities Measured on Recurring Basis â€‹The tables below present the recorded amount of assets and liabilities measured at fair value on a recurring basis (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 QuotedÂ PricesÂ inÂ Â Â Â SignificantÂ Â Â Â Significantâ€‹â€‹â€‹â€‹â€‹ActiveÂ Marketsâ€‹Otherâ€‹Otherâ€‹â€‹â€‹â€‹â€‹ available-for-sale:Â â€‹Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹U.S. Treasuryâ€‹$ 77,911â€‹$ â€”â€‹$ 77,911â€‹$ â€”U.S. Government-sponsored enterprises (GSEs)â€‹â€‹ 42,566â€‹â€‹ â€”â€‹â€‹ 42,566â€‹â€‹ â€”Municipal securities â€‹Â 18,097â€‹Â â€”â€‹Â 18,097â€‹Â â€”Other debt securitiesâ€‹Â 40,232â€‹Â â€”â€‹Â 40,232â€‹Â â€”Mortgage-backed securities (GSEs)â€‹Â 322,530â€‹Â â€”â€‹Â 322,530â€‹Â â€”Total securities available-for-saleâ€‹â€‹ 501,336â€‹â€‹ â€”â€‹â€‹ 501,336â€‹â€‹ â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Derivative financial instruments and interest rate swap agreementsâ€‹â€‹ 12,387â€‹â€‹ â€”â€‹â€‹ 12,387â€‹â€‹ â€”Total assets at fair valueâ€‹$ 513,723â€‹$ â€”â€‹$ 513,723â€‹$ 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€‹Derivative financial instruments and interest rate swap agreementsâ€‹$ 14,023â€‹$ â€”â€‹$ 14,023â€‹$ â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹DecemberÂ 31,Â 2023:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Assets:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Securities available-for-sale:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â U.S. Treasuryâ€‹$ 76,033â€‹$ â€”â€‹$ 76,033â€‹$ â€”U.S. Government-sponsored enterprises (GSEs)â€‹â€‹ 48,093â€‹â€‹ â€”â€‹â€‹ 48,093â€‹â€‹ â€”Municipal securities â€‹Â 18,276â€‹Â â€”â€‹Â 18,276â€‹Â â€”Other debt securitiesâ€‹Â 33,069â€‹Â â€”â€‹Â 33,069â€‹Â â€”Mortgage-backed securities (GSEs)â€‹Â 232,939â€‹Â â€”â€‹Â 232,939â€‹Â â€”Total securities available-for-saleâ€‹â€‹ 408,410â€‹â€‹ â€”â€‹â€‹ 408,410â€‹â€‹ â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Derivative financial instruments and interest rate swap agreementsâ€‹â€‹ 12,821â€‹â€‹ â€”â€‹â€‹ 12,821â€‹â€‹ â€”Total assets at fair valueâ€‹$ 421,231â€‹$ â€”â€‹$ 421,231â€‹$ 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 financial instruments and interest rate swap agreementsâ€‹$ 14,807â€‹$ â€”â€‹$ 14,807â€‹$ â€” Fair Value, Assets and Liabilities Measured on Nonrecurring Basis 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 QuotedÂ PricesÂ inÂ Â Â Â SignificantÂ Â Â Â Significantâ€‹â€‹â€‹â€‹â€‹ActiveÂ Marketsâ€‹Otherâ€‹Otherâ€‹â€‹â€‹â€‹â€‹ dependent loansâ€‹$ 656â€‹$ â€”â€‹$ â€”â€‹$ 656Other real estate ownedâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â

â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹DecemberÂ 31,Â 2023:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Collateral-dependent loansâ€‹$ 1,295â€‹$ â€”â€‹$ â€”â€‹$ 1,295Other real estate ownedâ€‹Â 279â€‹Â â€”â€‹Â â€”â€‹Â 279â€‹ Fair Value Measurement Inputs and Valuation Techniques â€‹For Level 3 assets measured at fair value on a non-recurring basis, the significant unobservable inputs used in the fair value measurements are presented below (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 WeightedÂ â€‹â€‹â€‹â€‹ValuationÂ â€‹SignificantÂ OtherÂ â€‹AverageÂ ofÂ â€‹â€‹FairÂ ValueÂ â€‹TechniqueÂ â€‹UnobservableÂ InputÂ â€‹Input
dependent loansâ€‹$ 656Â AppraisalÂ Appraisal discountsÂ 79%Other real estate ownedâ€‹Â â€”Â AppraisalÂ Appraisal discountsÂ
â€”%â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹DecemberÂ 31,Â 2023:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Collateral-dependent loansâ€‹$ 1,295Â AppraisalÂ Appraisal discountsÂ 73%Other real estate ownedâ€‹Â 279Â AppraisalÂ Appraisal discountsÂ 33% Fair Value, by Balance Sheet Grouping The carrying amount and estimated fair value of the Companyâ€™s financial instruments are as follows (in
thousands):â€‹FairÂ ValueÂ MeasurementsÂ Usingâ€‹Â Â Â Â CarryingÂ Â Â Â â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Â Â EstimatedÂ
and cash equivalentsâ€‹$ 192,914Â $ 192,914Â $ â€”Â $ â€”â€‹$ 192,914Securities available-for-saleâ€‹Â 501,336Â â€‹ â€”Â â€‹ 501,336Â â€‹ â€”â€‹Â 501,336Securities held-to-maturityâ€‹â€‹ 127,779â€‹â€‹ â€”â€‹â€‹ 113,267â€‹â€‹ â€”â€‹â€‹ 113,267Other investmentsâ€‹Â 20,352Â â€‹N/AÂ â€‹N/AÂ â€‹N/Aâ€‹Â N/ALoans and leases, net and loans held for saleâ€‹Â 3,687,673Â â€‹ â€”Â â€‹ â€”Â â€‹ 3,564,572â€‹Â 3,564,572Derivative financial instruments and interest rate swap agreementsâ€‹â€‹ 12,387â€‹â€‹ â€”â€‹â€‹ 12,387â€‹â€‹ â€”â€‹â€‹ 12,387â€‹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 Â Â Â Noninterest-bearing demand depositsâ€‹Â 863,949Â â€‹ â€”Â â€‹ 863,949Â â€‹ â€”â€‹Â 863,949Interest-bearing demand depositsâ€‹Â 834,207Â â€‹ â€”Â â€‹ 834,207Â â€‹ â€”â€‹Â 834,207Money market and savings depositsâ€‹Â 1,854,777Â â€‹ â€”Â â€‹ 1,854,777Â â€‹ â€”â€‹Â 1,854,777Time depositsâ€‹Â 769,558Â â€‹ â€”Â â€‹ 769,621Â â€‹ â€”â€‹Â 769,621Borrowingsâ€‹â€‹ 8,997â€‹â€‹ â€”â€‹â€‹ 8,997â€‹â€‹ â€”â€‹â€‹ 8,997Subordinated debtâ€‹Â 39,663Â â€‹ â€”Â â€‹ â€”Â â€‹ 37,860â€‹Â 37,860Derivative financial instruments and interest rate swap agreementsâ€‹Â 14,023Â â€‹ â€”Â â€‹ 14,023Â â€‹ â€”â€‹Â 14,023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹DecemberÂ 31,Â 2023: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€‹Assets:Â â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â
and cash equivalentsâ€‹$ 352,271Â $ 352,271Â $ â€”Â $ â€”â€‹$ 352,271Securities available-for-saleâ€‹Â 408,410Â â€‹ â€”Â â€‹ 408,410Â â€‹ â€”â€‹Â 408,410Securities held-to-maturityâ€‹â€‹ 281,236â€‹â€‹ â€”â€‹â€‹ 262,538â€‹â€‹ â€”â€‹â€‹ 262,538Other investmentsâ€‹Â 13,662Â â€‹N/AÂ â€‹N/AÂ â€‹N/Aâ€‹Â N/ALoans and leases, net and loans held for saleâ€‹Â 3,413,814Â â€‹ â€”Â â€‹ â€”Â â€‹ 3,308,980â€‹Â 3,308,980Derivative financial instruments and interest rate swap agreementsâ€‹â€‹ 12,821â€‹â€‹ â€”â€‹â€‹ 12,821â€‹â€‹ â€”â€‹â€‹ 12,821â€‹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 Â Â Â Noninterest-bearing demand depositsâ€‹Â 898,044Â â€‹ â€”Â â€‹ 898,044Â â€‹ â€”â€‹Â 898,044Interest-bearing demand depositsâ€‹Â 1,006,915Â â€‹ â€”Â â€‹ 1,006,915Â â€‹ â€”â€‹Â 1,006,915Money market and savings depositsâ€‹Â 1,812,427Â â€‹ â€”Â â€‹ 1,812,427Â â€‹ â€”â€‹Â 1,812,427Time depositsâ€‹Â 550,468Â â€‹ â€”Â â€‹ 548,397Â â€‹ â€”â€‹Â 548,397Borrowingsâ€‹â€‹ 13,078â€‹â€‹ â€”â€‹â€‹ 13,078â€‹â€‹ â€”â€‹â€‹ 13,078Subordinated debtâ€‹Â 42,099Â â€‹ â€”Â â€‹â€”Â â€‹ 39,822â€‹Â 39,822Derivative financial instruments and interest rate swap agreementsâ€‹Â 14,807Â â€‹ â€”Â â€‹ 14,807Â â€‹ â€”â€‹Â 14,807â€‹ 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://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 103 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-103Reference 2: 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/1943274/2147482106/820-10-50-2Reference 3: 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_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://www.xbrl.org/2009/role/commonPracticeRef -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 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap_FairValueAssetsMeasuredOnNonrecurringBasisTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of 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 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 X - DefinitionTabular disclosure of assets and liabilities, including [financial] instruments measured at fair value that are classified in stockholders' equity, if any, 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://www.xbrl.org/2009/role/commonPracticeRef -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 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap_ScheduleOfFairValueAssetsAndLiabilitiesMeasuredOnRecurringBasisTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 45 R33.htm IDEA: XBRL DOCUMENT v3.24.3 Derivatives Financial Instruments (Tables) 9 Months Ended Sep. 30, 2024 Derivative [Line Items] Â Schedule of Hedge Relationships on Income Statement â€‹The following table presents the effect of fair value and cash flow hedge accounting on the income statement (in
thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Three Months Ended â€‹Nine Months Ended
â€‹â€‹SeptemberÂ 30,Â â€‹SeptemberÂ 30,Â â€‹Â Â Â Â 2024â€‹2023â€‹2024â€‹2023Total interest incomeÂ $ 64,159â€‹$ 55,448â€‹$ 185,633â€‹$ 160,823Effects of cash flow hedge relationshipsâ€‹Â (203)â€‹Â (173)â€‹Â (610)â€‹Â (275)Reported total interest income â€‹$ 63,956â€‹$ 55,275â€‹$ 185,023â€‹$ 160,548â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Total interest expenseÂ $ 29,151â€‹$ 24,426â€‹$ 86,180â€‹$ 62,150Effects of cash flow hedge relationshipsâ€‹Â (227)â€‹Â (157)â€‹Â (724)â€‹Â (165)Reported total interest expenseâ€‹$ 28,924â€‹$ 24,269â€‹$ 85,456â€‹$ 61,985 Schedule of interest rate swaps related to loan hedging program At September 30, 2024 and DecemberÂ 31, 2023, interest rate swaps related to the Companyâ€™s loan hedging program that were outstanding are presented in the following table (in
thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â 2024â€‹DecemberÂ 31,Â 2023â€‹â€‹â€‹Notionalâ€‹â€‹Estimatedâ€‹â€‹Notionalâ€‹â€‹Estimatedâ€‹â€‹â€‹Amount
Valueâ€‹Amountâ€‹â€‹Fair ValueInterest rate swap agreements:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Assetsâ€‹$ 360,003â€‹$ 12,373â€‹$ 294,133â€‹$ 12,813Liabilitiesâ€‹â€‹ 360,003â€‹â€‹ (12,373)â€‹â€‹ 294,133â€‹â€‹ (12,813) Schedule of interest rate swap to facilitate customer's transactions The Company establishes limits and monitors exposures for customer swap positions. Â Any fees received to enter the swap agreements at inception are recognized in earnings when received and is included in noninterest income. Â Such fees were as follows (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Three Months Ended â€‹Nine Months Ended
â€‹â€‹SeptemberÂ 30,Â â€‹SeptemberÂ 30,Â â€‹Â Â Â Â 2024â€‹2023â€‹2024â€‹2023Interest rate swap agreementsÂ $ 1,103â€‹$ 326â€‹$ 1,378â€‹$ 823 Designated as Hedging Instrument [Member] | Fair Value Hedging [Member] Â Derivative [Line Items] Â Schedule of Hedge Relationships on Income Statement
â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â â€‹Â Â Â Â WeightedÂ Â Â Â â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â â€‹â€‹â€‹â€‹Averageâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â â€‹â€‹Ba
derivativesâ€‹Locationâ€‹(InÂ Years)â€‹PayÂ Rateâ€‹Rateâ€‹Amountâ€‹FairÂ ValueSeptemberÂ 30,Â 2024:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Interest rate swap agreements - securities â€‹Other liabilitiesÂ 2.03Â 4.30%SOFRâ€‹$ 55,507Â $
(955)â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â â€‹DecemberÂ 31,Â 2023:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Interest rate swap agreements - securitiesÂ Other liabilitiesÂ 3.40Â 4.25%SOFRâ€‹$ 27,050Â $ (536)â€‹â€‹The effects of the Companyâ€™s fair value hedge relationships reported in interest income on taxable securities on the consolidated income statement were as follows (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Three Months Ended â€‹Nine Months Ended
â€‹â€‹SeptemberÂ 30,Â â€‹SeptemberÂ 30,Â â€‹Â Â Â Â 2024â€‹2023â€‹2024â€‹2023Interest income on taxable securities Â $ 5,091â€‹$ 4,335â€‹$ 14,710â€‹$ 7,986Effects of fair value hedge relationshipsâ€‹Â 142â€‹Â â€”â€‹Â 391â€‹Â â€”Reported interest income on taxable securitiesâ€‹$ 5,233â€‹$ 4,335â€‹$ 15,101â€‹$
7,986â€‹Three Months Ended â€‹Nine Months Ended
â€‹â€‹SeptemberÂ 30,Â â€‹SeptemberÂ 30,Â Gain (loss) on fair value hedging relationshipÂ Â Â Â 2024â€‹2023â€‹2024â€‹2023Interest rate swap agreements - securities:Â Â Â Â â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Â Â Hedged itemsÂ $ (1,069)â€‹$ â€”â€‹$ (955)â€‹$ â€”Derivative designated as hedging instrumentsâ€‹â€‹ 1,069â€‹â€‹ â€”â€‹â€‹ 955â€‹â€‹ â€”Carry amount of hedged assets - mortgage-backed securitiesâ€‹â€‹ 48,886â€‹â€‹ â€”â€‹â€‹ 48,886â€‹â€‹ â€” Designated as Hedging Instrument [Member] | Cash Flow Hedging [Member] Â Derivative [Line Items] Â Schedule of Fair Value Hedge Relationships in Balance Sheet At September 30, 2024 and December 31, 2023, cash flow hedges are as follows (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â 2024â€‹DecemberÂ 31,Â 2023â€‹â€‹Balance Sheetâ€‹Notionalâ€‹Estimatedâ€‹Balance Sheetâ€‹Notionalâ€‹Estimatedâ€‹â€‹Locationâ€‹Amountâ€‹Fair Valueâ€‹Locationâ€‹Amountâ€‹Fair ValueCash flow hedges:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Assetsâ€‹Other liabilitiesâ€‹$ 50,000â€‹$ (37)â€‹Other liabilitiesâ€‹$ 100,000â€‹$ (556)Assetsâ€‹Other assetsâ€‹â€‹ 50,000â€‹â€‹ 13â€‹Other assetsâ€‹â€‹ -â€‹â€‹ -Liabilitiesâ€‹Other liabilitiesâ€‹â€‹ 150,000â€‹â€‹ (636)â€‹Other liabilitiesâ€‹â€‹ 150,000â€‹â€‹ (881)Liabilitiesâ€‹Other assetsâ€‹â€‹ 25,000â€‹â€‹ 2â€‹Other assetsâ€‹â€‹ 25,000â€‹â€‹ 7 Schedule of Hedge Relationships on AOCI The following table presents the effect of fair value and cash flow hedge accounting on AOCI (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹Derivatives in cash flow hedging relationships:â€‹â€‹Amount of Gain (Loss) Recognized on OCI on Derivativeâ€‹Location of Gain or (Loss) Recognized from AOCI into Incomeâ€‹Amount of Gain or (Loss) Reclassified from AOCI into IncomeThree Months Ended SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Interest rate swaps - Assetsâ€‹$ 1,177â€‹Interest incomeâ€‹$ (203)Interest rate swaps - Liabilitiesâ€‹â€‹ (943)â€‹Interest expenseâ€‹â€‹ 227â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Three Months Ended SeptemberÂ 30,Â 2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Interest rate swaps - Assetsâ€‹$ (432)â€‹Interest incomeâ€‹$ (173)Interest rate swaps - Liabilitiesâ€‹â€‹ 587â€‹Interest expenseâ€‹â€‹ 157â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Nine Months Ended
SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Interest rate swaps - Assetsâ€‹$ 532â€‹Interest incomeâ€‹$ (610)Interest rate swaps - Liabilitiesâ€‹â€‹ 240â€‹Interest expenseâ€‹â€‹ 724â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Nine Months Ended SeptemberÂ 30,Â 2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Interest rate swaps - Assetsâ€‹$ (861)â€‹Interest incomeâ€‹$ (275)Interest rate swaps - Liabilitiesâ€‹â€‹ 698â€‹Interest expenseâ€‹â€‹ 165 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 - DefinitionTabular disclosure of the effective portion of the gains and losses on derivative instruments designated (and non-derivative instruments) designated and qualifying in cash flow hedges and net investment hedges that was recognized in other comprehensive income (loss) during the current period. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4C -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4C + Details Name: us-gaap_ScheduleOfDerivativeInstrumentsEffectOnOtherComprehensiveIncomeLossTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of the location and amount of derivative instruments and nonderivative instruments designated as hedging instruments reported before netting adjustments, and the amount of gain (loss) on derivative instruments and nonderivative instruments designated and qualified as hedging instruments. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4E -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4EReference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 815 -SubTopic 10 -Section 50 -Paragraph 4C -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4CReference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 815 -SubTopic 10 -Section 50 -Paragraph 4A -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4A + Details Name: us-gaap_ScheduleOfDerivativeInstrumentsGainLossInStatementOfFinancialPerformanceTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of the location and fair value amounts of derivative instruments (and nonderivative instruments that are designated and qualify as hedging instruments) reported in the statement of financial position. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 815 -SubTopic 10 -Section 50 -Paragraph 4B -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4B + Details Name: us-gaap_ScheduleOfDerivativeInstrumentsInStatementOfFinancialPositionFairValueTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of interest rate derivatives, including, but not limited to, the fair value of the derivatives, statement of financial position location, and statement of financial performance location of these instruments. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 815 -SubTopic 10 -Section 50 -Paragraph 4C -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4C + Details Name: us-gaap_ScheduleOfInterestRateDerivativesTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of derivative instrument not designated or qualifying as hedging instrument. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 815 -SubTopic 10 -Section 50 -Paragraph 4C -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4CReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Name Accounting Standards Codification -Section 50 -Paragraph 4CC -SubTopic 10 -Topic 815 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4CC + Details Name: us-gaap_ScheduleOfOtherDerivativesNotDesignatedAsHedgingInstrumentsStatementsOfFinancialPerformanceAndFinancialPositionLocationTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_HedgingDesignationAxis=us-gaap_DesignatedAsHedgingInstrumentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DerivativeInstrumentsGainLossByHedgingRelationshipAxis=us-gaap_FairValueHedgingMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DerivativeInstrumentsGainLossByHedgingRelationshipAxis=us-gaap_CashFlowHedgingMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 46 R34.htm IDEA: XBRL DOCUMENT v3.24.3 Leases (Tables) 9 Months Ended Sep. 30, 2024 Leases [Abstract] Â Summary of Lease Assets and Liabilities The following table represents the consolidated balance sheet classification of the Companyâ€™s ROU assets and lease liabilities. The Company elected not to include short-term leases (i.e.,

leases with initial terms of twelveÂ months or less), or equipment leases (deemed immaterial) on the consolidated balance sheet (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 SeptemberÂ 30,Â â€‹DecemberÂ 31,Â â€‹â€‹Classificationâ€‹2024â€‹2023Assets:Â Â Â Â â€‹Â Â â€‹â€‹Â Â Operating lease right-of-use assetsÂ Other assetsâ€‹$ 11,741â€‹$ 9,894Liabilities:Â Â Â â€‹Â â€‹â€‹Â Â Operating lease liabilitiesÂ Other liabilitiesâ€‹$ 12,240â€‹$ 10,303 Summary of Lease Costs and Other Information The following table represents lease costs and other lease information. As the Company elected, for all classes of underlying assets, not to separate lease and non-lease components and instead to account for them as a single lease component, the variable lease cost primarily represents variable payments such as common area maintenance (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Three Months Ended â€‹Nine Months Ended â€‹â€‹SeptemberÂ 30,Â â€‹SeptemberÂ 30,Â â€‹Â Â 2024â€‹2023â€‹2024â€‹2023Lease costs:Â â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â Operating lease costsâ€‹$ 492â€‹$ 438â€‹$ 1,411â€‹$ 1,247Variable lease costsâ€‹Â 16â€‹Â 30â€‹Â 72â€‹Â 87Totalâ€‹$ 508â€‹$ 468â€‹$ 1,483â€‹$ 1,334Other information:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Cash paid for amounts included in the measurement of lease liabilities:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Operating cash flows from operating leasesâ€‹$ 462â€‹$ 393â€‹$ 1,322â€‹$ 1,142 Schedule of Remaining Minimum Lease Payments Future minimum payments for operating leases with initial or remaining terms of oneÂ year or more as of September 30, 2024, were as follows (in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â AmountsRemainder of 2024Â Â Â Â $ 4522025â€‹Â 1,7142026â€‹Â 1,5992027â€‹Â 1,3922028â€‹Â 1,388Thereafterâ€‹Â 8,562Total future minimum lease paymentsâ€‹Â 15,107Amounts representing interestâ€‹Â (2,867)Present value of net future minimum lease paymentsâ€‹$ 12,240â€‹ X - DefinitionAssets And Liabilities, Lessee + ReferencesNo definition available. + Details Name: smbk_AssetsAndLiabilitiesLesseeTableTextBlock Namespace Prefix: smbk_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of lessee's lease cost. Includes, but is not limited to, interest expense for finance lease, amortization of right-of-use asset for finance lease, operating lease cost, short-term lease cost, variable lease cost and sublease income. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-4 + Details Name: us-gaap_LeaseCostTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_LeasesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of undiscounted cash flows of lessee's operating lease liability. Includes, but is not limited to, reconciliation of undiscounted cash flows to operating lease liability recognized in statement of financial position. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-6 + Details Name: us-gaap_LesseeOperatingLeaseLiabilityMaturityTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 47 R35.htm IDEA: XBRL DOCUMENT v3.24.3 Regulatory Matters (Tables) 9 Months Ended Sep. 30, 2024 Banking and Thrift [Abstract] Â Schedule of Compliance with Regulatory Capital Requirements under Banking Regulations Actual and required capital levels at September 30, 2024, and DecemberÂ 31, 2023 are presented below (dollars in thousands):â€‹MinimumÂ toÂ beâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹wellâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ â€‹Â Â Â Â AmountÂ Â Â Â RatioÂ Â Â Â AmountÂ Â Â Â RatioÂ Â Â Â AmountÂ Â Â Â Ratioâ€‹SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SmartFinancial:â€‹â€‹â€‹ Capital (to Risk Weighted Assets)â€‹$ 469,276Â 11.62%Â Â $ 323,034Â 8.00%Â Â â€‹N/AÂ N/Aâ€‹Tier 1 Capital (to Risk Weighted Assets)â€‹Â 406,264Â 10.06%Â Â Â 242,275Â 6.00%Â Â â€‹N/AÂ N/Aâ€‹Common Equity Tier 1 Capital (to Risk Weighted Assets)â€‹Â 406,264Â 10.06%Â Â Â 181,706Â 4.50%Â Â â€‹N/AÂ N/Aâ€‹Tier 1 Capital (to Average Assets)2â€‹Â 406,264Â 8.44%Â Â Â 192,472Â 4.00%Â Â â€‹N/AÂ N/Aâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SmartBank:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Total Capital (to Risk Weighted Assets)â€‹$ 471,875Â 11.69%Â Â $ 322,834Â 8.00%Â Â $ 403,542Â 10.00%Tier 1 Capital (to Risk Weighted Assets)â€‹Â 440,593Â 10.92%Â Â Â 242,125Â 6.00%Â Â Â 322,834Â 8.00%Common Equity Tier 1 Capital (to Risk Weighted Assets)â€‹Â 440,593Â 10.92%Â Â Â 181,594Â 4.50%Â Â Â 262,302Â 6.50%Tier 1 Capital (to Average Assets)2â€‹Â 440,593Â 9.17%Â Â Â 192,095Â 4.00%Â Â Â 240,119Â 5.00%â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹DecemberÂ 31,Â 2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SmartFinancial:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ Capital (to Risk Weighted Assets)â€‹$ 448,050Â 11.80%Â Â $ 303,658Â 8.00%Â Â Â N/AÂ N/Aâ€‹Tier 1 Capital (to Risk Weighted Assets)â€‹Â 385,795Â 10.16%Â Â Â 227,744Â 6.00%Â Â Â N/AÂ N/Aâ€‹Common Equity Tier 1 Capital (to Risk Weighted Assets)â€‹Â 385,795Â 10.16%Â Â Â 170,808Â 4.50%Â Â Â N/AÂ N/Aâ€‹Tier 1 Capital (to Average Assets)â€‹Â 385,795Â 8.27%Â Â Â 186,672Â 4.00%Â Â Â N/AÂ N/Aâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SmartBank:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Total Capital (to Risk Weighted Assets)â€‹$ 456,134Â 12.02%Â Â $ 303,680Â 8.00%Â Â $ 379,600Â 10.00%Tier 1 Capital (to Risk Weighted Assets)â€‹Â 427,559Â 11.26%Â Â Â 227,760Â 6.00%Â Â Â 303,680Â 8.00%Common Equity Tier 1 Capital (to Risk Weighted Assets)â€‹Â 427,559Â 11.26%Â Â Â 170,820Â 4.50%Â Â Â 246,740Â 6.50%Tier 1 Capital (to Average Assets)â€‹Â 427,559Â 9.18%Â Â Â 186,363Â 4.00%Â Â Â 232,954Â 5.00%1The prompt corrective action provisions are applicable at the Bank level only.2Average assets for the above calculations were based on the most recent quarter. X - ReferencesNo definition available. + Details Name: us-gaap_BankingAndThriftOtherDisclosuresAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of the capital amounts and ratios as of the balance sheet date, indicating whether the entity or entities are in compliance with regulatory capital requirements, by entity. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1B + Details Name: us-gaap_ScheduleOfComplianceWithRegulatoryCapitalRequirementsUnderBankingRegulationsTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 48 R36.htm IDEA: XBRL DOCUMENT v3.24.3 Other comprehensive income (loss) (Tables) 9 Months Ended Sep. 30, 2024 Equity [Abstract] Â Summary of Accumulated Other Comprehensive Income (Loss) The changes in each component of accumulated other comprehensive income (loss), presented net of tax, were as follows (in thousands):â€‹Â Â Â Â Three Months Ended SeptemberÂ 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 Â Accumulatedâ€‹â€‹Securitiesâ€‹Securitiesâ€‹FairÂ Valueâ€‹â€‹Otherâ€‹â€‹Available-for-â€‹Transferred toâ€‹Municipalâ€‹Cash Flowâ€‹Comprehensiveâ€‹Â Â Â Â SaleÂ Â Â Â Held-to-MaturityÂ Â Â Â SecurityÂ HedgesÂ Â Â Â HedgesÂ Â Â Â Income (Loss)Beginning balance, June 30, 2024Â $ (24,640)â€‹$ (582)â€‹$ 85â€‹$ (661)â€‹$ (25,798)â€‹â€‹Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Other comprehensive income (loss) â€‹Â 9,043â€‹â€‹ â€"â€‹Â (689)â€‹â€‹ 190â€‹Â 8,544Reclassification of amounts included in net incomeâ€‹Â â€"â€‹â€‹ 25â€‹Â (104)â€‹â€‹ (16)â€‹Â (95)Net other comprehensive income (loss) during periodâ€‹Â 9,043â€‹â€‹ 25â€‹Â (793)â€‹Â 174â€‹Â 8,449â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Ending balance, SeptemberÂ 30,Â 2024â€‹$ (15,597)â€‹$ (557)â€‹$ (708)â€‹$ (487)â€‹$ (17,349)â€‹Â Â Â Â Three Months Ended SeptemberÂ 30,Â 2023â€‹Â Â Â Â â€‹Â Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Accumulatedâ€‹â€‹Securitiesâ€‹Securitiesâ€‹FairÂ Valueâ€‹â€‹Otherâ€‹â€‹Available-for-â€‹Transferred toâ€‹Municipalâ€‹Cash Flowâ€‹Comprehensiveâ€‹Â Â Â Â SaleÂ Â Â Â Held-to-MaturityÂ Â Â Â SecurityÂ HedgesÂ Â Â Â HedgesÂ Â Â Â Income (Loss)Beginning balance, June 30, 2023â€‹$ (33,132)â€‹$ (684)â€‹$ â€"â€‹$ (1,201)â€‹$ (35,017)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Other comprehensive income (loss)â€‹Â (4,325)â€‹â€‹ â€"â€‹Â â€"â€‹â€‹ 115â€‹Â (4,210)Reclassification of amounts included in net incomeâ€‹Â 5,044â€‹â€‹ 27â€‹Â â€"â€‹â€‹ â€"â€‹Â 5,071Net other comprehensive income (loss) during periodâ€‹Â 719â€‹â€‹ 27â€‹Â â€"â€‹Â 115â€‹Â 861â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Ending balance, SeptemberÂ 30,Â 2023â€‹$ (32,413)â€‹$ (657)â€‹$ â€"â€‹$ (1,086)â€‹$ (34,156)â€‹Nine Months Ended SeptemberÂ 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 Â Accumulatedâ€‹â€‹Securitiesâ€‹Securitiesâ€‹FairÂ Valueâ€‹â€‹Otherâ€‹â€‹Available-for-â€‹Transferred toâ€‹Municipalâ€‹Cash Flowâ€‹Comprehensiveâ€‹Â Â Â Â SaleÂ Â Â Â Held-to-MaturityÂ Â Â Â SecurityÂ HedgesÂ Â Â Â HedgesÂ Â Â Â Income (Loss)Beginning balance, December 31, 2023Â $ (23,818)â€‹$ (632)â€‹$ (397)â€‹$ (1,060)â€‹$ (25,907)â€‹â€‹Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Other comprehensive income (loss)â€‹Â 8,221â€‹â€‹ â€"â€‹Â (22)â€‹â€‹ 657â€‹Â 8,856Reclassification of amounts included in net incomeâ€‹Â â€"â€‹â€‹ 75â€‹Â (289)â€‹â€‹ (84)â€‹Â (298)Net other comprehensive income (loss) during periodâ€‹Â 8,221â€‹â€‹ 75â€‹Â (311)â€‹Â 573â€‹Â 8,558â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Ending balance, SeptemberÂ 30,Â 2024â€‹$ (15,597)â€‹$ (557)â€‹$ (708)â€‹$ (487)â€‹$ (17,349)â€‹Nine Months Ended SeptemberÂ 30,Â 2023â€‹Â Â Â Â â€‹Â Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Accumulatedâ€‹â€‹Securitiesâ€‹Securitiesâ€‹FairÂ Valueâ€‹â€‹Otherâ€‹â€‹Available-for-â€‹Transferred toâ€‹Municipalâ€‹Cash Flowâ€‹Comprehensiveâ€‹Â Â Â Â SaleÂ Â Â Â Held-to-MaturityÂ Â Â Â SecurityÂ HedgesÂ Â Â Â HedgesÂ Â Â Â Income (Loss)Beginning balance, December 31, 2022 â€‹$ (33,616)â€‹$ (742)â€‹$ â€"â€‹$ (966)â€‹$ (35,324)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Other comprehensive income (loss)â€‹Â (3,841)â€‹â€‹ â€"â€‹Â â€"â€‹â€‹ (120)â€‹Â (3,961)Reclassification of amounts included in net incomeâ€‹Â 5,044â€‹â€‹ 85â€‹Â â€"â€‹â€‹ â€"â€‹Â 5,129Net other comprehensive income (loss) during periodâ€‹Â 1,203â€‹â€‹ 85â€‹Â â€"â€‹Â (120)â€‹Â 1,168â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Ending balance, SeptemberÂ 30,Â 2023â€‹$ (32,413)â€‹$ (657)â€‹$ â€"â€‹$ (1,086)â€‹$ (34,156)â€‹ X - ReferencesNo definition available. + Details Name: us-gaap_EquityAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType 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 XML 49 R37.htm IDEA: XBRL DOCUMENT v3.24.3 Presentation of Financial Information (Details) - USD ($) 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Dec. 31, 2023 Organization, Consolidation and Presentation of Financial Statements [Abstract] Â Â Â Â Â Retained earnings $ 195,537,000 Â $ 195,537,000 Â $ 173,105,000 Allowance for off balance sheet credit 2,300,000 Â 2,300,000 Â $ 2,400,000 Provision for credit losses, HTM $ 0 $ 0 $ 0 $ 0 Â 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 - 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 - ReferencesNo definition available. + Details Name: us-gaap_OrganizationConsolidationAndPresentationOfFinancialStatementsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of accumulated undistributed earnings (deficit). + 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)(3)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: 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 3: 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 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 946 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480990/946-20-50-11Reference 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)(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477777/944-210-S99-1Reference 7: 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/1943274/2147479170/946-210-S99-1Reference 8: 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-S99-1 + Details Name: us-gaap_RetainedEarningsAccumulatedDeficit Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant XML 50 R38.htm IDEA: XBRL DOCUMENT v3.24.3 Earnings per Share (Narrative) (Details) - shares 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Earnings Per Share [Abstract] Â Â Â Â Anti-dilutive securities excluded from computation of earnings per share (in shares) 0 0 0 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 XML 51 R39.htm IDEA: XBRL DOCUMENT v3.24.3 Earnings per Share (Schedule of Earnings Per Share, Basic and Diluted) (Details) - USD ($) $ / shares in Units, $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Basic earnings per share computation: Â Â Â Â Net income available to common shareholders $ 9,140 $ 2,067 $ 26,500 $ 22,403 Average common shares outstanding - basic (in shares) 16,726,658 16,807,548 16,782,200 16,801,840 Basic earnings per share (in dollars per share) $ 0.55 $ 0.12 $ 1.58 $ 1.33 Diluted earnings per share computation: Â Â Â Â Net income available to common shareholders $ 9,140 $ 2,067 $ 26,500 $ 22,403 Average common shares outstanding - basic (in shares) 16,726,658 16,807,548 16,782,200 16,801,840 Incremental shares from assumed conversions: Â Â Â Â Stock options and restricted stock (in shares) 113,340 111,087 92,116 105,485 Average common shares outstanding - diluted 16,839,998 16,918,635 16,874,316 16,907,325 Diluted earnings per share (in dollars per share) $ 0.54 $ 0.12 $ 1.57 $ 1.33 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. + ReferencesNo definition available. + Details Name: smbk_WeightedAverageNumberOfSharesOutstandingBasic1 Namespace Prefix: smbk_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - ReferencesNo definition

available. + Details Name: us-gaap_DilutiveSecuritiesAbstract 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 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: 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 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 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 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-15Reference 7: 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 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name 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-Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-2Reference 13: 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 14: 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 15: 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 16: 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 17: 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 18: 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/1943274/2147478524/942-220-S99-1Reference 19: 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/1943274/2147477250/944-220-S99-1Reference 20: 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 - ReferencesNo definition available. + Details Name: us-gaap_EarningsPerShareBasicAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType 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 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: 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 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 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 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-15Reference 7: 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 8: 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 9: 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 10: 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 11: 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 12: 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 13: 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 14: 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 15: 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 16: 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 17: 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/1943274/2147478524/942-220-S99-1Reference 18: 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/1943274/2147477250/944-220-S99-1Reference 19: 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_EarningsPerShareDilutedAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount, after deduction of tax, noncontrolling interests, dividends on preferred stock and participating securities; of income (loss) available to common shareholders. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 2: 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 3: 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 4: 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 5: 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 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 5 -Subparagraph (SAB Topic 6.B) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-5Reference 7: 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 8: 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 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-11Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60B + Details Name: us-gaap_NetIncomeLossAvailableToCommonStockholdersBasic Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, after deduction of tax, noncontrolling interests, dividends on preferred stock and participating securities, and addition from assumption of issuance of common shares for dilutive potential common shares; of income (loss) available to common shareholders. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 5 -Subparagraph (SAB Topic 6.B) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-5Reference 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 16 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-16Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 40 -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-40Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 40 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-40Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 40 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-40Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 40 -Subparagraph (b)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-40 + Details Name: us-gaap_NetIncomeLossAvailableToCommonStockholdersDiluted Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe sum of dilutive potential common shares or units used in the calculation of the diluted per-share or per-unit computation. + 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_WeightedAverageNumberDilutedSharesOutstandingAdjustment Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na 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 [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 XML 52 R40.htm IDEA: XBRL DOCUMENT v3.24.3 Securities - Narrative (Details) - USD ($) 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Dec. 31, 2023 Securities available-for-sale, at fair value, post ASU 2019-04 $ 501,336,000 Â $ 501,336,000 Â $ 408,410,000 Gross gains 0 Â 0 Â Â Realized losses Â $ 6,800,000 Â $ 6,800,000 Â Provision for credit losses, HTM 0 0 0 0 Â Provision for credit losses, AFS 0 $ 0 0 $ 0 Â Impairment on other investments Â Â 0 Â Â Securities held-to-maturity, at amortized cost, post ASU 2019-04 127,779,000 Â 127,779,000 Â 281,236,000 Allowance for off balance sheet credit 2,300,000 Â 2,300,000 Â 2,400,000 Asset Pledged as Collateral [Member] | Secure Public Funds and Securities Sold under Agreements to Repurchase [Member] Â Â Â Â Â Securities available-for-sale, at fair value, post ASU 2019-04 $ 452,500,000 Â $ 452,500,000 Â $ 358,300,000 X - DefinitionDebt securities, available-for-sale, allowance for credit loss, expense reversal. + ReferencesNo definition available. + Details Name: smbk_DebtSecuritiesAvailableForSaleAllowanceForCreditLossExpenseReversal Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionOther investments impairment. + ReferencesNo definition available. + Details Name: smbk_OtherInvestmentsImpairment Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration 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 of realized gain 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 9 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-9 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleRealizedGain Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of realized 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 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_DebtSecuritiesAvailableForSaleRealizedLoss Namespace

Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration 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, 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 - 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 - Details Name: us-gaap_PledgedStatusAxis=us-gaap_AssetPledgedAsCollateralMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_PledgingPurposeAxis=smbk_SecurePublicFundsAndSecuritiesSoldUnderAgreementsToRepurchaseMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 53 R41.htm IDEA: XBRL DOCUMENT v3.24.3 Securities - Schedule of Available-for-sale Securities Reconciliation (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Debt Securities, Available-for-sale [Line Items] Â Â Total, post ASU 2019-04 $ 523,318 $ 441,057 Gross Unrealized Gains 3,917 2,072 Gross Unrealized Losses (25,899) (34,719) Fair Value, post ASU 2019-04 501,336 408,410 US Treasury Securities [Member] Â Â Debt Securities, Available-for-sale [Line Items] Â Â Total, post ASU 2019-04 83,576 84,307 Gross Unrealized Losses (5,665) (8,274) Fair Value, post ASU 2019-04 77,911 76,033 US Government-sponsored Enterprises Debt Securities [Member] Â Â Debt Securities, Available-for-sale [Line Items] Â Â Total, post ASU 2019-04 41,964 46,983 Gross Unrealized Gains 710 1,256 Gross Unrealized Losses (108) (146) Fair Value, post ASU 2019-04 42,566 48,093 Municipal securities [Member] Â Â Debt Securities, Available-for-sale [Line Items] Â Â Total, post ASU 2019-04 18,319 18,616 Gross Unrealized Gains 78 135 Gross Unrealized Losses (300) (475) Fair Value, post ASU 2019-04 18,097 18,276 Other Debt Securities [Member] Â Â Debt Securities, Available-for-sale [Line Items] Â Â Total, post ASU 2019-04 42,254 36,863 Gross Unrealized Gains 243 93 Gross Unrealized Losses (2,265) (3,887) Fair Value, post ASU 2019-04 40,232 33,069 Mortgage-backed securities (GSEs) [Member] Â Â Debt Securities, Available-for-sale [Line Items] Â Â Total, post ASU 2019-04 337,205 254,288 Gross Unrealized Gains 2,886 588 Gross Unrealized Losses (17,561) (21,937) Fair Value, post ASU 2019-04 $ 322,530 $ 232,939 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 - 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 - 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 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aaa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 5: 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/1943274/2147481800/320-10-50-2Reference 6: 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/1943274/2147481800/320-10-50-2Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 9: 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 10: 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 11: 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 12: 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/1943274/2147481800/320-10-50-3 + Details Name: us-gaap_ScheduleOfAvailableForSaleSecuritiesLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USTreasurySecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USGovernmentSponsoredEnterprisesDebtSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USStatesAndPoliticalSubdivisionsMember 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_FinancialInstrumentAxis=us-gaap_MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 54 R42.htm IDEA: XBRL DOCUMENT v3.24.3 Securities - Schedule of Held-to-maturity Securities Reconciliation (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Held-to-maturity Â Â Amortized cost, post ASU 2019-04 $ 127,779 $ 281,236 Gross Unrealized Losses (14,512) (18,698) Fair Value 113,267 262,538 US Treasury Securities [Member] Â Â Held-to-maturity Â Â Amortized cost, post ASU 2019-04 Â 150,066 Gross Unrealized Losses Â (1,482) Fair Value Â 148,584 US Government-sponsored Enterprises Debt Securities [Member] Â Â Held-to-maturity Â Â Amortized cost, post ASU 2019-04 48,423 49,336 Gross Unrealized Losses (5,643) (7,143) Fair Value 42,780 42,193 Municipal securities [Member] Â Â Held-to-maturity Â Â Amortized cost, post ASU 2019-04 51,913 52,680 Gross Unrealized Losses (5,779) (6,178) Fair Value 46,134 46,502 Mortgage-backed securities (GSEs) [Member] Â Â Held-to-maturity Â Â Amortized cost, post ASU 2019-04 27,443 29,154 Gross Unrealized Losses (3,090) (3,895) Fair Value $ 24,353 $ 25,259 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 - 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 unrealized loss on investment in debt security measured at amortized cost (held-to-maturity). + ReferencesReference 1: 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/1943274/2147481800/320-10-50-5Reference 2: 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/1943274/2147481800/320-10-50-5A + 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 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 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2E -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2EReference 3: 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/1943274/2147481800/320-10-50-5Reference 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(a)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 5: 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 6: 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/1943274/2147478546/942-210-S99-1 + 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=us-gaap_USGovernmentSponsoredEnterprisesDebtSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USStatesAndPoliticalSubdivisionsMember 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: XML 55 R43.htm IDEA: XBRL DOCUMENT v3.24.3 Securities - Available-for-sale by Contractual Maturity Date (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Amortized Cost Â Â Due in one year or less $ 1,478 Â Due from one year to five years 94,342 Â Due from five years to ten years 81,054 Â Due after ten years 9,239 Â Securities available for sale, amortized cost 186,113 Â Mortgage-backed securities 337,205 Â Total, post ASU 2019-04 523,318 $ 441,057 Fair Value Â Â Due in one year or less 1,451 Â Due from one year to five years 88,500 Â Due from five years to ten years 79,751 Â Due after ten years 9,104 Â Securities available for sale, fair value 178,806 Â Mortgage-backed securities 322,530 Â Total, post ASU 2019-04 $ 501,336 $ 408,410 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/1943274/2147477268/942-320-50-3A + 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/1943274/2147477268/942-320-50-3A + 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/1943274/2147477268/942-320-50-3A + 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 - 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. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3A -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3A + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesSingleMaturityDate 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. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesSingleMaturityDateAmortizedCostBasis 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 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/1943274/2147477268/942-320-50-3A + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesWithinOneYearFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), without single maturity date and not allocated over maturity grouping. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesWithoutSingleMaturityDateAmortizedCost 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), without single maturity date and not allocated over maturity grouping. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3A -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3A + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesWithoutSingleMaturityDateFairValue 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 XML 56 R44.htm IDEA: XBRL DOCUMENT v3.24.3 Securities - Held-to-maturity by Contractual Maturity Date (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Amortized Cost Â Â Due from one year to five years $ 736 Â Due from five years to ten years 50,443 Â Due after ten years 49,157 Â Securities held to maturity, amortized cost 100,336 Â Mortgage-backed securities 27,443 Â Amortized cost, post ASU 2019-04 127,779 $ 281,236 Fair Value Â Â Due from one year to five years 706 Â Due from five years to ten years 44,997 Â Due after ten years 43,211 Â Securities held to maturity, fair value 88,914 Â Mortgage-backed securities 24,353 Â Total $ 113,267 $ 262,538 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 - 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://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/1943274/2147477268/942-320-50-3Reference 2: 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 3: 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 4: 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/1943274/2147477268/942-320-50-3A + Details Name: us-gaap_HeldToMaturitySecuritiesDebtMaturitiesAfterFiveThroughTenYearsFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, 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/1943274/2147477268/942-320-50-3 + Details Name: us-gaap_HeldToMaturitySecuritiesDebtMaturitiesAfterFiveThroughTenYearsNetCarryingAmount 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://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/1943274/2147477268/942-320-50-3Reference 2: 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 3: 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 4: 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/1943274/2147477268/942-320-50-3A + Details Name: us-gaap_HeldToMaturitySecuritiesDebtMaturitiesAfterOneThroughFiveYearsFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, 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/1943274/2147477268/942-320-50-3 + Details Name: us-gaap_HeldToMaturitySecuritiesDebtMaturitiesAfterOneThroughFiveYearsNetCarryingAmount 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 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://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -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 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-5BReference 4: 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/1943274/2147477268/942-320-50-3A + Details Name: us-gaap_HeldToMaturitySecuritiesDebtMaturitiesAfterTenYearsFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, 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 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 5 -Subparagraph (f)(4) -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 (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3 + Details Name: us-gaap_HeldToMaturitySecuritiesDebtMaturitiesAfterTenYearsNetCarryingAmount 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 - DefinitionAmount, 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. + ReferencesReference 1: 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 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI

https://asc.fasb.org/1943274/2147477268/942-320-50-3 + Details Name: us-gaap_HeldToMaturitySecuritiesDebtMaturitiesSingleMaturityDateAmortizedCostBasis 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. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -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 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3A -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3A + Details Name: us-gaap_HeldToMaturitySecuritiesDebtMaturitiesSingleMaturityDateFairValue 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), without single maturity date and not allocated over maturity grouping. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -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 2: http://www.xbrl.org/2003/role/disclosureRef -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 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3A -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3A + Details Name: us-gaap_HeldToMaturitySecuritiesDebtMaturitiesWithoutSingleMaturityDateFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, after allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity) without single maturity date and not allocated over maturity grouping. + ReferencesReference 1: 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/1943274/2147481800/320-10-50-5Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3 + Details Name: us-gaap_HeldToMaturitySecuritiesDebtMaturitiesWithoutSingleMaturityDateNetCarryingAmount 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 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 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2E -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2EReference 3: 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/1943274/2147481800/320-10-50-5Reference 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(a)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 5: 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 6: 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/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_HeldToMaturitySecuritiesFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant XML 57 R45.htm IDEA: XBRL DOCUMENT v3.24.3 Securities - Schedule of Available-for-sale, Unrealized Loss on Investments (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Debt Securities, Available-for-sale [Line Items] Â Â Less than 12 Months, Fair Value $ 56,116 $ 31,916 Less than 12 Months, Gross Unrealized Losses $ (1,232) $ (385) Less than 12 Months, Number of Securities 26 15 12 Months or Greater, Fair Value $ 294,838 $ 292,772 12 Months or Greater, Gross Unrealized Losses $ (24,667) $ (34,334) 12 Months or Greater, Number of Securities 138 143 Total, Fair Value $ 350,954 $ 324,688 Total, Gross Unrealized Losses $ (25,899) $ (34,719) Total, Number of Securities 164 158 US Treasury Securities [Member] Â Â Debt Securities, Available-for-sale [Line Items] Â Â 12 Months or Greater, Fair Value $ 77,911 $ 76,033 12 Months or Greater, Gross Unrealized Losses $ (5,665) $ (8,274) 12 Months or Greater, Number of Securities 9 9 Total, Fair Value $ 77,911 $ 76,033 Total, Gross Unrealized Losses $ (5,665) $ (8,274) Total, Number of Securities 9 9 US Government-sponsored Enterprises Debt Securities [Member] Â Â Debt Securities, Available-for-sale [Line Items] Â Â Less than 12 Months, Fair Value $ 5,494 $ 9,743 Less than 12 Months, Gross Unrealized Losses $ (9) $ (137) Less than 12 Months, Number of Securities 2 3 12 Months or Greater, Fair Value $ 5,217 $ 1,482 12 Months or Greater, Gross Unrealized Losses $ (99) $ (9) 12 Months or Greater, Number of Securities 4 3 Total, Fair Value $ 10,711 $ 11,225 Total, Gross Unrealized Losses $ (108) $ (146) Total, Number of Securities 6 6 Municipal securities [Member] Â Â Debt Securities, Available-for-sale [Line Items] Â Â Less than 12 Months, Fair Value $ 546 $ 2,786 Less than 12 Months, Gross Unrealized Losses $ (2) $ (2) Less than 12 Months, Number of Securities 1 2 12 Months or Greater, Fair Value $ 11,582 $ 9,849 12 Months or Greater, Gross Unrealized Losses $ (298) $ (473) 12 Months or Greater, Number of Securities 17 17 Total, Fair Value $ 12,128 $ 12,635 Total, Gross Unrealized Losses $ (300) $ (475) Total, Number of Securities 18 19 Other Debt Securities [Member] Â Â Debt Securities, Available-for-sale [Line Items] Â Â Less than 12 Months, Fair Value $ 5,340 $ 2,986 Less than 12 Months, Gross Unrealized Losses $ (36) $ (17) Less than 12 Months, Number of Securities 3 2 12 Months or Greater, Fair Value $ 28,687 $ 29,057 12 Months or Greater, Gross Unrealized Losses $ (2,229) $ (3,870) 12 Months or Greater, Number of Securities 25 26 Total, Fair Value $ 34,027 $ 32,043 Total, Gross Unrealized Losses $ (2,265) $ (3,887) Total, Number of Securities 28 28 Mortgage-backed securities (GSEs) [Member] Â Â Debt Securities, Available-for-sale [Line Items] Â Â Less than 12 Months, Fair Value $ 44,736 $ 16,401 Less than 12 Months, Gross Unrealized Losses $ (1,185) $ (229) Less than 12 Months, Number of Securities 20 8 12 Months or Greater, Fair Value $ 171,441 $ 176,351 12 Months or Greater, Gross Unrealized Losses $ (16,376) $ (21,708) 12 Months or Greater, Number of Securities 83 88 Total, Fair Value $ 216,177 $ 192,752 Total, Gross Unrealized Losses $ (17,561) $ (21,937) Total, Number of Securities 103 96 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 - DefinitionNumber of investments in debt securities 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 an allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -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_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPosition12MonthsOrLongerNumberOfPositions Namespace Prefix: us-gaap_ Data Type: xbrli:integerItemType Balance Type: na 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 - DefinitionNumber of investments in debt securities 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 an allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -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_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12MonthsNumberOfPositions Namespace Prefix: us-gaap_ Data Type: xbrli:integerItemType Balance Type: na 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 - 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 - 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 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aaa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 5: 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/1943274/2147481800/320-10-50-2Reference 6: 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/1943274/2147481800/320-10-50-2Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 9: 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 10: 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 11: 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 12: 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/1943274/2147481800/320-10-50-3 + Details Name: us-gaap_ScheduleOfAvailableForSaleSecuritiesLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USTreasurySecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USGovernmentSponsoredEnterprisesDebtSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USStatesAndPoliticalSubdivisionsMember 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_FinancialInstrumentAxis=us-gaap_MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 58 R46.htm IDEA: XBRL DOCUMENT v3.24.3 Securities - Schedule of Held-to-maturity, Unrealized Loss on Investments (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Held-to-maturity: Â Â 12 Months or Greater, Fair Value $ 113,267 $ 262,536 12 Months or Greater, Gross Unrealized Losses $ (14,512) $ (18,698) 12 Months or Greater, Number of Securities 53 57 Total, Fair Value $ 113,267 $ 262,536 Total, Gross Unrealized Losses $ (14,512) $ (18,698) Total, Number of Securities 53 57 US Treasury Securities [Member] Â Â Held-to-maturity: Â Â 12 Months or Greater, Fair Value Â $ 148,584 12 Months or Greater, Gross Unrealized Losses Â $ (1,482) 12 Months or Greater, Number of Securities Â 4 Total, Fair Value Â $ 148,584 Total, Gross Unrealized Losses Â $ (1,482) Total, Number of Securities Â 4 US Government-sponsored Enterprises Debt Securities [Member] Â Â Held-to-maturity: Â Â 12 Months or Greater, Fair Value $ 42,780 $ 42,194 12 Months or Greater, Gross Unrealized Losses $ (5,643) $ (7,143) 12 Months or Greater, Number of Securities 13 13 Total, Fair Value $ 42,780 $ 42,194 Total, Gross Unrealized Losses $ (5,643) $ (7,143) Total, Number of Securities 13 13 Municipal securities [Member] Â Â Held-to-maturity: Â Â 12 Months or Greater, Fair Value $ 46,134 $ 46,500 12 Months or Greater, Gross Unrealized Losses $ (5,779) $ (6,178) 12 Months or Greater, Number of Securities 35 35 Total, Fair Value $ 46,134 $ 46,500 Total, Gross Unrealized Losses $ (5,779) $ (6,178) Total, Number of Securities 35 35 Mortgage-backed securities (GSEs) [Member] Â Â Held-to-maturity: Â Â 12 Months or Greater, Fair Value $ 24,353 $ 25,258 12 Months or Greater, Gross Unrealized Losses $ (3,090) $ (3,895) 12 Months or Greater, Number of Securities 5 5 Total, Fair Value $ 24,353 $ 25,258 Total, Gross Unrealized Losses $ (3,090) $ (3,895) Total, Number of Securities 5 5 X - DefinitionNumber of investments in debt securities held to maturity, in unrealized loss position, for 12 months or longer, without allowance for credit loss. + ReferencesNo definition available. + Details Name: smbk_DebtSecuritiesHeldToMaturityUnrealizedLossPosition12MonthsOrLongerNumberOfPositions Namespace Prefix: smbk_ Data Type: xbrli:decimalItemType Balance Type: na Period Type: instant 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: smbk_HeldToMaturityDebtSecuritiesContinuousUnrealizedLossPosition12MonthsOrLongerAccumulatedLoss Namespace Prefix: smbk_ 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: smbk_HeldToMaturityDebtSecuritiesContinuousUnrealizedLossPosition12MonthsOrLongerFairValue Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionHeld-to-Maturity, Debt Securities, Continuous Unrealized Loss Position [Abstract] + ReferencesNo definition available. + Details Name: smbk_HeldToMaturityDebtSecuritiesContinuousUnrealizedLossPositionAbstract Namespace Prefix: smbk_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionDisclosure regarding factors used to determine that the impairment of securities categorized as held-to-maturity where cost exceeds fair value is not an other than temporary impairment (OTTI). This item contains disclosure of the number of investment positions in the held-to-maturity investments determined to be temporarily impaired. + ReferencesNo definition available. + Details Name: smbk_HeldToMaturityDebtSecuritiesInUnrealizedLossPositionsQualitativeDisclosureNumberOfPositions Namespace Prefix: smbk_ Data Type: xbrli:decimalItemType Balance Type: na 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: smbk_HeldToMaturityDebtSecuritiesUnrealizedLossPositionAccumulatedLoss Namespace Prefix: smbk_ 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 unrealized loss position. + ReferencesNo definition available. + Details Name: smbk_HeldToMaturityDebtSecuritiesUnrealizedLossPositionFairValue Namespace Prefix: smbk_ 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=us-gaap_USGovernmentSponsoredEnterprisesDebtSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USStatesAndPoliticalSubdivisionsMember 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: XML 59 R47.htm IDEA: XBRL DOCUMENT v3.24.3 Securities - Other Investments (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Debt Securities, Available-for-sale [Line Items] Â Â Other investments $ 20,352 $ 13,662 Federal Reserve Bank Stock [Member] Â Â Debt Securities, Available-for-sale [Line Items] Â Â Other investments 9,184 9,526 Federal Home Loan Bank stock [Member] Â Â Debt Securities, Available-for-sale [Line Items] Â Â Other investments 10,818 3,786 First National Bankers Bank Stock [Member] Â Â Debt Securities, Available-for-sale [Line Items] Â Â Other investments $ 350 $ 350 X - DefinitionAmount of investment in equity security without readily determinable fair value. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 321 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479536/321-10-50-3 + Details Name: us-gaap_EquitySecuritiesWithoutReadilyDeterminableFairValueAmount 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 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aaa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 5: 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/1943274/2147481800/320-10-50-2Reference 6: 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/1943274/2147481800/320-10-50-2Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 9: 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 10: 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 11: 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 12: 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/1943274/2147481800/320-10-50-3 + Details Name: us-gaap_ScheduleOfAvailableForSaleSecuritiesLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancialInstrumentAxis=smbk_FederalReserveBankStockMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_InvestmentInFederalHomeLoanBankStockMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=smbk_FirstNationalBankersBankStockMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 60 R48.htm IDEA: XBRL DOCUMENT v3.24.3 Loans and Leases and Allowance for Credit Losses (Details) - USD ($) $ in Thousands Sep. 30, 2024 Jun. 30, 2024 Dec. 31, 2023 Sep. 30, 2023 Jun. 30, 2023 Dec. 31, 2022 Major categories of loans and leases Â Â Â Â Â Â Total loans and leases $ 3,717,478 Â $ 3,444,462 Â Â Â Less: Allowance for credit losses (35,609) $ (34,690) (35,066) $ (33,687) $ (32,747) $ (23,334) Loans and leases, net 3,681,869 Â 3,409,396 Â Â Â Commercial Real Estate [Member] Â Â Â Â Â Â Major categories of loans and leases Â Â Â Â Â Â Total loans and leases 1,899,785 Â 1,739,205 Â Â Â Less: Allowance for credit losses (15,574) (15,630) (15,264) (15,007) (14,314) (10,821) Consumer Real Estate [Member] Â Â Â Â Â Â Major categories of loans and leases Â Â Â Â Â Â Total loans and leases 690,504 Â 649,867 Â Â Â Less: Allowance for credit losses (7,529) (7,543) (7,249) (7,156) (6,748) (4,028) Construction and Land Development [Member] Â Â Â Â Â Â Major categories of loans and leases Â Â Â Â Â Â Total loans and leases 315,006 Â 327,185 Â Â Â Less: Allowance for credit losses (3,718) (3,496) (4,874) (5,077) (5,446) (3,059) Commercial and Industrial [Member] Â Â Â Â Â Â Major categories of loans and leases Â Â Â Â Â Â Total loans and leases 731,600 Â 645,918 Â Â Â Less: Allowance for credit losses (7,629) (7,234) (6,924) (5,680) (5,504) (3,997) Consumer and Other [Member] Â Â Â Â Â Â Major categories of loans and leases Â Â Â Â Â Â Total loans and leases 13,531 Â 13,535 Â Â Â Less: Allowance for credit losses (114) (117) (115) (123) (149) (136) Leases [Member] Â Â Â Â Â Â Major categories of loans and leases Â Â Â Â Â Â Total loans and leases 67,052 Â 68,752 Â Â Â Less: Allowance for credit losses $ (1,045) $ (670) $ (640) $ (644) $ (586) $ (1,293) 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 - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialRealEstatePortfolioSegmentMember 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=smbk_ConstructionPortfolioSegmentMember 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_ConsumerPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_FinanceLeasesPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 61 R49.htm IDEA: XBRL DOCUMENT v3.24.3 Loans and Leases and Allowance for Credit Losses - ALL Roll Forward (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended 12 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Dec. 31, 2023 Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] Â Â Â Â Â Beginning balance $ 34,690 $ 32,747 $ 35,066 $ 23,334 $ 23,334 PCD gross up Â Â Â 2,898 Â Charged-off loans and leases (1,426) (417) (2,803) (939) (1,363) Recoveries of charge-offs 72 73 255 383 Â Provision for credit losses, post ASU 2019-04 Â 1,284 Â 2,254 Â Provision for credit losses, unfunded commitments not included 2,273 Â 3,091 Â Â Ending balance 35,609 33,687 35,609 33,687 35,066 Allowance for Loan and Lease Losses [Roll Forward] Â Â Â Â Â Provision charged to expense 2,300 1,300 3,100 2,300 Â Release for unfunded commitments through provision for credit losses 302 489 73 796 Â Accounting Standards Update 2016-13 [Member] | Cumulative Effect, Period of Adoption, Adjustment [Member] Â Â Â Â Â Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] Â Â Â Â Â Ending balance Â 5,757 Â 5,757 Â Commercial Real Estate [Member] Â Â Â Â Â Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] Â Â Â Â Â Beginning balance 15,630 14,314 15,264 10,821 10,821 PCD gross up Â Â Â 2,652 Â Recoveries of charge-offs 1 2 34 5 Â Provision for credit losses, post ASU 2019-04 Â 691 Â 650 Â Provision for credit losses, unfunded commitments not included (57) Â 276 Â Â Ending balance 15,574 15,007 15,574 15,007 15,264 Commercial Real Estate [Member] | Accounting Standards Update 2016-13 [Member] | Cumulative Effect, Period of Adoption, Adjustment [Member] Â Â Â Â Â Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] Â Â Â Â Â Ending balance Â 879 Â 879 Â Consumer Real Estate [Member] Â Â Â Â Â Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] Â Â Â Â Â Beginning balance 7,543 6,748 7,249 4,028 4,028 PCD gross up Â Â Â 166 Â Charged-off loans and leases Â (9) Â (9) (9) Recoveries of charge-offs Â 4 4 13 Â Provision for credit losses, post ASU 2019-04 Â 413 Â 1,006 Â Provision for credit losses, unfunded commitments not included (14) Â 276 Â Â Ending balance 7,529 7,156 7,529 7,156 7,249 Consumer Real Estate [Member] | Accounting Standards Update 2016-13 [Member] | Cumulative Effect, Period of Adoption, Adjustment [Member] Â Â Â Â Â Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] Â Â Â Â Â Ending balance Â 1,952 Â 1,952 Â Construction and Land Development [Member] Â Â Â Â Â Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] Â Â Â Â Â Beginning balance 3,496 5,446 4,874 3,059 3,059 PCD gross up Â Â Â 25 Â Charged-off loans and leases Â Â (441) Â Â Recoveries of charge-offs Â Â Â 25 Â Provision for credit losses, post ASU 2019-04 Â (369) Â (177) Â Provision for credit losses, unfunded commitments not included 222 Â (715) Â Â Ending balance 3,718 5,077 3,718 5,077 4,874 Construction and Land Development [Member] | Accounting Standards Update 2016-13 [Member] | Cumulative Effect, Period of Adoption, Adjustment [Member] Â Â Â Â Â Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] Â Â Â Â Â Ending balance Â 2,145 Â 2,145 Â Commercial and Industrial [Member] Â Â Â Â Â Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] Â Â Â Â Â Beginning balance 7,234 5,504 6,924 3,997 3,997 PCD gross up Â Â Â 27 Â Charged-off loans and leases (430) (179) (853) (387) (584) Recoveries of charge-offs 40 48 136 153 Â Provision for credit losses, post ASU 2019-04 Â 307 Â 439 Â Provision for credit losses, unfunded commitments not included 785 Â 1,422 Â Â Ending balance 7,629 5,680 7,629 5,680 6,924 Commercial and Industrial [Member] | Accounting Standards Update 2016-13 [Member] | Cumulative Effect, Period of Adoption, Adjustment [Member] Â Â Â Â Â Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] Â Â Â Â Â Ending balance Â 1,451 Â 1,451 Â Leases [Member] Â Â Â Â Â Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] Â Â Â Â Â Beginning balance 670 586 640 1,293 1,293 PCD gross up Â Â Â 28 Â Charged-off loans and leases (924) (143) (1,246) (211) (345) Recoveries of charge-offs 8 Â 8 Â Â Provision for credit losses, post ASU 2019-04 Â 201 Â 217 Â Provision for credit losses, unfunded commitments not included 1,291 Â 1,643 Â Â Ending balance 1,045 644 1,045 644 640 Leases [Member] | Accounting Standards Update 2016-13 [Member] | Cumulative Effect, Period of Adoption, Adjustment [Member] Â Â Â Â Â Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] Â Â Â Â Â Ending balance Â (683) Â (683) Â Consumer and Other [Member] Â Â Â Â Â Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] Â Â Â Â Â Beginning balance 117 149 115 136 136 Charged-off loans and leases (72) (86) (263) (332) (425) Recoveries of charge-offs 23 19 73 187 Â Provision for credit losses, post ASU 2019-04 Â 41 Â 119 Â Provision for credit losses, unfunded commitments not included 46 Â

189 Â Â Ending balance $ 114 123 $ 114 123 $ 115 Consumer and Other [Member] | Accounting Standards Update 2016-13 [Member] | Cumulative Effect, Period of Adoption, Adjustment [Member] Â Â Â Â Â Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] Â Â Â Â Â Ending balance Â $ 13 Â $ 13 Â X - DefinitionFinancing receivable, excluding accrued interest, credit loss expense (reversal) not including release of unfunded commitments. + ReferencesNo definition available. + Details Name: smbk_FinancingReceivableExcludingAccruedInterestCreditLossExpenseReversalNotIncludingReleaseOfUnfundedCommitments Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe amount, excluding accrued interest, of release for unfunded commitments through provision for credit losses on financing receivable. + ReferencesNo definition available. + Details Name: smbk_FinancingReceivableExcludingAccruedInterestCreditLossExpenseReversalReleaseForUnfundedCommitments Namespace Prefix: smbk_ 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_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, excluding accrued interest, of allowance for credit loss at acquisition date of financing receivable purchased with credit deterioration. 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 19 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-19Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestPurchasedWithCreditDeteriorationAllowanceForCreditLossAtAcquisitionDate Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of credit loss expense (reversal of expense) for financing receivable. + 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/1943274/2147479319/326-20-50-13Reference 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(11)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_ProvisionForLoanLossesExpensed Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - Details Name: us-gaap_AdjustmentsForNewAccountingPronouncementsAxis=us-gaap_AccountingStandardsUpdate201613Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_CumulativeEffectPeriodOfAdoptionAxis=srt_CumulativeEffectPeriodOfAdoptionAdjustmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialRealEstatePortfolioSegmentMember 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=smbk_ConstructionPortfolioSegmentMember 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_FinanceLeasesPortfolioSegmentMember 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 62 R50.htm IDEA: XBRL DOCUMENT v3.24.3 Loans and Leases and Allowance for Credit Losses - Risk Rating Based on Year of Origination (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended 12 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Dec. 31, 2023 Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2024 $ 598,368 Â $ 598,368 Â $ 708,789 2023 624,092 Â 624,092 Â 1,068,688 2022 983,974 Â 983,974 Â 635,254 2021 550,676 Â 550,676 Â 266,775 2020 234,203 Â 234,203 Â 188,076 Prior 318,982 Â 318,982 Â 193,643 Revolving Loans 400,631 Â 400,631 Â 355,112 Revolving Loans Converted to Term 6,552 Â 6,552 Â 28,125 Total, post ASU 2019-04 3,717,478 Â 3,717,478 Â 3,444,462 YTD gross charge-offs Â Â Â Â Â 2024 Â Â (34) Â (237) 2023 Â Â (1,292) Â (602) 2022 Â Â (874) Â (142) 2021 Â Â (31) Â (237) 2020 Â Â (487) Â (45) Prior Â Â (85) Â (98) Revolving Loans Â Â Â Â (2) Total, post ASU 2019-04 (1,426) $ (417) (2,803) $ (939) (1,363) Pass [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2024 594,852 Â 594,852 Â 677,870 2023 615,135 Â 615,135 Â 1,059,520 2022 974,939 Â 974,939 Â 628,083 2021 537,338 Â 537,338 Â 264,426 2020 231,048 Â 231,048 Â 183,119 Prior 307,881 Â 307,881 Â 186,909 Revolving Loans 397,070 Â 397,070 Â 353,298 Revolving Loans Converted to Term 6,436 Â 6,436 Â 24,542 Total, post ASU 2019-04 3,664,699 Â 3,664,699 Â 3,377,767 Watch [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2024 2,284 Â 2,284 Â 29,190 2023 8,456 Â 8,456 Â 4,515 2022 5,425 Â 5,425 Â 2,828 2021 9,573 Â 9,573 Â 1,037 2020 2,723 Â 2,723 Â 4,436 Prior 7,016 Â 7,016 Â 2,982 Revolving Loans 3,314 Â 3,314 Â 1,701 Revolving Loans Converted to Term 92 Â 92 Â 3,583 Total, post ASU 2019-04 38,883 Â 38,883 Â 50,272 Special Mention [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2024 558 Â 558 Â 437 2023 Â Â Â Â 3,215 2022 3,153 Â 3,153 Â Â Prior 51 Â 51 Â 53 Total, post ASU 2019-04 3,762 Â 3,762 Â 3,705 Substandard [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2024 674 Â 674 Â 1,292 2023 501 Â 501 Â 1,438 2022 457 Â 457 Â 4,343 2021 3,765 Â 3,765 Â 1,312 2020 432 Â 432 Â 521 Prior 4,034 Â 4,034 Â 3,699 Revolving Loans 247 Â 247 Â 113 Revolving Loans Converted to Term 24 Â 24 Â Â Total, post ASU 2019-04 10,134 Â 10,134 Â 12,718 Commercial Real Estate [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2024 237,002 Â 237,002 Â 260,308 2023 271,927 Â 271,927 Â 582,709 2022 608,297 Â 608,297 Â 439,387 2021 397,805 Â 397,805 Â 182,605 2020 161,596 Â 161,596 Â 139,203 Prior 207,610 Â 207,610 Â 109,671 Revolving Loans 14,649 Â 14,649 Â 15,132 Revolving Loans Converted to Term 899 Â 899 Â 10,190 Total, post ASU 2019-04 1,899,785 Â 1,899,785 Â 1,739,205 Commercial Real Estate [Member] | Pass [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2024 236,517 Â 236,517 Â 237,110 2023 264,292 Â 264,292 Â 578,227 2022 599,952 Â 599,952 Â 433,505 2021 392,605 Â 392,605 Â 181,374 2020 158,693 Â 158,693 Â 134,495 Prior 200,108 Â 200,108 Â 106,315 Revolving Loans 14,092 Â 14,092 Â 15,132 Revolving Loans Converted to Term 899 Â 899 Â 6,690 Total, post ASU 2019-04 1,867,158 Â 1,867,158 Â 1,692,848 Commercial Real Estate [Member] | Watch [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2024 Â Â Â Â 22,295 2023 7,293 Â 7,293 Â 1,267 2022 5,192 Â 5,192 Â 1,950 2021 1,883 Â 1,883 Â 921 2020 2,600 Â 2,600 Â 4,426 Prior 6,911 Â 6,911 Â 2,926 Revolving Loans 557 Â 557 Â Revolving Loans Converted to Term Â Â Â Â 3,500 Total, post ASU 2019-04 24,436 Â 24,436 Â 37,285 Commercial Real Estate [Member] | Special Mention [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2023 Â Â Â Â 3,215 2022 3,153 Â 3,153 Â Â Total, post ASU 2019-04 3,153 Â 3,153 Â 3,215 Commercial Real Estate [Member] | Substandard [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2024 485 Â 485 Â 903 2023 342 Â 342 Â Â 2022 Â Â Â Â 3,932 2021 3,317 Â 3,317 Â 310 2020 303 Â 303 Â 282 Prior 591 Â 591 Â 430 Total, post ASU 2019-04 5,038 Â 5,038 Â 5,857 Consumer Real Estate [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2024 85,368 Â 85,368 Â 123,570 2023 112,631 Â 112,631 Â 175,579 2022 159,602 Â 159,602 Â 98,894 2021 86,243 Â 86,243 Â 54,057 2020 49,615 Â 49,615 Â 33,762 Prior 71,676 Â 71,676 Â 51,336 Revolving Loans 123,906 Â 123,906 Â 109,643 Revolving Loans Converted to Term 1,463 Â 1,463 Â 3,026 Total, post ASU 2019-04 690,504 Â 690,504 Â 649,867 YTD gross charge-offs Â Â Â Â Â Prior Â Â Â Â (9) Total, post ASU 2019-04 Â (9) Â (9) (9) Consumer Real Estate [Member] | Pass [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2024 85,179 Â 85,179 Â 123,203 2023 112,549 Â 112,549 Â 174,755 2022 159,602 Â 159,602 Â 98,460 2021 85,817 Â 85,817 Â 53,688 2020 49,505 Â 49,505 Â 33,598 Prior 68,295 Â 68,295 Â 48,378 Revolving Loans 122,522 Â 122,522 Â 107,949 Revolving Loans Converted to Term 1,463 Â 1,463 Â 3,026 Total, post ASU 2019-04 684,932 Â 684,932 Â 643,057 Consumer Real Estate [Member] | Watch [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2024 Â Â Â Â 171 2023 82 Â 82 Â Â 2022 Â Â Â Â 258 2021 250 Â 250 Â 116 2020 110 Â 110 Â Â Prior 105 Â 105 Â 55 Revolving Loans 1,157 Â 1,157 Â 1,581 Total, post ASU 2019-04 1,704 Â 1,704 Â 2,181 Consumer Real Estate [Member] | Special Mention [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â Prior 51 Â 51 Â 53 Total, post ASU 2019-04 51 Â 51 Â 53 Consumer Real Estate [Member] | Substandard [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2024 189 Â 189 Â 196 2023 Â Â Â Â 824 2022 Â Â Â Â 176 2021 176 Â 176 Â 253 2020 Â Â Â Â 164 Prior 3,225 Â 3,225 Â 2,850 Revolving Loans 227 Â 227 Â 113 Total, post ASU 2019-04 3,817 Â 3,817 Â 4,576 Construction and Land Development [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2024 153,699 Â 153,699 Â 120,859 2023 80,684 Â 80,684 Â 118,265 2022 48,960 Â 48,960 Â 24,465 2021 9,746 Â 9,746 Â 3,369 2020 2,222 Â 2,222 Â 5,056 Prior 10,094 Â 10,094 Â 7,015 Revolving Loans 8,618 Â 8,618 Â 40,667 Revolving Loans Converted to Term 983 Â 983 Â 7,489 Total, post ASU 2019-04 315,006 Â 315,006 Â 327,185 YTD gross charge-offs Â Â Â Â Â 2020 Â Â (441) Â Â Total, post ASU 2019-04 Â Â (441) Â Â Construction and Land Development [Member] | Pass [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2024 150,971 Â 150,971 Â 113,752 2023 79,728 Â 79,728 Â 115,032 2022 48,854 Â 48,854 Â 23,823 2021 6,443 Â 6,443 Â 2,749 2020 2,222 Â 2,222 Â 5,056 Prior 9,956 Â 9,956 Â 6,595 Revolving Loans 8,618 Â 8,618 Â 40,667 Revolving Loans Converted to Term 983 Â 983 Â 7,489 Total, post ASU 2019-04 307,775 Â 307,775 Â 315,163 Construction and Land Development [Member] | Watch [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2024 2,170 Â 2,170 Â 6,670 2023 956 Â 956 Â 3,233 2022 106 Â 106 Â 607 2021 3,231 Â 3,231 Â Â Prior Â Â Â Â 1 Total, post ASU 2019-04 6,463 Â 6,463 Â 10,511 Construction and Land Development [Member] | Special Mention [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2024 558 Â 558 Â 437 Total, post ASU 2019-04 558 Â 558 Â 437 Construction and Land Development [Member] | Substandard [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2022 Â Â Â Â 35 2021 72 Â 72 Â 620 Prior 138 Â 138 Â 419 Total, post ASU 2019-04 210 Â 210 Â 1,074 Commercial and Industrial [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2024 97,325 Â 97,325 Â 169,204 2023 135,674 Â 135,674 Â 163,428 2022 147,251 Â 147,251 Â 63,009 2021 51,571 Â 51,571 Â 22,768 2020 19,068 Â 19,068 Â 9,210 Prior 28,899 Â 28,899 Â 25,207 Revolving Loans 248,605 Â 248,605 Â 185,739 Revolving Loans Converted to Term 3,207 Â 3,207 Â 7,353 Total, post ASU 2019-04 731,600 Â 731,600 Â 645,918 YTD gross charge-offs Â Â Â Â Â 2024 Â Â Â Â (75) 2023 Â Â (618) Â (274) 2022 Â Â Â (235) Â (50) 2021 Â Â Â Â (183) Revolving Loans Â Â Â Â (2) Total, post ASU 2019-04 (430) (179) (853) (387) (584) Commercial and Industrial [Member] | Pass [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2024 97,216 Â 97,216 Â 168,957 2023 135,390 Â 135,390 Â 162,799 2022 146,669 Â 146,669 Â 62,796 2021 47,162 Â 47,162 Â 22,639 2020 18,926 Â 18,926 Â 9,135 Prior 28,823 Â 28,823 Â 25,207 Revolving Loans 246,985 Â 246,985 Â 185,619 Revolving Loans Converted to Term 3,091 Â 3,091 Â 7,270 Total, post ASU 2019-04 724,262 Â 724,262 Â 644,422 Commercial and Industrial [Member] | Watch [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2024 109 Â 109 Â 54 2023 125 Â 125 Â 15 2022 127 Â 127 Â 13 2021 4,209 Â 4,209 Â 20 2020 13 Â 13 Â Â Revolving Loans 1,600 Â 1,600 Â 120 Revolving Loans Converted to Term 92 Â 92 Â 83 Total, post ASU 2019-04 6,275 Â 6,275 Â 285 Commercial and Industrial [Member] | Substandard [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2024 Â Â Â Â 193 2023 159 Â 159 Â 614 2022 455 Â 455 Â 200 2021 200 Â 200 Â 129 2020 129 Â 129 Â 75 Prior 76 Â 76 Â Â Revolving Loans 20 Â 20 Â Â Revolving Loans Converted to Term 24 Â 24 Â Â Total, post ASU 2019-04 1,063 Â 1,063 Â 1,211 Leases [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2024 21,003 Â 21,003 Â 28,922 2023 20,591 Â 20,591 Â 26,658 2022 18,741 Â 18,741 Â 8,658 2021 4,841 Â 4,841 Â 3,603 2020 1,420 Â 1,420 Â 703 Prior 456 Â 456 Â 208 Total, post ASU 2019-04 67,052 Â 67,052 Â 68,752 YTD gross charge-offs Â Â Â Â Â 2024 Â Â (29) Â (122) 2023 Â Â (602) Â (193) 2022 Â Â (585) Â (18) 2021 Â Â (1) Â Â 2020 Â Â (1) Â (12) Prior Â Â (28) Â Â Total, post ASU 2019-04 (924) (143) (1,246) (211) (345) Leases [Member] | Pass [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2024 21,003 Â 21,003 Â 28,922 2023 20,591 Â 20,591 Â 26,658 2022 18,741 Â 18,741 Â 8,658 2021 4,841 Â 4,841 Â 3,603 2020 1,420 Â 1,420 Â 703 Prior 456 Â 456 Â 208 Total, post ASU 2019-04 67,052 Â 67,052 Â 68,752 Consumer and Other [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2024 3,971 Â 3,971 Â 5,926 2023 2,585 Â 2,585 Â 2,049 2022 1,123 Â 1,123 Â 841 2021 470 Â 470 Â 373 2020 282 Â 282 Â 142 Prior 247 Â 247 Â 206 Revolving Loans 4,853 Â 4,853 Â 3,931 Revolving Loans Converted to Term Â Â Â Â 67 Total, post ASU 2019-04 13,531 Â 13,531 Â 13,535 YTD gross charge-offs Â Â Â Â Â 2024 Â Â (5) Â (40) 2023 Â Â (72) Â (135) 2022 Â Â (54) Â (74) 2021 Â Â (30) Â (54) 2020 Â Â (45) Â (33) Prior Â Â (57) Â (89) Total, post ASU 2019-04 (72) $ (86) (263) $ (332) (425) Consumer and Other [Member] | Pass [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2024 3,966 Â 3,966 Â 5,926 2023 2,585 Â 2,585 Â 2,049 2022 1,121 Â 1,121 Â 841 2021 470 Â 470 Â 373 2020 282 Â 282 Â 132 Prior 243 Â 243 Â 206 Revolving Loans 4,853 Â 4,853 Â 3,931 Revolving Loans Converted to Term Â Â Â Â 67 Total, post ASU 2019-04 13,520 Â 13,520 Â 13,525 Consumer and Other [Member] | Watch [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2024 5 Â 5 Â Â 2020 Â Â Â Â 10 Total, post ASU 2019-04 5 Â 5 Â $ 10 Consumer and Other [Member] | Substandard [Member] Â Â Â Â Â Loans Amortized Cost Basis by Origination Year Â Â Â Â Â 2022 2 Â 2 Â Â Prior 4 Â 4 Â Â Total, post ASU 2019-04 $ 6 Â $ 6 Â Â X - ReferencesNo definition available. + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossWriteoffByOriginationYearAbstract 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 - 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 - DefinitionAmortized cost excluding accrued interest, of revolving financing receivable converted to term loan. + 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 6A -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-6AReference 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_FinancingReceivableExcludingAccruedInterestRevolvingConvertedToTermLoan 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_InternalCreditAssessmentAxis=us-gaap_PassMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_InternalCreditAssessmentAxis=smbk_WatchMember 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_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialRealEstatePortfolioSegmentMember 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=smbk_ConstructionPortfolioSegmentMember 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_FinanceLeasesPortfolioSegmentMember 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 63 R51.htm IDEA: XBRL DOCUMENT v3.24.3 Loans and Leases and Allowance for Credit Losses - Past Due Loans (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total Nonaccrual Loans $ 9,319 $ 7,931 Nonaccrual With No Allowance for Credit Losses, post ASU 2019-04 2,602 3,074 Loans Past Due Over 90 Days Still Accruing 172 Â Total loans, post ASU 2019-04 3,717,478 3,444,462 Financial Asset, Not Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 3,706,544 3,431,794 Financial Asset, Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 10,934 12,668 Financial Asset, 30 to 59 Days Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 4,858 5,143 Financial Asset, 60 to 89 Days Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 1,576 2,088 90 Days or More Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Loans Past Due Over 90 Days Still Accruing Â 170 Total loans, post ASU 2019-04 4,500 5,437 Commercial Real Estate [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total Nonaccrual Loans 1,416 2,044 Nonaccrual With No Allowance for Credit Losses, post ASU 2019-04 802 1,352 Total loans, post ASU 2019-04 1,899,785 1,739,205 Commercial Real Estate [Member] | Financial Asset, Not Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 1,897,037 1,737,223 Commercial Real Estate [Member] | Financial Asset, Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 2,748 1,982 Commercial Real Estate [Member] | Financial Asset, 30 to 59 Days Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 1,909 52 Commercial Real Estate [Member] | Financial Asset, 60 to 89 Days Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 37 270 Commercial Real Estate [Member] | 90 Days or More Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 802 1,660 Consumer Real Estate [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total Nonaccrual Loans 3,242 2,647 Nonaccrual With No Allowance for Credit Losses, post ASU 2019-04 1,800 1,562 Total loans, post ASU 2019-04 690,504 649,867 Consumer Real Estate [Member] | Financial Asset, Not Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 688,812 645,743 Consumer Real Estate [Member] | Financial Asset, Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 1,692 4,124 Consumer Real Estate [Member] | Financial Asset, 30 to 59 Days Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 596 2,216 Consumer Real Estate [Member] | Financial Asset, 60 to 89 Days Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 709 1,347 Consumer Real Estate [Member] | 90 Days or More Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 387 561 Construction and Land Development [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total Nonaccrual Loans 41 620 Total loans, post ASU 2019-04 315,006 327,185 Construction and Land Development [Member] | Financial Asset, Not Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 314,965 325,934 Construction and Land Development [Member] | Financial Asset, Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 41 1,251 Construction and Land Development [Member] | Financial Asset, 30 to 59 Days Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 Â 631 Construction and Land Development [Member] | 90 Days or More Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 41 620 Commercial and Industrial [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total Nonaccrual Loans 1,990 2,480 Nonaccrual With No Allowance for Credit Losses, post ASU 2019-04 Â 160 Total loans, post ASU 2019-04 731,600 645,918 Commercial and Industrial [Member] | Financial Asset, Not Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 729,493 642,346 Commercial and Industrial [Member] | Financial Asset, Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 2,107 3,572 Commercial and Industrial [Member] | Financial Asset, 30 to 59 Days Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 454 956 Commercial and Industrial [Member] | Financial Asset, 60 to 89 Days Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 Â 330 Commercial and Industrial [Member] | 90 Days or More Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 1,653 2,286 Leases [Member] Â Â Financing

Receivable, Recorded Investment, Past Due [Line Items] Â Â Total Nonaccrual Loans 2,626 140 Loans Past Due Over 90 Days Still Accruing 156 Â Total loans, post ASU 2019-04 67,052 68,752 Leases [Member] | Financial Asset, Not Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 62,825 67,200 Leases [Member] | Financial Asset, Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 4,227 1,552 Leases [Member] | Financial Asset, 30 to 59 Days Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 1,814 1,208 Leases [Member] | Financial Asset, 60 to 89 Days Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 812 132 Leases [Member] | 90 Days or More Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Loans Past Due Over 90 Days Still Accruing Â 72 Total loans, post ASU 2019-04 1,601 212 Consumer and Other [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total Nonaccrual Loans 4 Â Loans Past Due Over 90 Days Still Accruing 16 Â Total loans, post ASU 2019-04 13,531 13,535 Consumer and Other [Member] | Financial Asset, Not Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 13,412 13,348 Consumer and Other [Member] | Financial Asset, Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 119 187 Consumer and Other [Member] | Financial Asset, 30 to 59 Days Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 85 80 Consumer and Other [Member] | Financial Asset, 60 to 89 Days Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Total loans, post ASU 2019-04 18 9 Consumer and Other [Member] | 90 Days or More Past Due [Member] Â Â Financing Receivable, Recorded Investment, Past Due [Line Items] Â Â Loans Past Due Over 90 Days Still Accruing Â 98 Total loans, post ASU 2019-04 $ 16 $ 98 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, 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 - 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 - 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 - 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_FinancialAssetNotPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: 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_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialRealEstatePortfolioSegmentMember 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=smbk_ConstructionPortfolioSegmentMember 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_FinanceLeasesPortfolioSegmentMember 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 64 R52.htm IDEA: XBRL DOCUMENT v3.24.3 Loans and Leases and Allowance for Credit Losses - Nonaccrual Status (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Financing Receivable, Nonaccrual [Line Items] Â Â Loans Past Due Over 90 Days Still Accruing $ 172 Â 90 Days or More Past Due [Member] Â Â Financing Receivable, Nonaccrual [Line Items] Â Â Loans Past Due Over 90 Days Still Accruing Â $ 170 Consumer and Other [Member] Â Â Financing Receivable, Nonaccrual [Line Items] Â Â Loans Past Due Over 90 Days Still Accruing 16 Â Consumer and Other [Member] | 90 Days or More Past Due [Member] Â Â Financing Receivable, Nonaccrual [Line Items] Â Â Loans Past Due Over 90 Days Still Accruing Â 98 Leases [Member] Â Â Financing Receivable, Nonaccrual [Line Items] Â Â Loans Past Due Over 90 Days Still Accruing $ 156 Â Leases [Member] | 90 Days or More Past Due [Member] Â Â Financing Receivable, Nonaccrual [Line Items] Â Â Loans Past Due Over 90 Days Still Accruing Â $ 72 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 - 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 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 16 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-16 + Details Name: us-gaap_FinancingReceivableNonaccrualStatusLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 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: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_FinanceLeasesPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 65 R53.htm IDEA: XBRL DOCUMENT v3.24.3 Loans and Leases and Allowance for Credit Losses - Collateral Dependent Loans (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Total $ 7,842 $ 10,340 Real Estate Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Total 6,449 9,322 Other Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Total 1,393 1,018 Commercial Real Estate [Member] Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Total 4,353 5,155 Commercial Real Estate [Member] | Real Estate Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Total 4,353 5,155 Consumer Real Estate [Member] Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Total 2,096 2,756 Consumer Real Estate [Member] | Real Estate Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Total 2,096 2,756 Construction and Land Development [Member] Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Total Â 1,411 Construction and Land Development [Member] | Real Estate Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Total Â 1,411 Commercial and Industrial [Member] Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Total 859 1,018 Commercial and Industrial [Member] | Other Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Total 859 $ 1,018 Leases [Member] Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Total 534 Â Leases [Member] | Other Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Total $ 534 Â X - DefinitionAmount of allowance for credit loss on financing receivable evaluated on individual basis. Excludes financing receivable evaluated on collective basis. + ReferencesReference 1: 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-S99-4Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-11BReference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 30 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479391/326-20-30-2 + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossesIndividuallyEvaluatedForImpairment1 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. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph c -Publisher SECReference 2: 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_FinancingReceivableAllowanceForCreditLossesLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_CollateralAxis=us-gaap_RealEstateMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_CollateralAxis=smbk_OtherCollateralMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialRealEstatePortfolioSegmentMember 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=smbk_ConstructionPortfolioSegmentMember 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_FinanceLeasesPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 66 R54.htm IDEA: XBRL DOCUMENT v3.24.3 Loans and Leases and Allowance for Credit Losses - Loan Modifications to Borrowers Experiencing Financial Difficulty (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Dec. 31, 2023 Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Total Nonaccrual Loans $ 9,319 Â $ 9,319 Â $ 7,931 Total loans, post ASU 2019-04 3,717,478 Â 3,717,478 Â 3,444,462 90 Days or More Past Due [Member] Â Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Â Total loans, post ASU 2019-04 4,500 Â 4,500 Â 5,437 Loan modifications made to borrowers experiencing financial difficulty Â Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Â Total 110 $ 1,790 336 $ 2,447 Â Total Nonaccrual Loans 743 Â 743 Â Â Total loans, post ASU 2019-04 4,112 Â 4,112 Â Â Loan modifications made to borrowers experiencing financial difficulty | Current [Member] Â Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Â Total loans, post ASU 2019-04 3,314 Â 3,314 Â Â Loan modifications made to borrowers experiencing financial difficulty | 30 to 89 Days Past Due [Member] Â Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Â Total loans, post ASU 2019-04 55 Â 55 Â Â Payment Delay | Loan modifications made to borrowers experiencing financial difficulty Â Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Â Total Â Â Â 466 Â Term Extension | Loan modifications made to borrowers experiencing financial difficulty Â Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Â Total 110 $ 1,790 336 1,828 Â Payment Delay and Term Extension | Loan modifications made to borrowers experiencing financial difficulty Â Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Â Total Â Â Â Â $ 153 Â Commercial Real Estate [Member] Â Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Â Weighted-Average (in months) Â 12 months Â 23 months Â Weighted-Average Total Payment Delay Â Â Â $ 23 Â Total Nonaccrual Loans 1,416 Â 1,416 Â 2,044 Total loans, post ASU 2019-04 1,899,785 Â 1,899,785 Â 1,739,205 Commercial Real Estate [Member] | 90 Days or More Past Due [Member] Â Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Â Total loans, post ASU 2019-04 802 Â 802 Â 1,660 Commercial Real Estate [Member] | Loan modifications made to borrowers experiencing financial difficulty Â Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Â Total Â $ 528 226 969 Â Total Nonaccrual Loans 398 Â 398 Â Â Total loans, post ASU 2019-04 1,090 Â 1,090 Â Â Commercial Real Estate [Member] | Loan modifications made to borrowers experiencing financial difficulty | Current [Member] Â Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Â Total loans, post ASU 2019-04 637 Â 637 Â Â Commercial Real Estate [Member] | Loan modifications made to borrowers experiencing financial difficulty | 30 to 89 Days Past Due [Member] Â Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Â Total loans, post ASU 2019-04 55 Â $ 55 Â Â Commercial Real Estate [Member] | Payment Delay | Loan modifications made to borrowers experiencing financial difficulty Â Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Â Total Â Â Â Â 403 Â Commercial Real Estate [Member] | Term Extension Â Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Â Weighted-Average (in months) Â Â 64 months Â Â Commercial Real Estate [Member] | Term Extension | Loan modifications made to borrowers experiencing financial difficulty Â Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Â Total Â $ 528 $ 226 $ 566 Â Consumer Real Estate [Member] Â Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Â Weighted-Average (in months) Â 20 months Â 15 months Â Total Nonaccrual Loans 3,242 Â 3,242 Â 2,647 Total loans, post ASU 2019-04 690,504 Â 690,504 Â 649,867 Consumer Real Estate [Member] | 90 Days or More Past Due [Member] Â Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Â Total loans, post ASU 2019-04 387 Â 387 Â 561 Consumer Real Estate [Member] | Loan modifications made to borrowers experiencing financial difficulty Â Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Â Total 83 $ 514 83 $ 514 Â Total Nonaccrual Loans 176 Â 176 Â Â Total loans, post ASU 2019-04 530 Â 530 Â Â Consumer Real Estate [Member] | Loan modifications made to borrowers experiencing financial difficulty | Current [Member] Â Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Â Total loans, post ASU 2019-04 $ 354 Â $ 354 Â Â Consumer Real Estate [Member] | Term Extension Â Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Â Weighted-Average (in months) 62 months Â 62 months Â Â Consumer Real Estate [Member] | Term Extension | Loan modifications made to borrowers experiencing financial difficulty Â Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Â Total $ 83 $ 514 $ 83 $ 514 Â Construction and Land Development [Member] Â Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Â Weighted-Average (in months) Â 9 months Â 9 months Â Total Nonaccrual Loans 41 Â 41 Â 620 Total loans, post ASU 2019-04 315,006 Â 315,006 Â 327,185 Construction and Land Development [Member] | 90 Days or More Past Due [Member] Â Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Â Total loans, post ASU 2019-04 41 Â 41 Â 620

Construction and Land Development [Member] | Loan modifications made to borrowers experiencing financial difficulty Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Total Â $ 748 Â $ 748 Â Total loans, post ASU 2019-04 2,307 Â 2,307 Â Â Construction and Land Development [Member] | Loan modifications made to borrowers experiencing financial difficulty | Current [Member] Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Total loans, post ASU 2019-04 2,307 Â 2,307 Â Â Construction and Land Development [Member] | Term Extension | Loan modifications made to borrowers experiencing financial difficulty Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Total Â $ 748 Â $ 748 Â Commercial and Industrial [Member] Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Weighted-Average (in months) Â Â Â 30 months Â Weighted-Average Total Payment Delay Â Â Â $ 7 Â Total Nonaccrual Loans 1,990 Â 1,990 Â 2,480 Total loans, post ASU 2019-04 731,600 Â 731,600 Â 645,918 Commercial and Industrial [Member] | 90 Days or More Past Due [Member] Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Total loans, post ASU 2019-04 1,653 Â 1,653 Â 2,286 Commercial and Industrial [Member] | Loan modifications made to borrowers experiencing financial difficulty Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Total 27 Â 27 216 Â Total Nonaccrual Loans 169 Â 169 Â Â Total loans, post ASU 2019-04 185 Â 185 Â Â Commercial and Industrial [Member] | Loan modifications made to borrowers experiencing financial difficulty | Current [Member] Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Total loans, post ASU 2019-04 $ 16 Â $ 16 Â Â Commercial and Industrial [Member] | Payment Delay | Loan modifications made to borrowers experiencing financial difficulty Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Total Â Â Â 63 Â Commercial and Industrial [Member] | Term Extension Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Weighted-Average (in months) 38 months Â 38 months Â Â Commercial and Industrial [Member] | Term Extension | Loan modifications made to borrowers experiencing financial difficulty Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Total $ 27 Â $ 27 Â Â Commercial and Industrial [Member] | Payment Delay and Term Extension | Loan modifications made to borrowers experiencing financial difficulty Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Total Â Â Â $ 153 Â Leases [Member] Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Total Nonaccrual Loans 2,626 Â 2,626 Â 140 Total loans, post ASU 2019-04 67,052 Â 67,052 Â 68,752 Leases [Member] | 90 Days or More Past Due [Member] Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Total loans, post ASU 2019-04 1,601 Â 1,601 Â 212 Consumer and Other [Member] Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Total Nonaccrual Loans 4 Â 4 Â Total loans, post ASU 2019-04 13,531 Â 13,531 Â 13,535 Consumer and Other [Member] | 90 Days or More Past Due [Member] Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Total loans, post ASU 2019-04 $ 16 Â $ 16 Â $ 98 X - DefinitionThe amount of weighted average payment delay financing receivable modified for debtor experiencing financial difficulty. + ReferencesNo definition available. + Details Name: smbk_FinancingReceivableModifiedWeightedAveragePaymentDelayFromModification Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: debit 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 - DefinitionAmortized cost excluding accrued interest, of financing receivable modified during period for debtor experiencing financial difficulty. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-42 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestModifiedPeriod Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration 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 - 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://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 34 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-34Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 33 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-33Reference 3: 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 4: 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 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-42 + Details Name: us-gaap_FinancingReceivableModificationsLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionPeriod of increase in weighted average maturity of financing receivable modified for debtor experiencing financial difficulty, in 'PnYnMnDTnHnMnS' format, for example, 'P1Y5M13D' represents the reported fact of one year, five months, and thirteen days. + ReferencesReference 1: 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/1943274/2147481933/310-10-55-12A + Details Name: us-gaap_FinancingReceivableModifiedWeightedAverageTermIncreaseFromModification Namespace Prefix: us-gaap_ Data Type: xbrli:durationItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancingReceivablesEqualToGreaterThan90DaysPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_LoanRestructuringModificationNameAxis=us-gaap_EntityLoanModificationProgramMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancingReceivables1To29DaysPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=smbk_FinancialAsset30To89DaysPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_LoanRestructuringModificationAxis=us-gaap_PaymentDeferralMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_LoanRestructuringModificationAxis=us-gaap_ExtendedMaturityMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_LoanRestructuringModificationAxis=smbk_PaymentDeferralAndExtendedMaturityMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialRealEstatePortfolioSegmentMember 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=smbk_ConstructionPortfolioSegmentMember 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_FinanceLeasesPortfolioSegmentMember 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 67 R55.htm IDEA: XBRL DOCUMENT v3.24.3 Loans and Leases and Allowance for Credit Losses - Narrative (Details) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 USD ($) property Sep. 30, 2023 USD ($) Sep. 30, 2024 USD ($) segment property Sep. 30, 2023 USD ($) Jun. 30, 2024 USD ($) Dec. 31, 2023 USD ($) Jun. 30, 2023 USD ($) Dec. 31, 2022 USD ($) Financing Receivable, Modifications [Line Items] Â Â Â Â Â Â Â Â Loan portfolio segments | segment Â Â 6 Â Â Â Â Â Â Provision for loan losses $ 2,575 $ 795 $ 3,018 $ 1,458 Â Â Â Â Provision for credit losses, post ASU 2019-04 Â 1,284 Â 2,254 Â Â Â Â Allowance for credit losses, post ASU 2019-04 $ 35,609 33,687 $ 35,609 33,687 $ 34,690 $ 35,066 $ 32,747 $ 23,334 Percentage of allowance for credit losses to aggregate loans 0.96% Â 0.96% Â Â 1.02% Â Â Nonaccrual restructuring loans, post ASU 2019-04 $ 9,319 Â $ 9,319 Â Â $ 7,931 Â Â Other real estate owned 179 Â 179 Â Â 517 Â Â Provision (recovery) charged to expense $ 2,300 1,300 $ 3,100 2,300 Â Â Â Â Residential Real Estate [Member] Â Â Â Â Â Â Â Â Financing Receivable, Modifications [Line Items] Â Â Â Â Â Â Â Â Number of properties in other real estate owned | property 0 Â 0 Â Â Â Â Â Consumer Real Estate [Member] Â Â Â Â Â Â Â Â Financing Receivable, Modifications [Line Items] Â Â Â Â Â Â Â Â Provision for credit losses, post ASU 2019-04 Â 413 Â 1,006 Â Â Â Â Allowance for credit losses, post ASU 2019-04 $ 7,529 7,156 $ 7,529 7,156 7,543 7,249 6,748 4,028 Nonaccrual restructuring loans, post ASU 2019-04 3,242 Â 3,242 Â Â 2,647 Â Â Mortgage loans in process of foreclosure 0 Â 0 Â Â Â Â Â Consumer and Other [Member] Â Â Â Â Â Â Â Â Financing Receivable, Modifications [Line Items] Â Â Â Â Â Â Â Â Provision for credit losses, post ASU 2019-04 Â 41 Â 119 Â Â Â Â Allowance for credit losses, post ASU 2019-04 114 $ 123 114 $ 123 $ 117 $ 115 $ 149 $ 136 Nonaccrual restructuring loans, post ASU 2019-04 $ 4 Â $ 4 Â Â Â Â Â Â X - DefinitionNumber of Properties, Other Real Estate Owned + ReferencesNo definition available. + Details Name: smbk_NumberOfPropertiesOtherRealEstateOwned Namespace Prefix: smbk_ Data Type: xbrli:integerItemType Balance Type: na Period Type: instant X - DefinitionPercentage of allowance for credit losses to aggregate loans. + ReferencesNo definition available. + Details Name: smbk_PercentageOfAllowanceForCreditLossesToAggregateLoans Namespace Prefix: smbk_ Data Type: dtr-types:percentItemType Balance Type: na 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 - 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 - 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 - 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://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 34 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-34Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 33 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-33Reference 3: 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 4: 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 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-42 + Details Name: us-gaap_FinancingReceivableModificationsLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionCarrying amount as of the balance sheet date of all assets obtained in full or partial satisfaction of a debt arrangement through foreclosure proceedings or defeasance; includes real and personal property; equity interests in corporations, partnerships, and joint ventures; and beneficial interests in trusts. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481990/310-10-45-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-11 + Details Name: us-gaap_ForeclosedAssets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionRecorded investment of consumer mortgage loan receivables secured by residential real estate properties for which formal foreclosure proceedings are in process. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 35 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-35 + Details Name: us-gaap_MortgageLoansInProcessOfForeclosureAmount Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionNumber of segments reported by the entity. A reportable segment is a component of an entity for which there is an accounting requirement to report separate financial information on that component in the entity's financial statements. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 47 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-47Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 54 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-54Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 18 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-18 + Details Name: us-gaap_NumberOfReportableSegments Namespace Prefix: us-gaap_ Data Type: xbrli:integerItemType 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/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (c)(2) -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/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_ProvisionForLoanLeaseAndOtherLosses Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of credit loss expense (reversal of expense) for financing receivable. + 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/1943274/2147479319/326-20-50-13Reference 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(11)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_ProvisionForLoanLossesExpensed Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - Details Name: us-gaap_CollateralAxis=us-gaap_ResidentialRealEstateMember 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=us-gaap_ConsumerPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 68 R56.htm IDEA: XBRL DOCUMENT v3.24.3 Goodwill and Intangible Assets - Narrative (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Dec. 31, 2023 Amortization of intangibles $ 604 $ 647 $ 1,824 $ 1,981 Â Goodwill $ 96,100 Â $ 96,100 Â $ 96,100 Customer Relationships [Member] Â Â Â Â Â Â Intangible asset, useful life 14 years Â 14 years Â Â Trade Names [Member] Â Â Â Â Â Â Intangible asset, useful life 5 years Â 5 years Â Â Â X - DefinitionThe aggregate expense charged against earnings to allocate the cost of intangible assets (nonphysical assets not used in production) in a systematic and rational manner to the periods expected to benefit from such assets. As a noncash expense, this element is added back 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 -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/2003/role/exampleRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 40 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482640/350-30-55-40Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482665/350-30-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482686/350-30-45-2 + Details Name: us-gaap_AmortizationOfIntangibleAssets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionUseful life of finite-lived intangible assets, in 'PnYnMnDTnHnMnS' format, for example, 'P1Y5M13D' represents the reported fact of one year, five months, and thirteen days. + ReferencesNo definition available. + Details Name: us-gaap_FiniteLivedIntangibleAssetUsefulLife Namespace Prefix: us-gaap_ Data Type: xbrli:durationItemType Balance Type: na Period Type: instant X - DefinitionAmount, after accumulated impairment loss, of asset representing future economic benefit arising from other asset acquired in business combination or from joint venture formation or both, that is not individually identified and separately recognized. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 49 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-49Reference 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/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 4: 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 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(15)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 6: 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 7: 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 8: 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 9: 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/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_Goodwill Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: us-gaap_FiniteLivedIntangibleAssetsByMajorClassAxis=us-gaap_CustomerRelationshipsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FiniteLivedIntangibleAssetsByMajorClassAxis=us-gaap_TradeNamesMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 69 R57.htm IDEA: XBRL DOCUMENT v3.24.3 Goodwill and Intangible Assets - Schedule of Finite-Lived Intangible Assets (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Dec. 31, 2022 Finite-lived Intangible Assets [Roll Forward] Â Â Â Gross Carrying Amount Â $ 23,203 $ 23,203 Less: accumulated amortization $ (14,024) (12,200) Â Total 9,179 11,003 Â Core Deposits [Member] Â Â Â Â Finite-lived Intangible Assets [Roll Forward] Â Â Â Gross Carrying Amount Â 17,470 17,470 Less: accumulated amortization (11,021) (9,758) Â Total 6,449 7,712 Â Customer Relationships [Member] Â Â Â Â Finite-lived Intangible Assets [Roll Forward] Â Â Â Gross Carrying Amount Â 5,670 5,670 Less: accumulated amortization (2,940) (2,379) Â Total 2,730 3,291 Â Trade Names [Member] Â Â Â Â Finite-lived Intangible Assets [Roll Forward] Â Â Â Gross Carrying Amount Â 63 $ 63 Less: accumulated amortization $ (63) $ (63) Â X - DefinitionAccumulated amount of amortization of assets, excluding financial assets and goodwill, lacking physical substance with a finite life. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 40 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482640/350-30-55-40Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 350 -SubTopic 10 -Name Accounting Standards Codification -Section S45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480265/350-10-S45-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482665/350-30-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(16)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_FiniteLivedIntangibleAssetsAccumulatedAmortization Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount before amortization of assets, excluding financial assets and goodwill, lacking physical substance with a finite life. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 40 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482640/350-30-55-40Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 350 -SubTopic 10 -Name Accounting Standards Codification -Section S45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480265/350-10-S45-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482665/350-30-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 928 -SubTopic 340 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478859/928-340-50-1 + Details Name: us-gaap_FiniteLivedIntangibleAssetsGross Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount after amortization of assets, excluding financial assets and goodwill, lacking physical substance with a finite life. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482665/350-30-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 926 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483154/926-20-50-5 + Details Name: us-gaap_FiniteLivedIntangibleAssetsNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit 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_FiniteLivedIntangibleAssetsRollForward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FiniteLivedIntangibleAssetsByMajorClassAxis=us-gaap_CoreDepositsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FiniteLivedIntangibleAssetsByMajorClassAxis=us-gaap_CustomerRelationshipsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FiniteLivedIntangibleAssetsByMajorClassAxis=us-gaap_TradeNamesMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 70 R58.htm IDEA: XBRL DOCUMENT v3.24.3 Goodwill and Intangible Assets - Schedule of Finite-Lived Intangible Assets, Future Amortization Expense (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Goodwill and Intangible Assets Disclosure [Abstract] Â Â Remainder of 2024 $ 600 Â 2025 2,256 Â 2026 2,086 Â 2027 1,904 Â 2028 1,139 Â Thereafter 1,194 Â Total $ 9,179 $ 11,003 X - DefinitionAmount of amortization for asset, excluding financial asset and goodwill, lacking physical substance with finite life expected to be recognized after 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 350 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482665/350-30-50-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 985 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481283/985-20-50-2 + Details Name: us-gaap_FiniteLivedIntangibleAssetsAmortizationExpenseAfterYearFive Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of amortization for assets, excluding financial assets and goodwill, lacking physical substance with finite life expected to be recognized 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/exampleRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 40 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482640/350-30-55-40Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482665/350-30-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 985 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481283/985-20-50-2 + Details Name: us-gaap_FiniteLivedIntangibleAssetsAmortizationExpenseNextTwelveMonths Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of amortization for assets, excluding financial assets and goodwill, lacking physical substance with finite life expected to be recognized in remainder of current fiscal year. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 985 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481283/985-20-50-2 + Details Name: us-gaap_FiniteLivedIntangibleAssetsAmortizationExpenseRemainderOfFiscalYear Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of amortization for assets, excluding financial assets and goodwill, lacking physical substance with finite life expected to be recognized in fourth 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/exampleRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 40 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482640/350-30-55-40Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482665/350-30-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 985 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481283/985-20-50-2 + Details Name: us-gaap_FiniteLivedIntangibleAssetsAmortizationExpenseYearFour Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of amortization for assets, excluding financial assets and goodwill, lacking physical substance with finite life expected to be recognized in third 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/exampleRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 40 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482640/350-30-55-40Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482665/350-30-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 985 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481283/985-20-50-2 + Details Name: us-gaap_FiniteLivedIntangibleAssetsAmortizationExpenseYearThree Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of amortization for assets, excluding financial assets and goodwill, lacking physical substance with finite life expected to be recognized in second 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/exampleRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 40 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482640/350-30-55-40Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482665/350-30-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 985 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481283/985-20-50-2 + Details Name: us-gaap_FiniteLivedIntangibleAssetsAmortizationExpenseYearTwo Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount after amortization of assets, excluding financial assets and goodwill, lacking physical substance with a finite life. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482665/350-30-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 926 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483154/926-20-50-5 + Details Name: us-gaap_FiniteLivedIntangibleAssetsNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_GoodwillAndIntangibleAssetsDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 71 R59.htm IDEA: XBRL DOCUMENT v3.24.3 Borrowings, Line of Credit and Subordinated Debt - Narrative (Details) - USD ($) $ in Thousands 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Dec. 31, 2023 Securities sold under agreements to repurchase $ 3,997 Â $ 5,078 Securities sold under agreements to repurchase, average balance 4,800 $ 5,000 Â Securities sold under agreements to repurchase, maximum month-end balance 5,800 $ 6,100 Â Borrowings 9,000 Â 13,100 Loan and Security Agreement and Revolving Line of Credit [Member] Â Â Â Principal amount 35,000 Â Â Asset Pledged as Collateral [Member] | US Government-sponsored Enterprises Debt Securities [Member] Â Â Â Carrying value of securities pledged as collateral $ 6,600 Â $ 7,600 Maximum [Member] Â Â Â Securities sold under agreements to repurchase, maturity period 4 days Â Â Minimum [Member] Â Â Â Securities sold under agreements to repurchase, maturity period 1 day Â Â Revolving Credit Facility [Member] Â Â Â Outstanding borrowings $ 5,000 Â Â Line of Credit Facility, Remaining Borrowing Capacity $ 30,000 Â Â X - DefinitionSecurities Sold Under Agreement to Repurchase, Maturity of Agreement. + ReferencesNo definition available. + Details Name: smbk_SecuritiesSoldUnderAgreementToRepurchaseMaturityOfAgreement Namespace Prefix: smbk_ Data Type: xbrli:durationItemType Balance Type: na Period Type: duration X - DefinitionCarrying value of securities pledged as collateral against securities sold under agreement to repurchase. + ReferencesNo definition available. + Details Name: smbk_SecuritiesSoldUnderAgreementsToRepurchaseCarryingValueOfCollateral Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, after the effects of master netting arrangements, of funds outstanding borrowed in the form of a security repurchase agreement between the entity and another party for the sale and repurchase of identical or substantially the same securities at a date certain for a specified price, average balance. Includes liabilities not subject to a master netting arrangement and not elected to be offset. + ReferencesNo definition available. + Details Name: smbk_SecuritiesSoldUnderAgreementsToRepurchaseMaximumAverageAmount Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, after the effects of master netting arrangements, of funds outstanding borrowed in the form of a security repurchase agreement between the entity and another party for the sale and repurchase of identical or substantially the same securities at a date certain for a specified price, maximum month end balance. Includes liabilities not subject to a master netting arrangement and not elected to be offset. + ReferencesNo definition available. + Details Name: smbk_SecuritiesSoldUnderAgreementsToRepurchaseMaximumMonthEndAmount Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionFace (par) amount of debt instrument at time of issuance. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 835 -SubTopic 30 -Name Accounting Standards

Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482949/835-30-55-8Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69B -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69BReference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69C -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69CReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482900/835-30-50-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-2 + Details Name: us-gaap_DebtInstrumentFaceAmount Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe carrying value as of the balance sheet date of the current and noncurrent portions of long-term obligations drawn from a line of credit, which is a bank's commitment to make loans up to a specific amount. Examples of items that might be included in the application of this element may consist of letters of credit, standby letters of credit, and revolving credit arrangements, under which borrowings can be made up to a maximum amount as of any point in time conditional on satisfaction of specified terms before, as of and after the date of drawdowns on the line. Includes short-term obligations that would normally be classified as current liabilities but for which (a) postbalance sheet date issuance of a long term obligation to refinance the short term obligation on a long term basis, or (b) the enterprise has entered into a financing agreement that clearly permits the enterprise to refinance the short-term obligation on a long term basis and the following conditions are met (1) the agreement does not expire within 1 year and is not cancelable by the lender except for violation of an objectively determinable provision, (2) no violation exists at the BS date, and (3) the lender has entered into the financing agreement is expected to be financially capable of honoring the agreement. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)) -SubTopic 10 -Topic 210 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: 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(16)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 3: 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)(16)(a)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1 + Details Name: us-gaap_LineOfCredit Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of borrowing capacity currently available under the credit facility (current borrowing capacity less the amount of borrowings outstanding). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481544/470-10-50-6Reference 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(22)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-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(19)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_LineOfCreditFacilityRemainingBorrowingCapacity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount, after deduction of unamortized premium (discount) and debt issuance cost, of long-term debt. Excludes lease obligation. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)) -SubTopic 10 -Topic 210 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482949/835-30-55-8Reference 3: 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(16)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69B -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69BReference 5: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69C -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69CReference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1DReference 7: 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)(16)(a)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (b)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-4 + Details Name: us-gaap_LongTermDebt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount, after the effects of master netting arrangements, of funds outstanding borrowed in the form of a security repurchase agreement between the entity and another party for the sale and repurchase of identical or substantially the same securities at a date certain for a specified price. Includes liabilities not subject to a master netting arrangement and not elected to be offset. + 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(13)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.12-12A(Column A)(Footnote 2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.12-12(Column A)(Footnote 2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 6 -Subparagraph (SX 210.12-14(Column A)(Footnote 2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-6Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.12-12B(Column A)(Footnote 4)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-3Reference 6: 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 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(m)(1)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(m)(1)(ii)(A)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 9: 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/1943274/2147483444/210-20-55-10 + Details Name: us-gaap_SecuritiesSoldUnderAgreementsToRepurchase Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - Details Name: us-gaap_DebtInstrumentAxis=smbk_LoanAndSecurityAgreementAndRevolvingLineOfCreditMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_PledgedStatusAxis=us-gaap_AssetPledgedAsCollateralMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USGovernmentSponsoredEnterprisesDebtSecuritiesMember 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: X - Details Name: srt_RangeAxis=srt_MinimumMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_CreditFacilityAxis=us-gaap_RevolvingCreditFacilityMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 72 R60.htm IDEA: XBRL DOCUMENT v3.24.3 Borrowings, Line of Credit and Subordinated Debt - Subordinated Debt Narrative (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2024 Sep. 30, 2023 Dec. 31, 2023 Sep. 01, 2021 Sep. 28, 2018 Debt Instrument [Line Items] Â Â Â Â Â Â Debt issuance costs Â Â Â $ 401 Â Â Debt Instrument, Variable Interest Rate, Type [Extensible Enumeration] Â us-gaap:SecuredOvernightFinancingRateSofrMember Â Â Â Â Â Sevier County Bancshares Inc [Member] Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Subordinated debt Â Â Â Â Â $ 2,500 Â Subordinated Debt [Member] Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Principal amount Â Â Â Â Â $ 40,000 Interest rate Â Â Â Â Â 5.625% Debt issuance costs $ 337 $ 337 Â $ 401 Â Â Basis spread on variable rate (as a percent) Â 2.81161% Â Â Â Â Amortization expense of debt issuance costs $ 21 $ 21 $ 63 Â Â Â Subordinated Debt [Member] | Sevier County Bancshares Inc [Member] Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Interest rate Â Â Â Â Â 6.75% Â X - DefinitionAmount of subordinated debt due after one year or the normal operating cycle, if longer, assumed at the acquisition date. + ReferencesNo definition available. + Details Name: smbk_BusinessCombinationRecognizedIdentifiableAssetsAcquiredAndLiabilitiesAssumedNoncurrentLiabilitiesSubordinatedDebt Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of amortization expense attributable to debt issuance costs. + 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(8)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1FReference 3: 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/1943274/2147482740/230-10-45-28Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-3 + Details Name: us-gaap_AmortizationOfFinancingCosts Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionPercentage points added to the reference rate to compute the variable rate on the debt instrument. + ReferencesNo definition available. + Details Name: us-gaap_DebtInstrumentBasisSpreadOnVariableRate1 Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - DefinitionFace (par) amount of debt instrument at time of issuance. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482949/835-30-55-8Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69B -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69BReference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69C -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69CReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482900/835-30-50-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-2 + Details Name: us-gaap_DebtInstrumentFaceAmount Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionContractual interest rate for funds borrowed, under the debt agreement. + 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(22)(a)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1B + Details Name: us-gaap_DebtInstrumentInterestRateStatedPercentage Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType 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/exampleRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482949/835-30-55-8Reference 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(f)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.12-04(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-3Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 5: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69B -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69BReference 6: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69C -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69CReference 7: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69E -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69EReference 8: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69F -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69FReference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 11: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1DReference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1DReference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1DReference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1EReference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1EReference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1EReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic

20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1FReference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1FReference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1FReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1FReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1I -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1IReference 26: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-2Reference 27: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482900/835-30-50-1 + Details Name: us-gaap_DebtInstrumentLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionIndicates type of variable interest rate on debt instrument. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 470 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477734/942-470-50-3 + Details Name: us-gaap_DebtInstrumentVariableInterestRateTypeExtensibleEnumeration Namespace Prefix: us-gaap_ Data Type: enum2:enumerationSetItemType Balance Type: na Period Type: duration X - DefinitionAmount, after accumulated amortization, of debt issuance costs. Includes, but is not limited to, legal, accounting, underwriting, printing, and registration costs. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-1AReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482900/835-30-50-1Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1D + Details Name: us-gaap_DeferredFinanceCostsNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: us-gaap_BusinessAcquisitionAxis=smbk_SevierCountyBancsharesIncMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_LongtermDebtTypeAxis=us-gaap_SubordinatedDebtMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 73 R61.htm IDEA: XBRL DOCUMENT v3.24.3 Borrowings and Line of Credit (Schedule of debt) (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Borrowings, Line of Credit and Subordinated Debt [Abstract] Â Â Securities sold under agreements to repurchase $ 3,997 $ 5,078 Other Borrowings 5,000 8,000 Total $ 8,997 $ 13,078 X - ReferencesNo definition available. + Details Name: us-gaap_DebtDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe carrying amount as of the balance sheet date for the aggregate of other miscellaneous borrowings owed by the reporting entity. + 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(16)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 2: 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(13)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_OtherBorrowings Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionCarrying value as of the balance sheet date, including the current and noncurrent portions, of collateralized debt obligations (with maturities initially due after one year or beyond the operating cycle, if longer). Such obligations include mortgage loans, chattel loans, and any other borrowings secured by assets of the borrower. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)) -SubTopic 10 -Topic 210 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: 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(16)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 3: 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)(16)(a)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1 + Details Name: us-gaap_SecuredDebt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount, after the effects of master netting arrangements, of funds outstanding borrowed in the form of a security repurchase agreement between the entity and another party for the sale and repurchase of identical or substantially the same securities at a date certain for a specified price. Includes liabilities not subject to a master netting arrangement and not elected to be offset. + 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(13)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.12-12A(Column A)(Footnote 2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.12-12(Column A)(Footnote 2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 6 -Subparagraph (SX 210.12-14(Column A)(Footnote 2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-6Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.12-12B(Column A)(Footnote 4)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-3Reference 6: 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 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(m)(1)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(m)(1)(ii)(A)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 9: 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/1943274/2147483444/210-20-55-10 + Details Name: us-gaap_SecuritiesSoldUnderAgreementsToRepurchase Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant XML 74 R62.htm IDEA: XBRL DOCUMENT v3.24.3 Employee Benefit Plans (Narrative) (Details) $ / shares in Units, $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 USD ($) shares Sep. 30, 2023 USD ($) shares Sep. 30, 2024 USD ($) plan $ / shares shares Sep. 30, 2023 USD ($) shares Defined Benefit Plan Disclosure [Line Items] Â Â Â Â Contribution to the Plan $ 504 $ 475 $ 1,500 $ 1,400 Number of stock option plans | plan Â Â 1 Â Deferred tax benefit from stock options exercised 0 Â $ 14 60 Options, exercises in period, intrinsic value $ 15 $ 0 69 $ 242 Grant-date fair value Â Â $ 1,100 Â Exercise of options | shares 1,692 0 6,192 15,705 Employee Stock Option [Member] Â Â Â Â Defined Benefit Plan Disclosure [Line Items] Â Â Â Â Share-based compensation expense $ 0 $ 0 $ 0 $ 0 Options, outstanding, intrinsic value 143 Â 143 Â Proceeds from options exercised Â Â 68 Â Stock Appreciation Rights (SARs) [Member] Â Â Â Â Defined Benefit Plan Disclosure [Line Items] Â Â Â Â Share-based compensation expense 41 5 $ 7 Â Share-based compensation income Â Â Â (118) Exercise of options | shares Â Â 16,000 Â Restricted Stock [Member] Â Â Â Â Defined Benefit Plan Disclosure [Line Items] Â Â Â Â Share-based compensation expense 372 $ 271 $ 1,300 $ 1,200 Unrecognized compensation cost $ 2,100 Â $ 2,100 Â Unrecognized compensation costs, period for recognition Â Â 2 years 1 month 24 days Â Vested (in shares) | shares Â Â 51,236 Â Nonvested, beginning of period (in shares) | shares Â Â 171,770 Â Nonvested, beginning balance (in dollars per share) | $ / shares Â Â $ 22.22 Â 2015 Stock Incentive Plan [Member] Â Â Â Â Defined Benefit Plan Disclosure [Line Items] Â Â Â Â Rights issued (in shares) | shares Â Â 10,148 Â Rights available for grant (in shares) | shares 1,595,020 Â 1,595,020 Â 401 (k) Matching Range One [Member] | Deferred Salary Reduction Plan [Member] Â Â Â Â Defined Benefit Plan Disclosure [Line Items] Â Â Â Â Employer matching contribution, percent of match Â Â 100.00% Â Employer matching contribution, percent of employees gross pay Â Â 3.00% Â 401 (k) Matching Range Two [Member] | Deferred Salary Reduction Plan [Member] Â Â Â Â Defined Benefit Plan Disclosure [Line Items] Â Â Â Â Employer matching contribution, percent of match Â Â 50.00% Â Employer matching contribution, percent of employees gross pay Â Â 2.00% Â X - DefinitionAllocated share based compensation income. + ReferencesNo definition available. + Details Name: smbk_AllocatedShareBasedCompensationIncome Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionDeferred tax benefit from stock options exercised. + ReferencesNo definition available. + Details Name: smbk_DeferredTaxBenefitFromStockOptionsExercised Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionShare-Based Compensation Arrangement By Share-Based Payment Award, Number Of Stock Option Plans + ReferencesNo definition available. + Details Name: smbk_ShareBasedCompensationArrangementByShareBasedPaymentAwardNumberOfStockOptionPlans Namespace Prefix: smbk_ Data Type: xbrli:integerItemType Balance Type: na Period Type: duration X - DefinitionAmount of expense for award under share-based payment arrangement. Excludes amount capitalized. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 14.F) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479830/718-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (h)(1)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_AllocatedShareBasedCompensationExpense 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_DefinedBenefitPlanDisclosureLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of discretionary contributions made by an employer to a defined contribution plan. + ReferencesNo definition available. + Details Name: us-gaap_DefinedContributionPlanEmployerDiscretionaryContributionAmount Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionPercentage of employees' gross pay for which the employer contributes a matching contribution to a defined contribution plan. + ReferencesNo definition available. + Details Name: us-gaap_DefinedContributionPlanEmployerMatchingContributionPercent Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - DefinitionPercentage employer matches of the employee's percentage contribution matched. + ReferencesNo definition available. + Details Name: us-gaap_DefinedContributionPlanEmployerMatchingContributionPercentOfMatch Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - DefinitionWeighted-average period over which cost not yet recognized is expected to be recognized for award under share-based payment arrangement, in 'PnYnMnDTnHnMnS' format, for example, 'P1Y5M13D' represents reported fact of one year, five months, and thirteen days. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_EmployeeServiceShareBasedCompensationNonvestedAwardsTotalCompensationCostNotYetRecognizedPeriodForRecognition1 Namespace Prefix: us-gaap_ Data Type: xbrli:durationItemType Balance Type: na Period Type: duration X - DefinitionAmount of cost to be recognized for nonvested award under share-based payment arrangement. Excludes share and unit options. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_EmployeeServiceShareBasedCompensationNonvestedAwardsTotalCompensationCostNotYetRecognizedShareBasedAwardsOtherThanOptions Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of cash inflow from exercise of option under share-based payment arrangement. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 14 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-14Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2A -Subparagraph (a) -SubTopic 10 -Topic 718 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2A + Details Name: us-gaap_ProceedsFromStockOptionsExercised Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe number of non-vested equity-based payment instruments, excluding stock (or unit) options, that validly exist and are outstanding as of the balance sheet date. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsNonvestedNumber Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionPer share or unit weighted-average fair value of nonvested award under share-based payment arrangement. Excludes share and unit options. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsNonvestedWeightedAverageGrantDateFairValue Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: instant X - DefinitionThe number of equity-based payment instruments, excluding stock (or unit) options, that vested during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(iii)(02) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsVestedInPeriod Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionFair value of share-based awards for which the grantee gained the right by satisfying service and performance requirements, to receive or retain shares or units, other instruments, or cash. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsVestedInPeriodTotalFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe difference between the maximum number of shares (or other type of equity) authorized for issuance under the plan (including the effects of amendments and adjustments), and the sum of: 1) the number of shares (or other type of equity) already issued upon exercise of options or other equity-based awards under the plan; and 2) shares (or other type of equity) reserved for issuance on granting of outstanding awards, net of cancellations and forfeitures, if applicable. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 10 -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardNumberOfSharesAvailableForGrant Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionAmount of accumulated difference between fair value of underlying shares on

dates of exercise and exercise price on options exercised (or share units converted) into shares. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardOptionsExercisesInPeriodTotalIntrinsicValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount by which the current fair value of the underlying stock exceeds the exercise price of options outstanding. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 10 -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardOptionsOutstandingIntrinsicValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionNumber of shares issued under share-based payment arrangement. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 10 -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardSharesIssuedInPeriod Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionNumber of share options (or share units) exercised during the current period. + 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://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 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-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iv)(02) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 5: 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-S99-1 + Details Name: us-gaap_StockIssuedDuringPeriodSharesStockOptionsExercised Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_AwardTypeAxis=us-gaap_EmployeeStockOptionMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_AwardTypeAxis=us-gaap_StockAppreciationRightsSARSMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_AwardTypeAxis=us-gaap_RestrictedStockMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_PlanNameAxis=smbk_StockIncentivePlanTwoThousandFifteenMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: smbk_DefinedContributionPlanMatchingRangeAxis=smbk_DefinedContributionPlanRangeOneMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_RetirementPlanNameAxis=smbk_DeferredSalaryReductionPlanMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: smbk_DefinedContributionPlanMatchingRangeAxis=smbk_DefinedContributionPlanRangeTwoMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 75 R63.htm IDEA: XBRL DOCUMENT v3.24.3 Employee Benefit Plans (Stock Option Activity) (Details) - $ / shares 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Number Â Â Â Â Exercised (in shares) (1,692) 0 (6,192) (15,705) Officer and Employee Plans [Member] Â Â Â Â Number Â Â Â Â Outstanding (in shares) Â Â 16,340 Â Exercised (in shares) Â Â (6,192) Â Outstanding (in shares) 10,148 Â 10,148 Â Weighted Average Exercisable Price Â Â Â Â Weighted Average Exercisable Price, Outstanding (in dollars per share) Â Â $ 13.55 Â Weighted Average Exercisable Price Exercised (in dollars per share) Â Â 11.09 Â Weighted Average Exercise Price, Outstanding (in dollars per share) $ 15.05 Â $ 15.05 Â X - DefinitionNumber of options outstanding, including both vested and non-vested options. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardOptionsOutstandingNumber 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_ShareBasedCompensationArrangementByShareBasedPaymentAwardOptionsOutstandingRollForward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionWeighted average price at which grantees can acquire the shares reserved for issuance under the stock option plan. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardOptionsOutstandingWeightedAverageExercisePrice Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardOptionsOutstandingWeightedAverageExercisePriceRollforward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionWeighted average price at which option holders acquired shares when converting their stock options into shares. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iv)(02) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementsByShareBasedPaymentAwardOptionsExercisesInPeriodWeightedAverageExercisePrice Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - DefinitionNumber of share options (or share units) exercised during the current period. + 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://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 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-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iv)(02) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 5: 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-S99-1 + Details Name: us-gaap_StockIssuedDuringPeriodSharesStockOptionsExercised Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_DeferredCompensationArrangementWithIndividualExcludingShareBasedPaymentsAndPostretirementBenefitsByTypeOfDeferredCompensationAxis=smbk_OfficerAndEmployeePlansMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 76 R64.htm IDEA: XBRL DOCUMENT v3.24.3 Employee Benefit Plans (Options Outstanding by Exercise Price Range) (Details) - Officer and Employee Plans [Member] - $ / shares 9 Months Ended Sep. 30, 2024 Dec. 31, 2023 Share-based Compensation, Shares Authorized under Stock Option Plans, Exercise Price Range [Line Items] Â Â Exercise Prices (in dollars per share) $ 15.05 $ 13.55 Number Outstanding (in shares) 10,148 16,340 Options Outstanding, Weighted Average Remaining Life 1 year Â Options Outstanding, Weighted Average Exercise Price (in dollars per share) $ 15.05 Â Exercisable (in shares) 10,148 Â Options Exercisable, Weighted Average Exercise Price (in dollars per share) $ 15.05 Â 9.60 [Member] Â Â Share-based Compensation, Shares Authorized under Stock Option Plans, Exercise Price Range [Line Items] Â Â Exercise Prices (in dollars per share) $ 15.05 Â Number Outstanding (in shares) 10,148 Â Options Outstanding, Weighted Average Remaining Life 1 year Â Options Outstanding, Weighted Average Exercise Price (in dollars per share) $ 15.05 Â Exercisable (in shares) 10,148 Â Options Exercisable, Weighted Average Exercise Price (in dollars per share) $ 15.05 Â X - DefinitionThe number of shares into which fully or partially vested stock options outstanding as of the balance sheet date can be currently converted under the option plan. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardOptionsExercisableNumber Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionNumber of options outstanding, including both vested and non-vested options. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardOptionsOutstandingNumber Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionWeighted average price at which grantees can acquire the shares reserved for issuance under the stock option plan. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardOptionsOutstandingWeightedAverageExercisePrice Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType 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. + ReferencesNo definition available. + Details Name: us-gaap_ShareBasedCompensationSharesAuthorizedUnderStockOptionPlansExercisePriceRangeLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionWeighted average exercise price as of the balance sheet date for those equity-based payment arrangements exercisable and outstanding. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 10 -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_SharebasedCompensationSharesAuthorizedUnderStockOptionPlansExercisePriceRangeExercisableOptionsWeightedAverageExercisePrice1 Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: instant X - DefinitionThe weighted average price as of the balance sheet date at which grantees could acquire the underlying shares with respect to all outstanding stock options which are in the customized range of exercise prices. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_SharebasedCompensationSharesAuthorizedUnderStockOptionPlansExercisePriceRangeOutstandingOptionsWeightedAverageExercisePriceBeginningBalance1 Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: instant X - DefinitionWeighted average remaining contractual term of outstanding stock options, in 'PnYnMnDTnHnMnS' format, for example, 'P1Y5M13D' represents the reported fact of one year, five months, and thirteen days. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 718 -SubTopic 10 -Subparagraph (e)(1) -Name Accounting Standards Codification -Paragraph 2 -Section 50 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_SharebasedCompensationSharesAuthorizedUnderStockOptionPlansExercisePriceRangeOutstandingOptionsWeightedAverageRemainingContractualTerm2 Namespace Prefix: us-gaap_ Data Type: xbrli:durationItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_DeferredCompensationArrangementWithIndividualExcludingShareBasedPaymentsAndPostretirementBenefitsByTypeOfDeferredCompensationAxis=smbk_OfficerAndEmployeePlansMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ShareBasedCompensationSharesAuthorizedUnderStockOptionPlansByExercisePriceRangeAxis=smbk_ExercisePriceFourMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 77 R65.htm IDEA: XBRL DOCUMENT v3.24.3 Employee Benefit Plans (Schedule of Non-vested Restricted Stock) (Details) - Restricted Stock [Member] 9 Months Ended Sep. 30, 2024 $ / shares shares Number Â Nonvested, beginning of period (in shares) | shares 171,770 Granted (in shares) | shares 79,643 Vested (in shares) | shares (51,236) Forfeited/expired (in shares) | shares (3,309) Nonvested, end of period (in shares) | shares 196,868 Weighted Average Grant-Date Fair Value Â Nonvested, beginning balance (in dollars per share) | $ / shares $ 22.22 Granted (in dollars per share) | $ / shares 24.04 Vested (in dollars per share) | $ / shares 21.74 Forfeited/expired (in dollars per share) | $ / shares 24.75 Nonvested, ending balance (in dollars per share) | $ / shares $ 23.04 X - DefinitionThe number of equity-based payment instruments, excluding stock (or unit) options, that were forfeited during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(iii)(03) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsForfeitedInPeriod Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionWeighted average fair value as of the grant date of equity-based award plans other than stock (unit) option plans that were not exercised or put into effect as a result of the occurrence of a terminating event. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(iii)(03) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsForfeituresWeightedAverageGrantDateFairValue Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - DefinitionThe number of grants made during the period on other than stock (or unit) option plans (for example, phantom stock or unit plan, stock or unit appreciation rights plan, performance target plan). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(iii)(01) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsGrantsInPeriod Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionThe weighted average fair value at grant date for nonvested equity-based awards issued during the period on other than stock (or unit) option plans (for example, phantom stock or unit plan, stock or unit appreciation rights plan, performance target plan). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(iii)(01) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsGrantsInPeriodWeightedAverageGrantDateFairValue Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - DefinitionThe number of non-vested equity-based payment instruments, excluding stock (or unit) options, that validly exist and are outstanding as of the balance sheet date. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 2:

http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsNonvestedNumber 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_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsNonvestedRollForward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionPer share or unit weighted-average fair value of nonvested award under share-based payment arrangement. Excludes share and unit options. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsNonvestedWeightedAverageGrantDateFairValue Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsNonvestedWeightedAverageGrantDateFairValueRollForward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe number of equity-based payment instruments, excluding stock (or unit) options, that vested during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(iii)(02) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsVestedInPeriod Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionThe weighted average fair value as of grant date pertaining to an equity-based award plan other than a stock (or unit) option plan for which the grantee gained the right during the reporting period, by satisfying service and performance requirements, to receive or retain shares or units, other instruments, or cash in accordance with the terms of the arrangement. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(iii)(02) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsVestedInPeriodWeightedAverageGrantDateFairValue Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_AwardTypeAxis=us-gaap_RestrictedStockMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 78 R66.htm IDEA: XBRL DOCUMENT v3.24.3 Employee Benefit Plans (Stock Appreciation Right Activity) (Details) - $ / shares 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Number Â Â Â Â Exercised (in shares) (1,692) 0 (6,192) (15,705) Stock Appreciation Rights (SARs) [Member] Â Â Â Â Number Â Â Â Â Outstanding (in shares) Â Â 20,000 Â Exercised (in shares) Â Â (16,000) Â Outstanding (in shares) 4,000 Â 4,000 Â Weighted Average Exercisable Price Â Â Â Â Weighted Average Exercisable Price, Outstanding (in dollars per share) Â Â $ 20.70 Â Weighted Average Exercisable Price Exercised (in dollars per share) Â Â 20.70 Â Weighted Average Exercise Price, Outstanding (in dollars per share) $ 20.70 Â $ 20.70 Â X - DefinitionNumber of options outstanding, including both vested and non-vested options. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardOptionsOutstandingNumber 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_ShareBasedCompensationArrangementByShareBasedPaymentAwardOptionsOutstandingRollForward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionWeighted average price at which grantees can acquire the shares reserved for issuance under the stock option plan. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardOptionsOutstandingWeightedAverageExercisePrice Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardOptionsOutstandingWeightedAverageExercisePriceRollforward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionWeighted average price at which option holders acquired shares when converting their stock options into shares. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iv)(02) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementsByShareBasedPaymentAwardOptionsExercisesInPeriodWeightedAverageExercisePrice Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - DefinitionNumber of share options (or share units) exercised during the current period. + 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://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 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-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iv)(02) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 5: 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-S99-1 + Details Name: us-gaap_StockIssuedDuringPeriodSharesStockOptionsExercised Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_AwardTypeAxis=us-gaap_StockAppreciationRightsSARSMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 79 R67.htm IDEA: XBRL DOCUMENT v3.24.3 Employee Benefit Plans (SARs Outstanding by Exercise Price Range) (Details) - Stock Appreciation Rights (SARs) [Member] - $ / shares 9 Months Ended Sep. 30, 2024 Dec. 31, 2023 Share-based Compensation, Shares Authorized under Stock Option Plans, Exercise Price Range [Line Items] Â Â Exercise Prices (in dollars per share) $ 20.70 $ 20.70 Number Outstanding (in shares) 4,000 20,000 SARs Outstanding, Weighted Average Remaining Life 3 months Â SARs Outstanding, Weighted Average Exercise Price (in dollars per share) $ 20.70 Â SARs Exercisable, Number Exercisable (in shares) 4,000 Â SARs Exercisable, Weighted Average Exercise Price (in dollars per share) $ 20.70 Â 15.19 [Member] Â Â Share-based Compensation, Shares Authorized under Stock Option Plans, Exercise Price Range [Line Items] Â Â Exercise Prices (in dollars per share) $ 20.70 Â Number Outstanding (in shares) 4,000 Â SARs Outstanding, Weighted Average Remaining Life 3 months Â SARs Outstanding, Weighted Average Exercise Price (in dollars per share) $ 20.70 Â SARs Exercisable, Number Exercisable (in shares) 4,000 Â SARs Exercisable, Weighted Average Exercise Price (in dollars per share) $ 20.70 Â X - DefinitionThe number of shares into which fully or partially vested stock options outstanding as of the balance sheet date can be currently converted under the option plan. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardOptionsExercisableNumber Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionNumber of options outstanding, including both vested and non-vested options. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardOptionsOutstandingNumber Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionWeighted average price at which grantees can acquire the shares reserved for issuance under the stock option plan. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardOptionsOutstandingWeightedAverageExercisePrice Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType 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. + ReferencesNo definition available. + Details Name: us-gaap_ShareBasedCompensationSharesAuthorizedUnderStockOptionPlansExercisePriceRangeLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionWeighted average exercise price as of the balance sheet date for those equity-based payment arrangements exercisable and outstanding. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 10 -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_SharebasedCompensationSharesAuthorizedUnderStockOptionPlansExercisePriceRangeExercisableOptionsWeightedAverageExercisePrice1 Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: instant X - DefinitionThe weighted average price as of the balance sheet date at which grantees could acquire the underlying shares with respect to all outstanding stock options which are in the customized range of exercise prices. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_SharebasedCompensationSharesAuthorizedUnderStockOptionPlansExercisePriceRangeOutstandingOptionsWeightedAverageExercisePriceBeginningBalance1 Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: instant X - DefinitionWeighted average remaining contractual term of outstanding stock options, in 'PnYnMnDTnHnMnS' format, for example, 'P1Y5M13D' represents the reported fact of one year, five months, and thirteen days. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 718 -SubTopic 10 -Subparagraph (e)(1) -Name Accounting Standards Codification -Paragraph 2 -Section 50 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_SharebasedCompensationSharesAuthorizedUnderStockOptionPlansExercisePriceRangeOutstandingOptionsWeightedAverageRemainingContractualTerm2 Namespace Prefix: us-gaap_ Data Type: xbrli:durationItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_AwardTypeAxis=us-gaap_StockAppreciationRightsSARSMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ShareBasedCompensationSharesAuthorizedUnderStockOptionPlansByExercisePriceRangeAxis=smbk_ExercisePriceSevenMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 80 R68.htm IDEA: XBRL DOCUMENT v3.24.3 Commitments and Contingencies (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Dec. 31, 2023 Commitments and Contingencies Disclosure [Abstract] Â Â Â Â Â Commitments to extend credit $ 780,576 Â $ 780,576 Â $ 716,951 Standby letters of credit 29,280 Â 29,280 Â 7,611 Allowance for off balance sheet credit 2,300 Â 2,300 Â $ 2,400 Off-balance sheet credit loss expense (credit) $ 302 $ (489) $ (73) $ (795) Â X - DefinitionContractual amount for all off-balance sheet commitments. + ReferencesNo definition available. + Details Name: smbk_OutstandingOffBalanceSheetRisksAmountLiability Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_CommitmentsAndContingenciesDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration 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 - DefinitionUnused amount of commitments to extend credit to customers. + ReferencesNo definition available. + Details Name: us-gaap_UnusedCommitmentsToExtendCredit Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant XML 81 R69.htm IDEA: XBRL DOCUMENT v3.24.3 Fair Value Disclosures (Assets and Liabilities Measured on Recurring Basis) (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Fair Value, post ASU 2019-04 $ 501,336 $ 408,410 Fair Value, Inputs, Level 2 [Member] Â Â Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Fair Value, post ASU 2019-04 501,336 408,410 Derivative financial instruments and interest rate swap agreements, asset 12,387 12,821 Derivative financial instruments and interest rate swap agreements, liability 14,023 14,807 US Treasury Securities [Member] Â Â Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Fair Value, post ASU 2019-04 77,911 76,033 US Government-sponsored Enterprises Debt Securities [Member] Â Â Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Fair Value, post ASU 2019-04 42,566 48,093 Municipal securities [Member] Â Â Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Fair Value, post ASU 2019-04 18,097 18,276 Other Debt Securities [Member] Â Â Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Fair Value, post ASU 2019-04 40,232 33,069 Mortgage-backed securities (GSEs) [Member] Â Â Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Fair Value, post ASU 2019-04 $ 322,530 $ 232,939 Interest Rate Swap [Member] Â Â Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Derivative Asset, Statement of Financial Position [Extensible Enumeration] Other Assets Other Assets Interest Rate Swap Liability Â Â Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Derivative

Liability, Statement of Financial Position [Extensible Enumeration] Other Liabilities Other Liabilities Fair Value, Recurring [Member] Â Â Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Fair Value, post ASU 2019-04 $ 501,336 $ 408,410 Total assets at fair value 513,723 421,231 Derivative financial instruments and interest rate swap agreements, liability Â 14,807 Fair Value, Recurring [Member] | Fair Value, Inputs, Level 2 [Member] Â Â Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Fair Value, post ASU 2019-04 501,336 408,410 Total assets at fair value 513,723 421,231 Derivative financial instruments and interest rate swap agreements, liability Â 14,807 Fair Value, Recurring [Member] | US Treasury Securities [Member] Â Â Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Fair Value, post ASU 2019-04 77,911 76,033 Fair Value, Recurring [Member] | US Treasury Securities [Member] | Fair Value, Inputs, Level 2 [Member] Â Â Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Fair Value, post ASU 2019-04 77,911 76,033 Fair Value, Recurring [Member] | US Government-sponsored Enterprises Debt Securities [Member] Â Â Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Fair Value, post ASU 2019-04 42,566 48,093 Fair Value, Recurring [Member] | US Government-sponsored Enterprises Debt Securities [Member] | Fair Value, Inputs, Level 2 [Member] Â Â Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Fair Value, post ASU 2019-04 42,566 48,093 Fair Value, Recurring [Member] | Municipal securities [Member] Â Â Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Fair Value, post ASU 2019-04 18,097 18,276 Fair Value, Recurring [Member] | Municipal securities [Member] | Fair Value, Inputs, Level 2 [Member] Â Â Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Fair Value, post ASU 2019-04 18,097 18,276 Fair Value, Recurring [Member] | Other Debt Securities [Member] Â Â Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Fair Value, post ASU 2019-04 40,232 33,069 Fair Value, Recurring [Member] | Other Debt Securities [Member] | Fair Value, Inputs, Level 2 [Member] Â Â Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Fair Value, post ASU 2019-04 40,232 33,069 Fair Value, Recurring [Member] | Mortgage-backed securities (GSEs) [Member] Â Â Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Fair Value, post ASU 2019-04 322,530 232,939 Fair Value, Recurring [Member] | Mortgage-backed securities (GSEs) [Member] | Fair Value, Inputs, Level 2 [Member] Â Â Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Fair Value, post ASU 2019-04 322,530 232,939 Fair Value, Recurring [Member] | Interest Rate Swap [Member] Â Â Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Derivative financial instruments and interest rate swap agreements, asset 12,387 12,821 Fair Value, Recurring [Member] | Interest Rate Swap [Member] | Fair Value, Inputs, Level 2 [Member] Â Â Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Derivative financial instruments and interest rate swap agreements, asset 12,387 $ 12,821 Fair Value, Recurring [Member] | Interest Rate Swap Liability Â Â Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Derivative financial instruments and interest rate swap agreements, liability 14,023 Â Fair Value, Recurring [Member] | Interest Rate Swap Liability | Fair Value, Inputs, Level 2 [Member] Â Â Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Derivative financial instruments and interest rate swap agreements, liability $ 14,023 Â X - DefinitionFair value portion of asset recognized for present right to economic benefit. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 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 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/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 103 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-103Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 6: 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 7: 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 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-3Reference 9: 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/1943274/2147478795/946-210-50-12Reference 10: 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/1943274/2147478795/946-210-50-6Reference 11: 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/1943274/2147477439/946-210-55-1Reference 12: 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/1943274/2147478795/946-210-50-6Reference 13: 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/1943274/2147478795/946-210-50-6Reference 14: 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/1943274/2147478795/946-210-50-6Reference 15: 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/1943274/2147478795/946-210-50-1Reference 16: 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/1943274/2147478795/946-210-50-1Reference 17: 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/1943274/2147478795/946-210-50-1Reference 18: 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/1943274/2147478795/946-210-50-1Reference 19: 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/1943274/2147478795/946-210-50-6Reference 20: 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/1943274/2147478795/946-210-50-6Reference 21: 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/1943274/2147479170/946-210-S99-1Reference 22: 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/1943274/2147477271/946-320-S99-5CReference 23: 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/1943274/2147479170/946-210-S99-1Reference 24: 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/1943274/2147477271/946-320-S99-5Reference 25: 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/1943274/2147477271/946-320-S99-5CReference 26: 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/1943274/2147477271/946-320-S99-5AReference 27: 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/1943274/2147477271/946-320-S99-5BReference 28: 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/1943274/2147477271/946-320-S99-5BReference 29: 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 30: 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 31: 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 32: 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/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 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https://asc.fasb.org/1943274/2147478795/946-210-50-6Reference 9: 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/1943274/2147478795/946-210-50-6Reference 10: 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/1943274/2147478795/946-210-50-6Reference 11: 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/1943274/2147478795/946-210-50-1Reference 12: 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/1943274/2147478795/946-210-50-1Reference 13: 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/1943274/2147478795/946-210-50-1Reference 14: 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/1943274/2147478795/946-210-50-1Reference 15: 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/1943274/2147478795/946-210-50-6Reference 16: 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/1943274/2147478795/946-210-50-6Reference 17: 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/1943274/2147479170/946-210-S99-1Reference 18: 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/1943274/2147477271/946-320-S99-5CReference 19: 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/1943274/2147479170/946-210-S99-1Reference 20: 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/1943274/2147479170/946-210-S99-1Reference 21: 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/1943274/2147477271/946-320-S99-5Reference 22: 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/1943274/2147477271/946-320-S99-5CReference 23: 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/1943274/2147477271/946-320-S99-5Reference 24: 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/1943274/2147477271/946-320-S99-5AReference 25: 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/1943274/2147477271/946-320-S99-5BReference 26: 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/1943274/2147477271/946-320-S99-5BReference 27: 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 28:

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 29: 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 30: 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. + ReferencesNo definition available. + Details Name: us-gaap_FairValueBalanceSheetGroupingFinancialStatementCaptionsLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel2Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USTreasurySecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USGovernmentSponsoredEnterprisesDebtSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USStatesAndPoliticalSubdivisionsMember 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_FinancialInstrumentAxis=us-gaap_MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_InterestRateSwapMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DerivativeInstrumentRiskAxis=smbk_InterestRateSwapLiabilityMember 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: XML 82 R70.htm IDEA: XBRL DOCUMENT v3.24.3 Fair Value Disclosures (Assets and Liabilities Measured on Nonrecurring Basis) (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â OREO Â $ 279 Collateral dependent loans $ 656 1,295 Fair Value, Inputs, Level 3 [Member] Â Â Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â OREO Â 279 Collateral dependent loans $ 656 $ 1,295 X - DefinitionCollateral dependent loans fair value disclosure. + ReferencesNo definition available. + Details Name: smbk_CollateralDependentLoansFairValueDisclosure Namespace Prefix: smbk_ 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_FairValueBalanceSheetGroupingFinancialStatementCaptionsLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionCarrying amount of other real estate not separately disclosed, including, but not limited to, real estate investments, real estate loans that qualify as investments in real estate, and premises that are no longer used in operations may also be included in real estate owned. This does not include real estate assets taken in settlement of troubled loans through surrender or foreclosure. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 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)(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_OtherRealEstate Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel3Member Namespace Prefix: Data Type: na Balance Type: Period Type: XML 83 R71.htm IDEA: XBRL DOCUMENT v3.24.3 Fair Value Disclosures (Unobservable Inputs) (Details) $ in Thousands Sep. 30, 2024 USD ($) Dec. 31, 2023 USD ($) Fair Value Measurement Inputs and Valuation Techniques [Line Items] Â Â Collateral dependent loans $ 656 $ 1,295 OREO Â 279 Fair Value, Inputs, Level 3 [Member] Â Â Fair Value Measurement Inputs and Valuation Techniques [Line Items] Â Â Collateral dependent loans 656 1,295 OREO Â 279 Appraisal And Discounted Cash Flow [Member] | Fair Value, Nonrecurring [Member] | Fair Value, Inputs, Level 3 [Member] Â Â Fair Value Measurement Inputs and Valuation Techniques [Line Items] Â Â Collateral dependent loans $ 656 1,295 OREO Â $ 279 Appraisal And Discounted Cash Flow [Member] | Measurement Input, Discount Rate [Member] | Weighted Average [Member] Â Â Fair Value Measurement Inputs and Valuation Techniques [Line Items] Â Â Collateral dependent, measurement input 79 73 OREO, measurement input Â 33 X - DefinitionCollateral dependent loans fair value disclosure. + ReferencesNo definition available. + Details Name: smbk_CollateralDependentLoansFairValueDisclosure Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionCollateral Dependent Loans, Measurement Input + ReferencesNo definition available. + Details Name: smbk_CollateralDependentLoansMeasurementInput Namespace Prefix: smbk_ Data Type: xbrli:decimalItemType 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/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 103 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-103Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2)(i) -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 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: 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_FairValueAssetsAndLiabilitiesMeasuredOnRecurringAndNonrecurringBasisValuationTechniquesLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionCarrying amount of other real estate not separately disclosed, including, but not limited to, real estate investments, real estate loans that qualify as investments in real estate, and premises that are no longer used in operations may also be included in real estate owned. This does not include real estate assets taken in settlement of troubled loans through surrender or foreclosure. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 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)(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_OtherRealEstate Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant 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/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -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_OtherRealEstateOwnedMeasurementInput Namespace Prefix: us-gaap_ Data Type: xbrli:decimalItemType Balance Type: na Period Type: instant X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel3Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ValuationTechniqueAxis=smbk_AppraisalAndDiscountedCashFlowMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByMeasurementFrequencyAxis=us-gaap_FairValueMeasurementsNonrecurringMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_MeasurementInputTypeAxis=us-gaap_MeasurementInputDiscountRateMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_RangeAxis=srt_WeightedAverageMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 84 R72.htm IDEA: XBRL DOCUMENT v3.24.3 Fair Value Disclosures (Carrying Amount and Estimated Fair Value of Financial Instruments) (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Assets: Â Â Securities available-for-sale, at fair value, post ASU 2019-04 $ 501,336 $ 408,410 Securities held to maturity, fair value 113,267 262,538 Liabilities: Â Â Noninterest-bearing demand deposits 863,949 898,044 Interest-bearing demand deposits 834,207 1,006,915 Time deposits 769,558 550,468 Carrying Amount [Member] Â Â Assets: Â Â Cash and cash equivalents 192,914 352,271 Securities available-for-sale, at fair value, post ASU 2019-04 501,336 408,410 Securities held to maturity, fair value 127,779 281,236 Other investments 20,352 13,662 Loans and leases, net and loans held for sale 3,687,673 3,413,814 Derivative financial instruments and interest rate swap agreements, asset 12,387 12,821 Liabilities: Â Â Noninterest-bearing demand deposits 863,949 898,044 Interest-bearing demand deposits 834,207 1,006,915 Money market and savings deposits 1,854,777 1,812,427 Time deposits 769,558 550,468 Borrowings 8,997 13,078 Subordinated debt 39,663 42,099 Derivative financial instruments and interest rate swap agreements, liability 14,023 14,807 Estimated Fair Value [Member] Â Â Assets: Â Â Cash and cash equivalents 192,914 352,271 Securities available-for-sale, at fair value, post ASU 2019-04 501,336 408,410 Securities held to maturity, fair value 113,267 262,538 Loans and leases, net and loans held for sale 3,564,572 3,308,980 Derivative financial instruments and interest rate swap agreements, asset 12,387 12,821 Liabilities: Â Â Noninterest-bearing demand deposits 863,949 898,044 Interest-bearing demand deposits 834,207 1,006,915 Money market and savings deposits 1,854,777 1,812,427 Time deposits 769,621 548,397 Borrowings 8,997 13,078 Subordinated debt 37,860 39,822 Derivative financial instruments and interest rate swap agreements, liability 14,023 14,807 Fair Value, Inputs, Level 1 [Member] Â Â Assets: Â Â Cash and cash equivalents 192,914 352,271 Fair Value, Inputs, Level 2 [Member] Â Â Assets: Â Â Securities available-for-sale, at fair value, post ASU 2019-04 501,336 408,410 Securities held to maturity, fair value 113,267 262,538 Derivative financial instruments and interest rate swap agreements, asset 12,387 12,821 Liabilities: Â Â Noninterest-bearing demand deposits 863,949 898,044 Interest-bearing demand deposits 834,207 1,006,915 Money market and savings deposits 1,854,777 1,812,427 Time deposits 769,621 548,397 Borrowings 8,997 13,078 Derivative financial instruments and interest rate swap agreements, liability 14,023 14,807 Fair Value, Inputs, Level 3 [Member] Â Â Assets: Â Â Loans and leases, net and loans held for sale 3,564,572 3,308,980 Liabilities: Â Â Subordinated debt $ 37,860 $ 39,822 X - DefinitionRepresenting savings deposits and money market accounts fair value. + ReferencesNo definition available. + Details Name: smbk_SavingsDepositsAndMoneyMarketAccountsFairValue Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: credit 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 - DefinitionFair value portion of currency on hand as well as demand deposits with banks or financial institutions. Includes other kinds of accounts that have the general characteristics of demand deposits. Also includes short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -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 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap_CashAndCashEquivalentsFairValueDisclosure Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value portion of debt instrument payable, including, but not limited to, notes payable and loans payable. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2E -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2EReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -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/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 6: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69B -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69BReference 7: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69C -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69CReference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1DReference 9: 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_DebtInstrumentFairValue 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 - DefinitionThe amount of money in accounts that may bear interest and that the depositor is entitled to withdraw at any time without prior notice. + 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(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_DemandDepositAccounts Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit 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/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 103 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-103Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic

10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 6: 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 7: 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 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-3Reference 9: 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/1943274/2147478795/946-210-50-12Reference 10: 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/1943274/2147478795/946-210-50-6Reference 11: 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/1943274/2147477439/946-210-55-1Reference 12: 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/1943274/2147478795/946-210-50-6Reference 13: 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/1943274/2147478795/946-210-50-6Reference 14: 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/1943274/2147478795/946-210-50-6Reference 15: 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/1943274/2147478795/946-210-50-1Reference 16: 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/1943274/2147478795/946-210-50-1Reference 17: 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/1943274/2147478795/946-210-50-1Reference 18: 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/1943274/2147478795/946-210-50-1Reference 19: 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/1943274/2147478795/946-210-50-6Reference 20: 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/1943274/2147478795/946-210-50-6Reference 21: 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/1943274/2147479170/946-210-S99-1Reference 22: 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/1943274/2147477271/946-320-S99-5CReference 23: 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/1943274/2147479170/946-210-S99-1Reference 24: 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/1943274/2147477271/946-320-S99-5Reference 25: 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/1943274/2147477271/946-320-S99-5CReference 26: 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/1943274/2147477271/946-320-S99-5AReference 27: 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/1943274/2147477271/946-320-S99-5BReference 28: 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/1943274/2147477271/946-320-S99-5BReference 29: 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 30: 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 31: 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 32: 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/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: 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 5: 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 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-3Reference 7: 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/1943274/2147478795/946-210-50-6Reference 8: 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/1943274/2147478795/946-210-50-6Reference 9: 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/1943274/2147478795/946-210-50-6Reference 10: 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/1943274/2147478795/946-210-50-6Reference 11: 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/1943274/2147478795/946-210-50-1Reference 12: 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/1943274/2147478795/946-210-50-1Reference 13: 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/1943274/2147478795/946-210-50-1Reference 14: 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/1943274/2147478795/946-210-50-1Reference 15: 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/1943274/2147478795/946-210-50-6Reference 16: 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/1943274/2147478795/946-210-50-6Reference 17: 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/1943274/2147479170/946-210-S99-1Reference 18: 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/1943274/2147477271/946-320-S99-5CReference 19: 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/1943274/2147479170/946-210-S99-1Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 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Accounting Standards Codification -Section S99 -Paragraph 5A -Subparagraph (SX 210.12-13A(Column E)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-5AReference 25: 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/1943274/2147477271/946-320-S99-5BReference 26: 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/1943274/2147477271/946-320-S99-5BReference 27: 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 28: 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 29: 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 30: 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 - DefinitionFair value of subordinated debt obligations including, but not limited to, subordinated loan, subordinated bond, subordinated debenture or junior debt. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2E -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2EReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -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/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap_FairValueLiabilitiesMeasuredOnRecurringBasisSubordinatedDebtObligations 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 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 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2E -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2EReference 3: 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/1943274/2147481800/320-10-50-5Reference 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(a)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 5: 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 6: 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/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_HeldToMaturitySecuritiesFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionCost of the investment. + ReferencesReference 1: 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/1943274/2147477439/946-210-55-1Reference 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/1943274/2147478795/946-210-50-6Reference 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/1943274/2147478795/946-210-50-6Reference 4: 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/1943274/2147479168/946-830-55-12Reference 5: 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/1943274/2147478795/946-210-50-6Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 10 -Name Accounting Standards Codification -Section S99 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http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 19 -Subparagraph (3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-19 + Details Name: us-gaap_InvestmentOwnedAtCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_LiabilitiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionFair value portion of loan receivable, including, but not limited to, mortgage loans held for investment, finance receivables held for investment, policy loans on insurance contracts. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -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_LoansReceivableFairValueDisclosure Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit 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 -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_NoninterestBearingDepositLiabilities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of time deposit liabilities, including certificates of deposit. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -SubTopic 405 -Topic 942 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478353/942-405-50-1Reference 2: 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(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_TimeDeposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant 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: 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: XML 85 R73.htm IDEA: XBRL DOCUMENT v3.24.3 Fair Value Disclosures (Additional) (Detail) - USD ($) $ in Thousands Sep. 30, 2024 Jun. 30, 2024 Dec. 31, 2023 Sep. 30, 2023 Jun. 30, 2023 Dec. 31, 2022 Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Â Â Â Â Allowance for credit losses, post ASU 2019-04 $ 35,609 $ 34,690 $ 35,066 $ 33,687 $ 32,747 $ 23,334 Collateral Pledged [Member] Â Â Â Â Â Â Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Â Â Â Â Â Â Allowance for credit losses, post ASU 2019-04 $ 3,200 Â $ 3,500 Â Â Â 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_FairValueBalanceSheetGroupingFinancialStatementCaptionsLineItems 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 - Details Name: us-gaap_CollateralAxis=us-gaap_CollateralPledgedMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 86 R74.htm IDEA: XBRL DOCUMENT v3.24.3 Derivatives Financial Instruments (Fair Value Hedges on Balance Sheet) (Details) - Interest Rate Swap Liability - Fair Value Hedging [Member] - Designated as Hedging Instrument [Member] - USD ($) $ in Thousands 9 Months Ended 12 Months Ended Sep. 30, 2024 Dec. 31, 2023 Derivatives, Fair Value [Line Items] Â Â Weighted Average Remaining Maturity (In Years) 2 years 10 days 3 years 4 months 24 days Weighted Average Pay Rate 4.30% 4.25% Notional Amount, Liability $ 55,507 $ 27,050 Estimated Fair Value $ (955) $ (536) X - DefinitionAverage remaining period until maturity of the derivative contract, in 'PnYnMnDTnHnMnS' format, for example, 'P1Y5M13D' represents the reported fact of one year, five months, and thirteen days. + ReferencesNo definition available. + Details Name: us-gaap_DerivativeAverageRemainingMaturity1 Namespace Prefix: us-gaap_ Data Type: xbrli:durationItemType Balance Type: na Period Type: duration X - DefinitionAverage variable interest rate related to the group of interest rate derivatives. + ReferencesNo definition available. + Details Name: us-gaap_DerivativeAverageVariableInterestRate Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: instant X - DefinitionNominal or face amount used to calculate payments on the derivative liability. + ReferencesReference 1: 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 E)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-5CReference 2: 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 D)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-5Reference 3: 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 D)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-5AReference 4: 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 A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-5BReference 5: 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 6: 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/1943274/2147480434/815-10-50-1AReference 7: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1A -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-1A + Details Name: us-gaap_DerivativeLiabilityNotionalAmount Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType 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. + ReferencesNo definition available. + Details Name: us-gaap_DerivativesFairValueLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of liability hedged in fair value hedging relationship. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4EE -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4EE + Details Name: us-gaap_HedgedLiabilityFairValueHedge Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - Details Name: us-gaap_DerivativeInstrumentRiskAxis=smbk_InterestRateSwapLiabilityMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DerivativeInstrumentsGainLossByHedgingRelationshipAxis=us-gaap_FairValueHedgingMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_HedgingDesignationAxis=us-gaap_DesignatedAsHedgingInstrumentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 87 R75.htm IDEA: XBRL DOCUMENT v3.24.3 Derivatives Financial Instruments (Fair Value Hedges on Income Statement) (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Derivative Instruments, Gain (Loss) [Line Items] Â Â Â Â Reported interest income on tax-exempt securities $ 350 $ 356 $ 1,056 $ 1,066 Fair Value Hedging [Member] | Interest Rate Swap [Member] Â Â Â Â Derivative Instruments, Gain (Loss) [Line Items] Â Â Â Â Gain (loss) on fair value hedging relationship (1,069) Â (955) Â Fair Value Hedging [Member] | Interest Rate Swap [Member] | Designated as Hedging Instrument [Member] Â Â Â Â Derivative Instruments, Gain (Loss) [Line Items] Â Â Â Â Interest income on taxable securities 5,091 4,335 14,710 7,986 Effects of fair value hedge relationships 142 Â 391 Â Reported interest income on taxable securities 5,233 $ 4,335 15,101 $ 7,986 Gain (loss) on fair value hedging relationship $ 1,069 Â $ 955 Â Derivative, Gain (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration] Reported interest income on tax-exempt securities Reported interest income on tax-exempt securities Reported interest income on tax-exempt securities Reported interest income on tax-exempt securities Carrying amount of hedged asset $ 48,886 Â $ 48,886 Â X - DefinitionTotal amount of gain (loss) derived from fair value hedges on taxable securities recognized in earnings in the period. + ReferencesNo definition available. + Details Name: smbk_GainLossOnFairValueHedgesRecognizedInEarningsTaxableSecurities Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of interest income on taxable securities. + ReferencesNo definition available. + Details Name: smbk_InterestIncomeSecuritiesOperatingTaxableGross Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of operating interest income, including amortization and accretion of premiums and discounts, on securities taxable under state, federal and other income tax. + ReferencesNo definition available. + Details Name: smbk_InterestIncomeSecuritiesTaxables Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of increase (decrease) in the fair value of derivatives recognized in the income statement. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4A -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4A + Details Name: us-gaap_DerivativeGainLossOnDerivativeNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionIndicates line item in statement of income or comprehensive income that includes gain (loss) from derivative. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4A -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4A + Details Name: us-gaap_DerivativeGainLossStatementOfIncomeOrComprehensiveIncomeExtensibleEnumeration Namespace Prefix: us-gaap_ Data Type: enum2:enumerationSetItemType 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. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4E -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4E + Details Name: us-gaap_DerivativeInstrumentsGainLossLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of asset hedged in fair value hedging relationship. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 181 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480401/815-10-55-181Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4EE -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4EE + Details Name: us-gaap_HedgedAssetFairValueHedge Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of operating interest income, including amortization and accretion of premiums and discounts, on securities exempt from state, federal and other income tax. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1402 -Paragraph a -Publisher SECReference 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(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1402 -Paragraph b -Subparagraph (1)(Instruction 4) -Publisher SEC + Details Name: us-gaap_InterestIncomeSecuritiesTaxExempt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - Details Name: us-gaap_DerivativeInstrumentsGainLossByHedgingRelationshipAxis=us-gaap_FairValueHedgingMember Namespace Prefix: Data Type: na Balance Type: Period Type: 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_DesignatedAsHedgingInstrumentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 88 R76.htm IDEA: XBRL DOCUMENT v3.24.3 Derivatives Financial Instruments (Interest Rate Swaps related to Loan Hedging Program) (Details) - Interest Rate Swap [Member] - USD ($) $ in Thousands 9 Months Ended Sep. 30, 2024 Dec. 31, 2023 Cash Flow Hedging [Member] | Interest Income [Member] Â Â Derivatives, Fair Value [Line Items] Â Â Cash flow hedge estimated to be reclassified in next 12 months $ 126 Â Cash Flow Hedging [Member] | Interest Expense [Member] Â Â Derivatives, Fair Value [Line Items] Â Â Cash flow hedge estimated to be reclassified in next 12 months 634 Â Non-hedged derivatives [Member] Â Â Derivatives, Fair Value [Line Items] Â Â Notional Amount, Asset 360,003 $ 294,133 Estimated Fair Value, Asset 12,373 12,813 Notional Amount, Liability 360,003 294,133 Estimated Fair Value, Liability (12,373) (12,813) Notional 50000 Amount [Member] | Designated as Hedging Instrument [Member] | Cash Flow Hedging [Member] | Other Liabilities [Member] Â Â Derivatives, Fair Value [Line Items] Â Â Notional Amount, Asset 50,000 Â Estimated Fair Value Asset (Liability) (37) Â Notional 50000 Amount 2 [Member] | Designated as Hedging Instrument [Member] | Cash Flow Hedging [Member] | Other Assets [Member] Â Â Derivatives, Fair Value [Line Items] Â Â Notional Amount, Asset 50,000 Â Estimated Fair Value Asset (Liability) 13 Â Notional 150000 Amount [Member] | Designated as Hedging Instrument [Member] | Cash Flow Hedging [Member] | Other Liabilities [Member] Â Â Derivatives, Fair Value [Line Items] Â Â Notional Amount, Liability 150,000 150,000 Estimated Fair Value Asset (Liability) 636 881 Notional 25000 Amount [Member] | Designated as Hedging Instrument [Member] | Cash Flow Hedging [Member] | Other Assets [Member] Â Â Derivatives, Fair Value [Line Items] Â Â Notional Amount, Liability 25,000 25,000 Estimated Fair Value Asset (Liability) $ (2) (7) Notional 100000 Amount [Member] | Designated as Hedging Instrument [Member] | Cash Flow Hedging [Member] | Other Liabilities [Member] Â Â Derivatives, Fair Value [Line Items] Â Â Notional Amount, Asset Â 100,000 Estimated Fair Value Asset (Liability) Â $ (556) X - DefinitionThe estimated net amount of existing gains or losses on cash flow hedges at the reporting date expected to be reclassified to earnings within the next 12 months. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 815 -SubTopic 30 -Section 50 -Paragraph 1 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480870/815-30-50-1 + Details Name: us-gaap_CashFlowHedgeGainLossToBeReclassifiedWithinTwelveMonths Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionNominal or face amount used to calculate payments on the derivative asset. + ReferencesReference 1: 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/1943274/2147477271/946-320-S99-5Reference 2: 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 E)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-5CReference 3: 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 D)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-5AReference 4: 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 B)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-5BReference 5: 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 6: 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/1943274/2147480434/815-10-50-1AReference 7: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1A -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-1A + Details Name: us-gaap_DerivativeAssetNotionalAmount Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType 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/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 103 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-103Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 6: 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

7: 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 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-3Reference 9: 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/1943274/2147478795/946-210-50-12Reference 10: 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/1943274/2147478795/946-210-50-6Reference 11: 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/1943274/2147477439/946-210-55-1Reference 12: 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/1943274/2147478795/946-210-50-6Reference 13: 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/1943274/2147478795/946-210-50-6Reference 14: 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/1943274/2147478795/946-210-50-6Reference 15: 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/1943274/2147478795/946-210-50-1Reference 16: 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/1943274/2147478795/946-210-50-1Reference 17: 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/1943274/2147478795/946-210-50-1Reference 18: 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/1943274/2147478795/946-210-50-1Reference 19: 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/1943274/2147478795/946-210-50-6Reference 20: 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/1943274/2147478795/946-210-50-6Reference 21: 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/1943274/2147479170/946-210-S99-1Reference 22: 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/1943274/2147477271/946-320-S99-5CReference 23: 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/1943274/2147479170/946-210-S99-1Reference 24: 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/1943274/2147477271/946-320-S99-5Reference 25: 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/1943274/2147477271/946-320-S99-5CReference 26: 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/1943274/2147477271/946-320-S99-5AReference 27: 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/1943274/2147477271/946-320-S99-5BReference 28: 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/1943274/2147477271/946-320-S99-5BReference 29: 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 30: 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 31: 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 32: 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 of the assets less the liabilities of a derivative or group of derivatives. + ReferencesReference 1: 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_DerivativeFairValueOfDerivativeNet 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/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: 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 5: 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 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-3Reference 7: 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/1943274/2147478795/946-210-50-6Reference 8: 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/1943274/2147478795/946-210-50-6Reference 9: 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/1943274/2147478795/946-210-50-6Reference 10: 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/1943274/2147478795/946-210-50-6Reference 11: 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/1943274/2147478795/946-210-50-1Reference 12: 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/1943274/2147478795/946-210-50-1Reference 13: 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/1943274/2147478795/946-210-50-1Reference 14: 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/1943274/2147478795/946-210-50-1Reference 15: 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/1943274/2147478795/946-210-50-6Reference 16: 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/1943274/2147478795/946-210-50-6Reference 17: 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/1943274/2147479170/946-210-S99-1Reference 18: 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/1943274/2147477271/946-320-S99-5CReference 19: 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/1943274/2147479170/946-210-S99-1Reference 20: 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/1943274/2147479170/946-210-S99-1Reference 21: 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/1943274/2147477271/946-320-S99-5Reference 22: 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/1943274/2147477271/946-320-S99-5CReference 23: 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/1943274/2147477271/946-320-S99-5Reference 24: 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/1943274/2147477271/946-320-S99-5AReference 25: 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/1943274/2147477271/946-320-S99-5BReference 26: 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/1943274/2147477271/946-320-S99-5BReference 27: 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 28: 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 29: 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 30: 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 - DefinitionNominal or face amount used to calculate payments on the derivative liability. + ReferencesReference 1: 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 E)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-5CReference 2: 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 D)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-5Reference 3: 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 D)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-5AReference 4: 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 A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-5BReference 5: 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 6: 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/1943274/2147480434/815-10-50-1AReference 7: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1A -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-1A + Details Name: us-gaap_DerivativeLiabilityNotionalAmount Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType 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. + ReferencesNo definition available. + Details Name: us-gaap_DerivativesFairValueLineItems 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_DerivativeInstrumentsGainLossByHedgingRelationshipAxis=us-gaap_CashFlowHedgingMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_IncomeStatementLocationAxis=us-gaap_InterestIncomeMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_IncomeStatementLocationAxis=us-gaap_InterestExpenseMember 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: smbk_DerivativeInstrumentNotionalAmountAxis=smbk_Notional50000AmountMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_HedgingDesignationAxis=us-gaap_DesignatedAsHedgingInstrumentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_BalanceSheetLocationAxis=us-gaap_OtherLiabilitiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: smbk_DerivativeInstrumentNotionalAmountAxis=smbk_Notional50000Amount2Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_BalanceSheetLocationAxis=us-gaap_OtherAssetsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: smbk_DerivativeInstrumentNotionalAmountAxis=smbk_Notional150000AmountMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: smbk_DerivativeInstrumentNotionalAmountAxis=smbk_Notional25000AmountMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: smbk_DerivativeInstrumentNotionalAmountAxis=smbk_Notional100000AmountMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 89 R77.htm IDEA: XBRL DOCUMENT v3.24.3 Derivatives Financial Instruments (Effect of Fair Value and Cash Flow Hedge Accounting on AOCI) (Details) - Interest Rate Swap [Member] - Designated as Hedging Instrument [Member] - Cash Flow Hedging [Member] - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Interest Income [Member] Â Â Â Â Derivative Instruments, Gain (Loss) [Line Items] Â Â Â Â Derivative, Gain (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration] Â Interest Income, Operating Interest Income, Operating Interest Income, Operating Amount of Gain (Loss) Recognized on OCI on Derivative $ 1,177 $ (432) $ 532 $ (861) Amount of Gain or (Loss) Reclassified from AOCI into Income $ (203) $ (173) $ (610) $ (275) Derivative Instrument, Gain (Loss) Reclassified from AOCI into Income, Effective Portion, Statement of Income or Comprehensive Income [Extensible Enumeration] Â Interest Income, Operating Â Â Interest Expense [Member] Â Â Â Â Derivative Instruments, Gain (Loss) [Line Items] Â Â Â Â Derivative, Gain (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration] Interest Expense Interest Expense Interest Expense Interest Expense Amount of Gain (Loss) Recognized on OCI on Derivative $ (943) $ 587 $ 240 $ 698 Amount of Gain or (Loss) Reclassified from AOCI into Income $ 227 $ 157 $ 724 $ 165 X - DefinitionIndicates line item in statement of income or comprehensive income that includes gain (loss) from derivative. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 815 -SubTopic 10 -Name

Accounting Standards Codification -Section 50 -Paragraph 4A -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4A + Details Name: us-gaap_DerivativeGainLossStatementOfIncomeOrComprehensiveIncomeExtensibleEnumeration 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 gain (loss) from effective portion of derivative instrument reclassified from accumulated other comprehensive income (AOCI) into income. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4D -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4D + Details Name: us-gaap_DerivativeInstrumentGainLossReclassifiedFromAociIntoIncomeEffectivePortionStatementOfIncomeOrComprehensiveIncomeExtensibleEnumeration Namespace Prefix: us-gaap_ Data Type: enum2:enumerationSetItemType 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. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4E -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4E + Details Name: us-gaap_DerivativeInstrumentsGainLossLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe effective portion of net gain (loss) reclassified from accumulated other comprehensive income into income on derivative instruments designated and qualifying as hedging instruments. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 4D -Subparagraph (b) -SubTopic 10 -Topic 815 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4DReference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4C -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4C + Details Name: us-gaap_DerivativeInstrumentsGainLossReclassifiedFromAccumulatedOCIIntoIncomeEffectivePortionNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, after tax and before reclassification, of gain (loss) from derivative instrument designated and qualifying as cash flow hedge included in assessment of hedge effectiveness. + ReferencesReference 1: 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/1943274/2147482790/220-10-45-11Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-10A + Details Name: us-gaap_OtherComprehensiveIncomeLossCashFlowHedgeGainLossBeforeReclassificationAfterTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit 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_DesignatedAsHedgingInstrumentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DerivativeInstrumentsGainLossByHedgingRelationshipAxis=us-gaap_CashFlowHedgingMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_IncomeStatementLocationAxis=us-gaap_InterestIncomeMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_IncomeStatementLocationAxis=us-gaap_InterestExpenseMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 90 R78.htm IDEA: XBRL DOCUMENT v3.24.3 Derivatives Financial Instruments (Effect of Fair Value and Cash Flow Hedge Accounting on the Income) (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Derivative Instruments, Gain (Loss) [Line Items] Â Â Â Â Total interest income $ 64,159 $ 55,448 $ 185,633 $ 160,823 Derivative, Gain, Statement of Income or Comprehensive Income [Extensible Enumeration] Total interest income Total interest income Total interest income Total interest income Total interest expense $ 29,151 $ 24,426 $ 86,180 $ 62,150 Derivative, Loss, Statement of Income or Comprehensive Income [Extensible Enumeration] Interest Expense Interest Expense Interest Expense Interest Expense Total interest income $ 63,956 $ 55,275 $ 185,023 $ 160,548 Total interest expense 35,032 31,006 99,567 98,563 Interest Income [Member] Â Â Â Â Derivative Instruments, Gain (Loss) [Line Items] Â Â Â Â Effects of cash flow hedge relationships (203) (173) (610) (275) Total interest income 63,956 55,275 185,023 160,548 Interest Expense [Member] Â Â Â Â Derivative Instruments, Gain (Loss) [Line Items] Â Â Â Â Effects of cash flow hedge relationships (227) (157) (724) (165) Total interest expense $ 28,924 $ 24,269 $ 85,456 $ 61,985 X - DefinitionAmount of increase in the fair value of derivatives recognized in the income statement. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4A -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4A + Details Name: us-gaap_DerivativeGainOnDerivativeNamespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionIndicates line item in statement of income or comprehensive income that includes gain from derivative. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4A -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4A + Details Name: us-gaap_DerivativeGainStatementOfIncomeOrComprehensiveIncomeExtensibleEnumeration Namespace Prefix: us-gaap_ Data Type: enum2:enumerationSetItemType 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. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4E -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4E + Details Name: us-gaap_DerivativeInstrumentsGainLossLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of decrease in the fair value of derivatives recognized in the income statement. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4A -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4A + Details Name: us-gaap_DerivativeLossOnDerivative Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionIndicates line item in statement of income or comprehensive income that includes loss from derivative. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4A -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4A + Details Name: us-gaap_DerivativeLossStatementOfIncomeOrComprehensiveIncomeExtensibleEnumeration Namespace Prefix: us-gaap_ Data Type: enum2:enumerationSetItemType Balance Type: na Period Type: duration X - DefinitionAmount of gain (loss) of interest rate cash flow hedge excluded from assessment of effectiveness and recognized in earnings. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4C -Subparagraph (d)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4C + Details Name: us-gaap_GainLossOnInterestRateCashFlowHedgeIneffectiveness Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of interest income (expense) classified as operating. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -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 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(10)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_InterestIncomeExpenseNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of operating interest income, including, but not limited to, amortization and accretion of premiums and discounts on securities. + 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(1)(e)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 48 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-48Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 6 -Subparagraph (SX 210.12-14(Column E)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-6Reference 5: http://www.xbrl.org/2003/role/disclosureRef -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/1943274/2147477271/946-320-S99-6Reference 6: 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/1943274/2147479168/946-830-55-10Reference 7: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 45 -Paragraph 39 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477346/946-830-45-39Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(1)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-1Reference 9: 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 6)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-6 + Details Name: us-gaap_InterestIncomeOperating Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - Details Name: us-gaap_IncomeStatementLocationAxis=us-gaap_InterestIncomeMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_IncomeStatementLocationAxis=us-gaap_InterestExpenseMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 91 R79.htm IDEA: XBRL DOCUMENT v3.24.3 Derivatives Financial Instruments (Interest Rate Swaps to Facilitate Customer's Transactions) (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Interest Rate Swap [Member] | Non-hedged derivatives [Member] Â Â Â Â Derivative Instruments, Gain (Loss) [Line Items] Â Â Â Â Transaction on income statement $ 1,103 $ 326 $ 1,378 $ 823 X - DefinitionAmount of increase (decrease) in the fair value of derivatives recognized in the income statement. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4A -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4A + Details Name: us-gaap_DerivativeGainLossOnDerivativeNet 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 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4E -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4E + Details Name: us-gaap_DerivativeInstrumentsGainLossLineItems 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 92 R80.htm IDEA: XBRL DOCUMENT v3.24.3 Derivatives Financial Instruments (Collateral Requirements) (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Derivative Instruments and Hedging Activities Disclosure [Abstract] Â Â Collateral pledged to derivative counterparties $ 150 $ 390 X - DefinitionCollateral pledged to derivative counterparties. + ReferencesNo definition available. + Details Name: smbk_CollateralPledgedToDerivativeCounterparties Namespace Prefix: smbk_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_DerivativeInstrumentsAndHedgingActivitiesDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 93 R81.htm IDEA: XBRL DOCUMENT v3.24.3 Leases (Balance Sheet Lease Assets and Liabilities) (Details) - USD ($) $ in Thousands 9 Months Ended Sep. 30, 2024 Dec. 31, 2023 Leases [Abstract] Â Â Operating lease right-of-use assets $ 11,741 $ 9,894 Operating Lease, Right-of-Use Asset, Statement of Financial Position [Extensible List] Other Assets Other Assets Operating lease liabilities $ 12,240 $ 10,303 Operating Lease, Liability, Statement of Financial Position [Extensible List] Other Liabilities Other Liabilities Lessee, Operating Lease, Existence of Option to Extend [true false] true Â X - ReferencesNo definition available. + Details Name: us-gaap_LeasesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionIndicates (true false) whether lessee has option to extend operating lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-3 + Details Name: us-gaap_LesseeOperatingLeaseExistenceOfOptionToExtend Namespace Prefix: us-gaap_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionPresent value of lessee's discounted obligation for lease payments from operating lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479041/842-20-45-1 + Details Name: us-gaap_OperatingLeaseLiability 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 operating lease liability. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479041/842-20-45-2 + Details Name: us-gaap_OperatingLeaseLiabilityStatementOfFinancialPositionExtensibleList Namespace Prefix: us-gaap_ Data Type: enum2:enumerationSetItemType Balance Type: na Period Type: instant X - DefinitionAmount of lessee's right to use underlying asset under operating lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479041/842-20-45-1 + Details Name: us-gaap_OperatingLeaseRightOfUseAsset 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 operating lease right-of-use asset. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479041/842-20-45-2 + Details Name: us-gaap_OperatingLeaseRightOfUseAssetStatementOfFinancialPositionExtensibleList Namespace Prefix: us-gaap_ Data Type: enum2:enumerationSetItemType Balance Type: na Period Type: instant XML 94 R82.htm IDEA: XBRL DOCUMENT v3.24.3 Leases (Narrative) (Details) Sep. 30, 2024 Leases [Abstract] Â Weighted average remaining lease term 10 years 6 months 25 days Weighted average discount rate 3.48% X - ReferencesNo definition available. + Details Name: us-gaap_LeasesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionWeighted average discount rate for operating lease calculated at point in time. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 53 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479589/842-20-55-53Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (g)(4) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-4 + Details Name: us-gaap_OperatingLeaseWeightedAverageDiscountRatePercent Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: instant X - DefinitionWeighted average remaining lease term for operating lease, in 'PnYnMnDTnHnMnS' format, for example, 'P1Y5M13D' represents reported fact of one year, five months, and thirteen days. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 53 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479589/842-20-55-53Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-4 + Details Name: us-gaap_OperatingLeaseWeightedAverageRemainingLeaseTerm1 Namespace Prefix: us-gaap_ Data Type: xbrli:durationItemType Balance Type: na Period Type: instant XML 95 R83.htm IDEA: XBRL DOCUMENT v3.24.3 Leases (Lease Costs and Other Information) (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Lease costs: Â Â Â Â Operating lease costs $ 492 $ 438 $ 1,411 $ 1,247 Variable lease costs 16 30 72 87 Total 508 468 1,483 1,334 Cash paid for amounts included in the measurement of lease liabilities: Â Â Â Â Operating cash flows from operating leases $ 462 $ 393 $ 1,322 $ 1,142 X - ReferencesNo definition available. + Details Name: us-gaap_CashFlowOperatingActivitiesLesseeAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of lease cost

recognized by lessee for lease contract. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 53 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479589/842-20-55-53Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-4 + Details Name: us-gaap_LeaseCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_LeaseCostAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of single lease cost, calculated by allocation of remaining cost of lease over remaining lease term. Includes, but is not limited to, single lease cost, after impairment of right-of-use asset, calculated by amortization of remaining right-of-use asset and accretion of lease liability. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 53 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479589/842-20-55-53Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-4 + Details Name: us-gaap_OperatingLeaseCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of cash outflow from operating lease, excluding payments to bring another asset to condition and location necessary for its intended use. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 5 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479041/842-20-45-5Reference 2: 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/1943274/2147478964/842-20-50-4 + Details Name: us-gaap_OperatingLeasePayments Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of variable lease cost, excluded from lease liability, recognized when obligation for payment is incurred for finance and operating leases. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 53 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479589/842-20-55-53Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-4 + Details Name: us-gaap_VariableLeaseCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration XML 96 R84.htm IDEA: XBRL DOCUMENT v3.24.3 Leases (Lease Maturities) (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Leases [Abstract] Â Â Remainder of 2024 $ 452 Â 2025 1,714 Â 2026 1,599 Â 2027 1,392 Â 2028 1,388 Â Thereafter 8,562 Â Total future minimum lease payments 15,107 Â Amounts representing interest (2,867) Â Present value of net future minimum lease payments $ 12,240 $ 10,303 X - ReferencesNo definition available. + Details Name: us-gaap_LeasesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of lessee's undiscounted obligation for lease payment for operating lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-6 + Details Name: us-gaap_LesseeOperatingLeaseLiabilityPaymentsDue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of lessee's undiscounted obligation for lease payment for operating lease due after 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 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-6 + Details Name: us-gaap_LesseeOperatingLeaseLiabilityPaymentsDueAfterYearFive Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of lessee's undiscounted obligation for lease payment for operating lease to be paid 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 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-6 + Details Name: us-gaap_LesseeOperatingLeaseLiabilityPaymentsDueNextTwelveMonths Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of lessee's undiscounted obligation for lease payment for operating lease to be paid in fourth 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 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-6 + Details Name: us-gaap_LesseeOperatingLeaseLiabilityPaymentsDueYearFour Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of lessee's undiscounted obligation for lease payment for operating lease to be paid in third 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 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-6 + Details Name: us-gaap_LesseeOperatingLeaseLiabilityPaymentsDueYearThree Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of lessee's undiscounted obligation for lease payment for operating lease to be paid in second 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 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-6 + Details Name: us-gaap_LesseeOperatingLeaseLiabilityPaymentsDueYearTwo Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of lessee's undiscounted obligation for lease payment for operating lease having initial or remaining lease term in excess of one year to be paid in remainder of current fiscal year. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-6 + Details Name: us-gaap_LesseeOperatingLeaseLiabilityPaymentsRemainderOfFiscalYear Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of lessee's undiscounted obligation for lease payments in excess of discounted obligation for lease payments for operating lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-6 + Details Name: us-gaap_LesseeOperatingLeaseLiabilityUndiscountedExcessAmount Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionPresent value of lessee's discounted obligation for lease payments from operating lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479041/842-20-45-1 + Details Name: us-gaap_OperatingLeaseLiability Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant XML 97 R85.htm IDEA: XBRL DOCUMENT v3.24.3 Regulatory Matters (Narrative) (Details) - USD ($) $ / shares in Units, $ in Millions 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Banking and Thrift [Abstract] Â Â Dividends $ 17.5 Â Common stock dividends, quarterly (in dollars per share) Â $ 0.08 X - DefinitionCommon Stock, Dividends, Per Share + ReferencesNo definition available. + Details Name: smbk_CommonStockDividendsPerShare Namespace Prefix: smbk_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_BankingAndThriftOtherDisclosuresAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of paid and unpaid cash, stock, and paid-in-kind (PIK) dividends declared, for example, but not limited to, common and preferred stock. + ReferencesReference 1: 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 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 2 -SubTopic 405 -Topic 942 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477787/942-405-45-2 + Details Name: us-gaap_Dividends Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration XML 98 R86.htm IDEA: XBRL DOCUMENT v3.24.3 Regulatory Matters (Regulatory Capital Levels) (Details) $ in Thousands Sep. 30, 2024 USD ($) Dec. 31, 2023 USD ($) SmartFinancial, Inc. [Member] Â Â Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items] Â Â Total Capital (to Risk-Weighted Assets), Actual Amount $ 469,276 $ 448,050 Tier 1 Capital (to Risk-Weighted Assets), Actual Amount 406,264 385,795 Common Equity Tier 1 Capital (to Risk-Weighted Assets), Actual Amount 406,264 385,795 Tier 1 Capital (to Average Assets), Actual Amount $ 406,264 $ 385,795 Total Capital (to Risk-Weighted Assets), Actual Ratio (as a percent) 0.1162 0.1180 Tier 1 Capital (to Risk-Weighted Assets), Actual Ratio (as a percent) 0.1006 0.1016 Common Equity Tier 1 Capital (to Risk-Weighted Assets), Actual Ration (as percent) 0.1006 0.1016 Tier 1 Capital (to Average Assets), Actual Ratio (as a percent) 0.0844 0.0827 Total Capital (to Risk-Weighted Assets), Minimum for capital adequacy purposes Amount $ 323,034 $ 303,658 Tier 1 Capital (to Risk-Weighted Assets), Minimum for capital adequacy purposes Amount 242,275 227,744 Common Equity Tier 1 Capital (to Risk-Weighted Assets), Minimum for capital adequacy purposes Amount 181,706 170,808 Tier 1 Capital (to Average Assets), Minimum for capital adequacy purposes Amount $ 192,472 $ 186,672 Total Capital (to Risk-Weighted Assets), Minimum for capital adequacy purposes Ratio (as a percent) 0.0800 0.0800 Tier 1 Capital (to Risk-Weighted Assets), Minimum for capital adequacy purposes Ratio (as a percent) 0.0600 0.0600 Common Equity Tier 1 Capital (to Risk-Weighted Assets), Minimum for capital adequacy purposes Ratio (as a percent) 0.0450 0.0450 Tier 1 Capital (to Average Assets), Minimum for capital adequacy purposes Ratio (as a percent) 0.0400 0.0400 Smart Bank [Member] Â Â Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items] Â Â Total Capital (to Risk-Weighted Assets), Actual Amount $ 471,875 $ 456,134 Tier 1 Capital (to Risk-Weighted Assets), Actual Amount 440,593 427,559 Common Equity Tier 1 Capital (to Risk-Weighted Assets), Actual Amount 440,593 427,559 Tier 1 Capital (to Average Assets), Actual Amount $ 440,593 $ 427,559 Total Capital (to Risk-Weighted Assets), Actual Ratio (as a percent) 0.1169 0.1202 Tier 1 Capital (to Risk-Weighted Assets), Actual Ratio (as a percent) 0.1092 0.1126 Common Equity Tier 1 Capital (to Risk-Weighted Assets), Actual Ration (as percent) 0.1092 0.1126 Tier 1 Capital (to Average Assets), Actual Ratio (as a percent) 0.0917 0.0918 Total Capital (to Risk-Weighted Assets), Minimum for capital adequacy purposes Amount $ 322,834 $ 303,680 Tier 1 Capital (to Risk-Weighted Assets), Minimum for capital adequacy purposes Amount 242,125 227,760 Common Equity Tier 1 Capital (to Risk-Weighted Assets), Minimum for capital adequacy purposes Amount 181,594 170,820 Tier 1 Capital (to Average Assets), Minimum for capital adequacy purposes Amount $ 192,095 $ 186,363 Total Capital (to Risk-Weighted Assets), Minimum for capital adequacy purposes Ratio (as a percent) 0.0800 0.0800 Tier 1 Capital (to Risk-Weighted Assets), Minimum for capital adequacy purposes Ratio (as a percent) 0.0600 0.0600 Common Equity Tier 1 Capital (to Risk-Weighted Assets), Minimum for capital adequacy purposes Ratio (as a percent) 0.0450 0.0450 Tier 1 Capital (to Average Assets), Minimum for capital adequacy purposes Ratio (as a percent) 0.0400 0.0400 Total Capital (to Risk-Weighted Assets), Minimum to be well capitalized under prompt corrective action provisions Amount $ 403,542 $ 379,600 Tier 1 Capital (to Risk-Weighted Assets), Minimum to be well capitalized under prompt corrective action provisions Amount 322,834 303,680 Common Equity Tier 1 Capital (to Risk-Weighted Assets), Minimum to be well capitalized under prompt corrective action provisions Amount 262,302 246,740 Tier 1 Capital (to Average Assets), Minimum to be well capitalized under prompt corrective action provisions Amount $ 240,119 $ 232,954 Total Capital (to Risk-Weighted Assets), Minimum to be well capitalized under prompt corrective action provisions Ratio (as a percent) 0.1000 0.1000 Tier 1 Capital (to Risk-Weighted Assets), Minimum to be well capitalized under prompt corrective action provisions Ratio (as a percent) 0.0800 0.0800 Common Equity Tier 1 Capital (to Risk-Weighted Assets), Minimum to be well capitalized under prompt corrective action provisions Ratio (as a percent) 0.0650 0.0650 Tier 1 Capital (to Average Assets), Minimum to be well capitalized under prompt corrective action provisions Ratio (as a percent) 0.0500 0.0500 X - DefinitionRatio of minimum Common Equity Tier 1 risk-based capital to risk-weighted assets required for capital adequacy as defined by regulatory framework. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1B + Details Name: us-gaap_BankingRegulationCommonEquityTierOneRiskBasedCapitalRatioCapitalAdequacyMinimum Namespace Prefix: us-gaap_ Data Type: xbrli:pureItemType Balance Type: na Period Type: instant X - DefinitionRatio of minimum Common Equity Tier 1 risk-based capital to risk-weighted assets categorized as well capitalized as defined by regulatory framework for prompt corrective action. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1 + Details Name: us-gaap_BankingRegulationCommonEquityTierOneRiskBasedCapitalRatioWellCapitalizedMinimum Namespace Prefix: us-gaap_ Data Type: xbrli:pureItemType Balance Type: na Period Type: instant X - DefinitionAmount of total capital as defined by regulatory framework. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1 + Details Name: us-gaap_CapitalNamespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of minimum total risk-based capital required for capital adequacy as defined by regulatory framework. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1B + Details Name: us-gaap_CapitalRequiredForCapitalAdequacy Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionRatio of minimum total risk-based capital to risk-weighted assets required for capital adequacy as defined by regulatory framework. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1B + Details Name: us-gaap_CapitalRequiredForCapitalAdequacyToRiskWeightedAssets Namespace Prefix: us-gaap_ Data Type: xbrli:pureItemType Balance Type: na Period Type: instant X - DefinitionAmount of minimum total risk-based capital categorized as well capitalized as defined by regulatory framework for prompt corrective action. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1 + Details Name: us-gaap_CapitalRequiredToBeWellCapitalized Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionRatio of minimum total risk-based capital to risk-weighted assets categorized as well capitalized as defined by regulatory framework for prompt corrective action. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1 + Details Name: us-gaap_CapitalRequiredToBeWellCapitalizedToRiskWeightedAssets Namespace Prefix: us-gaap_ Data Type: xbrli:pureItemType Balance Type: na Period Type: instant X - DefinitionRatio of total risk-based capital to risk-weighted assets as defined by regulatory framework. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1 + Details Name: us-gaap_CapitalToRiskWeightedAssets Namespace Prefix: us-gaap_ Data Type: xbrli:pureItemType Balance Type: na Period Type: instant X - DefinitionAmount of Common Equity Tier 1 risk-based capital as defined by regulatory framework. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1 + Details Name: us-gaap_CommonEquityTierOneCapital Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionRatio of Common Equity Tier 1 risk-based capital to risk-weighted assets as defined by

regulatory framework. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1 + Details Name: us-gaap_CommonEquityTierOneCapitalRatio Namespace Prefix: us-gaap_ Data Type: xbrli:pureItemType Balance Type: na Period Type: instant X - DefinitionAmount of minimum Common Equity Tier 1 risk-based capital required for capital adequacy as defined by regulatory framework. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1B + Details Name: us-gaap_CommonEquityTierOneCapitalRequiredForCapitalAdequacy Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of minimum Common Equity Tier 1 risk-based capital categorized as well capitalized as defined by regulatory framework for prompt corrective action. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1 + Details Name: us-gaap_CommonEquityTierOneCapitalRequiredToBeWellCapitalized 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. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1BReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1 + Details Name: us-gaap_ComplianceWithRegulatoryCapitalRequirementsUnderBankingRegulationsLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of Tier 1 leverage capital as defined by regulatory framework. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1 + Details Name: us-gaap_TierOneLeverageCapital Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of minimum Tier 1 leverage capital required for capital adequacy as defined by regulatory framework. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1B + Details Name: us-gaap_TierOneLeverageCapitalRequiredForCapitalAdequacy Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionRatio of minimum Tier 1 leverage capital to average assets required for capital adequacy as defined by regulatory framework. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1B + Details Name: us-gaap_TierOneLeverageCapitalRequiredForCapitalAdequacyToAverageAssets Namespace Prefix: us-gaap_ Data Type: xbrli:pureItemType Balance Type: na Period Type: instant X - DefinitionAmount of minimum Tier 1 leverage capital categorized as well capitalized as defined by regulatory framework for prompt corrective action. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1 + Details Name: us-gaap_TierOneLeverageCapitalRequiredToBeWellCapitalized Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionRatio of minimum Tier 1 leverage capital to average assets categorized as well capitalized as defined by regulatory framework for prompt corrective action. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1 + Details Name: us-gaap_TierOneLeverageCapitalRequiredToBeWellCapitalizedToAverageAssets Namespace Prefix: us-gaap_ Data Type: xbrli:pureItemType Balance Type: na Period Type: instant X - DefinitionRatio of Tier 1 capital to average assets as defined by regulatory framework. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1 + Details Name: us-gaap_TierOneLeverageCapitalToAverageAssets Namespace Prefix: us-gaap_ Data Type: xbrli:pureItemType Balance Type: na Period Type: instant X - DefinitionAmount of Tier 1 risk-based capital as defined by regulatory framework. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1 + Details Name: us-gaap_TierOneRiskBasedCapital Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of minimum Tier 1 risk-based capital required for capital adequacy as defined by regulatory framework. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1B + Details Name: us-gaap_TierOneRiskBasedCapitalRequiredForCapitalAdequacy Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionRatio of minimum Tier 1 risk-based capital to risk-weighted assets required for capital adequacy as defined by regulatory framework. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1B + Details Name: us-gaap_TierOneRiskBasedCapitalRequiredForCapitalAdequacyToRiskWeightedAssets Namespace Prefix: us-gaap_ Data Type: xbrli:pureItemType Balance Type: na Period Type: instant X - DefinitionAmount of minimum Tier 1 risk-based capital categorized as well capitalized as defined by regulatory framework for prompt corrective action. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1 + Details Name: us-gaap_TierOneRiskBasedCapitalRequiredToBeWellCapitalized Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionRatio of minimum Tier 1 risk-based capital to risk-weighted assets categorized as well capitalized as defined by regulatory framework for prompt corrective action. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1 + Details Name: us-gaap_TierOneRiskBasedCapitalRequiredToBeWellCapitalizedToRiskWeightedAssets Namespace Prefix: us-gaap_ Data Type: xbrli:pureItemType Balance Type: na Period Type: instant X - DefinitionRatio of Tier 1 risk-based capital to risk-weighted assets as defined by regulatory framework. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1 + Details Name: us-gaap_TierOneRiskBasedCapitalToRiskWeightedAssets Namespace Prefix: us-gaap_ Data Type: xbrli:pureItemType Balance Type: na Period Type: instant X - Details Name: dei_LegalEntityAxis=smbk_SmartfinancialIncMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: dei_LegalEntityAxis=smbk_SmartBankMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 99 R87.htm IDEA: XBRL DOCUMENT v3.24.3 Other comprehensive income (loss) (Activity in Accumulated Other Comprehensive Income) (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 AOCI Attributable to Parent, Net of Tax [Roll Forward] Â Â Â Â BALANCE $ 472,465 $ 444,847 $ 459,886 $ 432,452 BALANCE 489,023 446,652 489,023 446,652 AOCI, Accumulated Gain (Loss), Debt Securities, Available-for-sale, Parent [Member] Â Â Â Â AOCI Attributable to Parent, Net of Tax [Roll Forward] Â Â Â Â BALANCE (24,640) (33,132) (23,818) (33,616) Other comprehensive income (loss) 9,043 (4,325) 8,221 (3,841) Reclassification of amounts included in net income Â 5,044 Â 5,044 Net other comprehensive income (loss) during period 9,043 719 8,221 1,203 BALANCE (15,597) (32,413) (15,597) (32,413) AOCI, Available-for-Sale Securities Transfer to Held-to-Maturity [Member] Â Â Â Â AOCI Attributable to Parent, Net of Tax [Roll Forward] Â Â Â Â BALANCE (582) (684) (632) (742) Reclassification of amounts included in net income 25 27 75 85 Net other comprehensive income (loss) during period 25 27 75 85 BALANCE (557) (657) (557) (657) Accumulated Gain (Loss), Net, Cash Flow Hedge, Parent [Member] Â Â Â Â AOCI Attributable to Parent, Net of Tax [Roll Forward] Â Â Â Â BALANCE (661) (1,201) (1,060) (966) Other comprehensive income (loss) 190 115 657 (120) Reclassification of amounts included in net income (16) Â (84) Â Net other comprehensive income (loss) during period 174 115 573 (120) BALANCE (487) (1,086) (487) (1,086) AOCI Attributable to Parent [Member] Â Â Â Â AOCI Attributable to Parent, Net of Tax [Roll Forward] Â Â Â Â BALANCE (25,798) (35,017) (25,907) (35,324) Other comprehensive income (loss) 8,544 (4,210) 8,856 (3,961) Reclassification of amounts included in net income (95) 5,071 (298) 5,129 Net other comprehensive income (loss) during period 8,449 861 8,558 1,168 BALANCE (17,349) $ (34,156) (17,349) $ (34,156) AOCI, Derivative Qualifying as Hedge, Excluded Component, Parent [Member] Â Â Â Â AOCI Attributable to Parent, Net of Tax [Roll Forward] Â Â Â Â BALANCE 85 Â (397) Â Other comprehensive income (loss) (689) Â (22) Â Reclassification of amounts included in net income (104) Â (289) Â Net other comprehensive income (loss) during period (793) Â (311) Â BALANCE $ (708) Â $ (708) Â 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_AOCIAttributableToParentNetOfTaxRollForward 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), attributable to parent. + 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 -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_OciBeforeReclassificationsNetOfTaxAttributableToParent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount after tax of other comprehensive income (loss) attributable to parent entity. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -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 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 20 -SubTopic 10 -Topic 810 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481231/810-10-45-20Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1A -Subparagraph (c)(3) -SubTopic 10 -Topic 810 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481203/810-10-50-1AReference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 5: 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 6: 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_OtherComprehensiveIncomeLossNetOfTaxPortionAttributableToParent 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) attributable to parent. + 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 -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_ReclassificationFromAociCurrentPeriodNetOfTaxAttributableToParent 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://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 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(30)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-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(31)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 4: 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 5: 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/1943274/2147479168/946-830-55-12Reference 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(19)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 7: 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/1943274/2147479170/946-210-S99-2Reference 8: 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/1943274/2147479134/946-220-S99-3Reference 9: 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/1943274/2147479134/946-220-S99-3Reference 10: 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/1943274/2147479134/946-220-S99-3Reference 11: 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 12: 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 13: 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 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_AccumulatedNetUnrealizedInvestmentGainLossMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_StatementEquityComponentsAxis=smbk_AccumulatedOtherComprehensiveIncomeLossAvailableForSaleSecuritiesTransferToHeldToMaturityMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_StatementEquityComponentsAxis=us-gaap_AccumulatedGainLossNetCashFlowHedgeParentMember Namespace Prefix: Data Type: na Balance Type: Period Type: 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_AociDerivativeQualifyingAsHedgeExcludedComponentParentMember Namespace Prefix: Data Type: na

Balance Type: Period Type: EXCEL 100 Financial_Report.xlsx IDEA: XBRL DOCUMENT begin 644 Financial_Report.xlsx M4$L#!!0 (!"(;%D'04UB@0 +$ 0 9&]C4')O<',O87!P+GAM
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0B&Q9S%A.MNX K @ $0 &1O8U!R;W!S+V-O&ULS9+! M:L,P#(9?9?B>R';+#B;-96.G%@8K;.QF;+4UBQUC:R1]^SE9FS*V!]C1TN]/ MGT"-B*&G8BB LCFA%[GNB1":1[ZY#659SI"U.9#
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P_L59RN:Z$J(3<2ZDX5V+]/KG^\+L)^]ZZ@_O' MQE?!MH%?=]%^ 5!+ P04 " 0B&Q9F5R<(Q & "<)P $P 'AL+W1H M96UE+W1H96UE,2YX;6SM6EMSVC@4?@4?
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6/,,H68XWX=%FAHSU8NL.8T*;T'5 M0.4_V]0-:/8--!R1!5XQF;8VH^1."CS<_N\-L,+$CN'MB[\!4$L#!!0 (M !"(;%FMO%2ITP4 ,X> 8 >&PO=V]R:W-H965T&UL MM9EK<^(V%
(;_BH9V.NU,");,)6P39@B;M$RR+!O2=K:=?A"V $]LB\HR)/^^ M1S;822H?*+/^DOAV7O3JZ/)(NMQ*]92LA-#D.0KCY*JQTGK]H=5*O)6(>'(N MUR*&-PNI(J[A5BU;R5H)[F=!4=ABCM-M13R(&X/+[-
E4#2YEJL,@%E-%DC2* MN'JY%J'<7C5H8__@(5BNM'G0&ERN^5+,A/YM/55PURI4_" 2<1+(F"BQN&H, MZ8>1RTQ]L7O@=@FKZZ)L3*7\LG_38S#V;F/!$C&?X1^'IUU;AH$%\L>!KJ!
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;T1C\\!WM.C_;/'XCL3>.VX7C-J8^^"B]%#JK)H\O M:V%SBH=3I_G%9@F-.M%2I[#4.<[2EY0K+53X0A[$6BIMLX=+:97:*F6$1IUH MKUO8ZQYG;RI4('W3%0F,"-;DX4I%YZOL?
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!/Q>S>JV#>UC)/>PH[IE%/ S)=9K Z\3>8G&=RD4W M'G>JOQ)W&$XK.W\WD5!+TR5_ 06] B:(UCRV)Q47K#9:!P"Q$H#840 T6PE(M)&8/EZFV5P?UL))Z& XL^S'VS90^RW:VR>=4
^S%9NZT.OY&/+.KAURMDZF9 MXY3-@';[K.OV8"6[L7DLR8?AO#*,1.QGNV"W(;=;P06JDU<'V+ 2;!C.)<7N MWFV0&'C]*H#%;N&A?:3!Q2H/#^J '+>$'!=GD_<>=QNVE2X/R'UQK8<'=8".
M6X*.>QSH@$T%%L>Q+Y[)G;".,P>D',>ACGO1Z]E]U@$Z;@DZ+HXE>Y)[W5RQ MG?<#%H((>_ O4$L#!!0 (!"(;%EU17+O7 < &8> 8 >&PO=V]R:W-H965T&UL
M965T&ULK5G];]LV$_Y7"*]XMP%VS0]]IHD!)^FV EE;U.G> MGQF;CHE(HB?1SK*__CU)CN6()S9[UP!))/ON]-SI>,\=>?YHRH=JHY0E?2^59 M45V,-M9NSZ;3:KE1N:S>FJTJX)NU*7-
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M(U*96MK:A(1_>W6ELJRV!#C^/!@='9]9*YY>/UO_I7$>G+F3E;HRV7_URFXN M1LF(K-1:[C+[Q3S^I@X.A;6]IK]V3QV_OWMPLR(5\7U^2G-S^3-T07 MY'9C=I4L5M7YU,*3:_WI\O"4R_8I?. I"
[5]2P0=$TYY@*A?^=6OU1+46:,N M7JI/P=^CT_SH-&_LB0%[\\4"_#O#_&@5 URQ7E-GU58NU<4(%DVERKT:S?[S M XOH.\RK[V3LA8_BZ*/P69]=R6I#X&V1U4Z1=6ERR/;B
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F1!1SQU7+!)P"CN3G)T)WFM.QN5K2;63(!NZH^> M&F=D;DJK_U;P9L"5USF4(/D>QW%_C;IB/&%<#"S2].A0ZG7HD]VH$AA@#PLU M'\J@U'TTA>3H 72EF(@BCN-CM",QZD5X8V311IM WI
Z;U"2HFY>)+2?Y(A4 M$+"!-^F%]PQ M*91%D0HW<%'"DLB!B@@&-!7I$-:.^)B?^3Z7*M>5:N'6U7E;+ZUAQ"Z5I8R& M81\O(L;32 R@[1B/^2FO+0$P)V0$BH"TBIC'0J&\QUQ.8TZA0H1"-
D#+K.,] MYB>^7XU9/>HL:V)J#E7+RN)> Z-XL@%A/QH*[A0&3"YF0W3-.OYC?@*\A#:G M#2C)]%H!Z&I7UNL.1>NR%J"EW$D%5RX1@0@&P';LQOSTUJ:"A"* $P%S22B. M>=KO?
#"Q,!5#E:OC*N8GJ[;,>N"Y%!2D-$F%\[81P82G(AE(4]ZQ%:?>\>/Z MT./B XB7Z?[Q!/*=K+WTM.,\[N>\CZ;0;H>?P_)$77?I+(E$&O2+!R:7 H\/ MI#8_&0O]K(=,(X-
870Z#U<6=!A^18Y1&*0L'P'9DQ_UD][LIU!/)9?F@;%/P M*KD'S&C2BRUJ!X#Q(61\C(LBC&$(^ +*C..ZGN$M3@L[@ M>W89*DF=THM(,4'CH0!V-,:_,BF3CJ4 T9D M-N,T30F99W.FMF-
!2CRTU!$D>TCQ$1BX)X8'SD'87QUU#8MS B M]!2P-&5.+B*" A86'9C:1<=CPC]U79D\U^U$V&XTF,)"9L+]M\#[#>.T1#!^ M^PZ&7CK?49M@7A)?;&2I-B9;J;+ZL6G@[1-*Z,)+D?
^4T+^7M9=>=PPI_ P) M4\M:E3 (DLJ:Y<.8O&%D*P][,^\('U-*ZU]2U>&!M-C9C2GKS8YWY*-Y_E17 MU0Y,-%WZSL(\44#5N$>#]W]LH>*)\N\-O0S9R3[L-S9B8968 H]70'T!8]$X
MY=%8Q$$3JOHV2<9)G/KC.(8YK=JJYGPD>T*CBK!\!(_J[_BB8LE #19=*R#\ MKS&32%Q1#S"F3JA>9%]+D7DXL%#' #*+O&0/@;@_ERNB[-#GD M\J8^\D')9NF_#7PD^G((M6)_ _B[+>UU4)%-
KT*1O8PA!V1YJMC?6;)MSP3MCK&PO=V]R M:W-H965T&ULK9;;MLX$(9?A= 6BP3(1B=;MK.V <=.T0(] M&'6Z>U'L!2.-+2*4J"4IN^W3=T@I6BM1[+A=7U@B-?/K^T=#B>.=D/G8
MSBWE="Q*S5D.2TE4F654?KL&+G83QW<>)CZQ3:K-A#L=%W0#*]"?BZ7$D=NH M)"R#7#&1$PGKB3/SK^:^3; 1?S'8J;US8JS<"7%O!F^3B>,9(N 0:R-!\;"% M.7!NE)#CWUK4:>YI$O?/']1?6_-
HYHXJF O^-TMT.G&&#DE@34NN/XG=&Z@- M]8U>++BR_V17Q48CA\2ETB*KDY$@8WEUI%_K0NPE^+UG$H(Z(7AI0E@GA-9H M169M+:BFT[$4.R)--
J9$UL;FXUN6&X>XTI+O,HP3T_G'S^L/KY[NYC=WBS(M]>S=[,/\AJS>W-S5W<-GKGK"HI+$GH7)/""7D?Z_'#Z F),]VUZV$YWT7]3A I M0F#UPN=P--6
O:F)6)/7+*=YS"@G2Z&8[;4OLSNE)7;M[99AE>J MH#%,'%QG"N06G.GOO_F1]V>7\?])K%6&L"E#>$@=GTI<2G0,BJ3 $Z(%=IHV
M4]\NR)HR2;:4E]!5@THXLL+FS;&=^GX81(.QN]UW]S0LB()^.&S"6MR]AKMW MD'N)*Q^DA(3@+N M-]S]T[@MG2*TU*F0[#M>,/S5;"=TI=_?KZ=G?X_0C\>U#$2-@>BG##"ERN/P
MT1.HQ]B'(EK @P9X\%/ ^'U3&E]E+-\-M3#@]1SD67X%OJ% MYAX>;>Y#$2WH40,].@'ZY,X>/2EBS^ML[1<$MOA][[\OHW>Z@Y>U=JV\3^5' MHR *![U'^-V1P^%P,'J&?^_+[I_.?
T*GU_(O,=$9V67"W=NIF&WB>RHW+%>$ MPQI3O7PNA'P9F/]3L?Z<_ %!+ M P04 " 0B&Q9%H4&'AL* !'-0 & 'AL+W=O4M+ELZR^U5LA&O2R*\KZ:K9MFOW% M?
%ZOMF*7U1_D7I3J/QM9[;)&?:P>Y_6^$MFZ+;0KYL3S_/DNR\O9XK+][DNU MN)2'ILA+\:5"]6&WRZKOUZ*0SULEK$LO@K7S?;JUDX
M0VNQR0Y%\X=_ET<#7$=;R6+NOV+GCLMCV9H=:@;N3L65K]@EY?=:_9R;(BS M BH.7(<"Q"S !LI0(\%Z&MK8,<"[+4U\&.!UOJ\\]XV7)(UV>*RDL^HTFH5 M3;]I6[\MK=HK+_5
63:5^F^NRC6+^/YN>?_Y)OGX-4W0\JMZN4WOOB[1_2=T MOZI8UW57%QFIBZ); M63;;&J7E6JR!\HF[?.0H/U>^3^;)#_/7Q!EP*?8?$/7>(>(1!OR>^/7%*63G
M_ZL]_9]K'S0&/8T$VL:C(_%NRD94HFY4)Z_D3EQ_=M%8' $O:9=U/ML):YF M:M&J1?4D9HM__@/[WK^@QITR6#)EL'2B8(-N8*=N8*[HB\\R*VND)A@JA%H MZW>Z/XK#.B\?T48(<-IU$?
TVHLX,3PO. AI>SI_.V]M6L8#3:*A*;!7FW,=X M*$L!&0T"3$ZR@7E^,L^=8W I5HR]>Q&[?0!8#JTK*/<,AI/$-@[8&>Z8HA42^#]L+3_9"I[U/8BVJK$";@\K0 MJ);%NEU*9+,5%1)95>IE)*MKT8
+26A[\\W>BP&1Q\PNMD68$FZH4EL5,1;" M31"=FB!R][!L5 /DPVP&F8VLRGT:F;T4VRK.26#:M54XY&U>'O@%9+['QQQC MKX*-NR-,Z3&SA&8B+VL M#P$2V(L,)*/,7&T30!;B4-/D8-
@!,A[1LVA#HZ0W2IQ&KV6ERJ@E!;9*K%H# M+S*-VB*"/=.F+8I"G/.S&O"^5?,K;PYZ-K-"J$NN\08548 !/99O%"#>38 RH M@LC,E("(>C@T?0/PQ_A8GNSA#[OI#^AJE&W49[1_8X, %$@8#\P6
60>,3=3 M"2"+?,XBLU$ 6:# F;$H9,>[F29OV+SCYWH^69^F#):,FFT=*IHP_[H M 1:["7:I(N8K@5;;K'H4-5*#0*PUPLM MKK!5+*0CLY3T-$NF MR:25IC^M=-B0/8@2-
XC>RJIYS!X%>LC*;PK3P.:SV9"9 !8#(FJB7 *(L&>> M0J6 *L0C^8ST)$K<)'I3/JG5:R?*!M7=[(''BLV(. RQZ190,=\: K:*G6?F MHUU;18.Q73[IL92XL?2FK
]55NI%0NYV>:TS%^P80$46F'D*4F%N[C8 %;4X M-X54G(^-Y1Y.B1M.VRVN6A%+-9SUD89B<;4>KK)JC1K5$G7677C21Z3O4"E M3B*-NR0'HV)^SQU
MF159I<"C77+$;E_([T*E4U&*S<@!#P%./L/S0\UCFP,R/S /-1) Q@DUHZ6 MC$5J0(Z,QYY$B9M$[U>KPUZEF>^=_[\/^5[G6-"WS8*4F0>@,:3BYOE& JBP
MAYF)GZ#,"T9@@O;\2=W\^2FYB=5R<\RPX'50&]A"8FZ'7R-* !'A5DZ%5(2- MY%3:\R%U\V&;1E EU$JK5IRLZ3)K(3-]#TC1'GDY#H$H0(Z^28Z R/=,L !$ MF(?FH@NI?
#RRYM(>':D;'3^NGT35J+V_OC*B[.^RZIMH1FB9 CAGIL08CS MNP(BZP M!42#LZ2AY;,K_6YZU'>*Z!,/1*R&O2NK0(%*)"8^\ 84 76 MY4Y
1''DF8:!PU+JC1GN49&Z4?'C3FT"_]D+1VKS;3B"\70^4,Q8AN /L\\ MUX5$UB(.B(!+$Y J"L=6MAX?J1L?;T7UV"YMW2JF![B&JNJP:@Z5'O+'=0UN M V?L-]_F K"B=85CTBK3GU0Y;-
,>3JG[\'1TTT&A4TZ+OP$5XHK4LU :[MZY^V8WX#.Z8+%YP-#^^#>3-1#*HP,4>DK<(?N+FA!E5C-TRPLWL[W?29Y,5! M\\@;K#/(N@EDH,JV;JN4=3.W@JI1ZSV',NZ M&K4#+?5MKO#
<=%+NF^?FE-&22:.E4T4;]E-/SLQ-SOW<['H&'I4 8/H!\7US M(L6@,E288)YA)7#,D! [6\ Q<3Y1)X^T^,86A'#PE*4Y.^TM.%\>#P9LNB 99A_IDN3BGQDM M,LS%93$?L&5!<%PJ9>D
698WR'"2]T8GY;W;8G1"5SQ-#"B5.,I*SA.:@(+/3WAD\CI O M%4J)KPEY9#N_@73E@=)O\N(R/NU9%,P^8D3%-_TQBOCCM!3T0DQE>I?R./GXB6X=E*2L_P>-6 MUNJ!Z8IQFFV5Q0BR)-
]\XZ=M('84!(Y9 6T5D*K@[%&PMPKV:RTX6P7GM1;< MK4+I^F#C>QFX$',\.BGH(RBDM$"3AKHE]HB7DDN"V7""_%O(O3X:'QS/;GY M?!F>W4>;R>0(],&7 M20C>OSL"[T"2@_L%73&?
LP;L62]5E/J49$9FGC!V9$KR!\$H(N3"M1T/H6">#]6[4="%D>7Y3 M*#0(>:ZE0$4&*>18=B75\-2I/'5*-7N/IS=\00H@/!7K[4(NA&LB*GOC>2H] M/S:Y[K1%3R[RQVR)I^2T)U 9*=:D-_K]-^A9?
Y@*JTNPL$NPJ".P1F+<*C%N M:PE^R<4&F"8_2 P6-(V3? [F8@-DF[00=@3$?L/(=%4D/"$,X#5.4OR0DK[8 M1OL,I\24N(U-=Z>&(()#6RE:7:KO!K92CZ$!"UJ!HU2M"0OZ@;EJO2HX7FMP
M[O$3(+.9V'5-3GJZ21NZZLS4I82,J_AH@$*!I\0K,D#9MF]VT:]<]%M=/,MH MP9,?N.PKZ RLZGK0ZR#)UX1QTH)1!V:3%ZP6(CZ-"JVT?K M#275KGQHS+9HS?+S775R=6HT>M%H,W [?3=\
[;9VX';VH:Q3L1)R_&0,.M1& M/+0\=2H;I'S'4T.I"P5HJ,YF@Q1$P9Z=#:(Z0JB]M"C'*:![^S*C[T@?L.,, M5=\-4IXZ^4Q"KANHONM2$'K[?*_;;MC>=X]?ZZ^MF_?=0'-8%T-#%*@>ZU*V MZ
0TEPU@MNOO6TKJ!ARVMI&C"YP4X"M.5P1\(O%<-GI_79'L@11_&UWOM/?N M%"WL%"WJ"JV9E[K_ANXO8$:PM:L_.#U=HH6=HD5=H3734S, V$X!6C>2F9Q3 MZW).9:L\F29+L:1N=Y?O .@@-
>Y=DIO09-,>:I._(YO-Y\HU5T)OX4I()QJV.L/; M#1P:-(-%:"EYBKHRV8Q939-0.TT:R^WI0FY/K^D)V\$.;3HZ10L[18NZ0FNF MI>9F"/V"GA"U$KZ#T],E6M@I6M056C,]-7U$[?
3Q)]L,9&!V*OT;&X2@NJN& M!J$@4)\;&(3ZR-]SCH-J'HG:>>0+RZRC&]4>CIB$;/7AB$D(H:'JI"ZUCRJC MFI*A]C.17[^)(\-Q!7+4,!E./K0H&8 @5]'3$APSQ-A5%,C]);3$:03!JT.
M#)S"41W49;0VV82#]CPD0C690&\E$]VPN>TP=@]9\N[I;O=!R5K[&H=P_A\=C:+@?PN-H M\[I*#;]Y>^8*%W,9[I3,A"GKHR_R6FQ>2-E<<+HLW[AXH)S3K/RY(#@FA100
M_\\HY<\7TD#U6M#H/U!+ P04 " 0B&Q9S>1"L241 "E[P & 'AL M+W=O<;'\JY8U?]S7:YO9U7]Z_KS MZ>9N7[\^>U7>5\O%JGB_-C;WM[>S]?_> M%,ORX?6)>?+M'SXL/M]4VW\X/7MU
_M<7!;5SW?OU_5OIT_*?'%;K#:+(?B^)A\^QG8[LIG\KRE^TO\?SUR7"[1L6RN*JVQ*S^ MZTMQ42R76ZE>CU_WZ,E3S>V"SW_^I@>[C:\WYM-L4UR4RW\NYM7-ZY/QB3$O MKF?WR^I#^1
5^PURM]Y5N=SL_C0>]H\=GAA7]YNJO-TO7*_![6+U^/?LZ_Z) M.&8!:[^)2Q@60<6L/<+V,=6_@'ML!6^_@'?L J/] B-Q MHT<'%ACO%Q@?6V&R7V
B;O2A"N;PVRLW%!;QW$.+/+W8XJOM3@XM\NWE-L77 MV[0/+?+M!3=WK_CIX[ZXVY&GLVIV]FI=/ACK[>-K;_O#KAMVR]?[[V*U;=S+ M:EW_[Z)>KCJ[>/?V\ET63_^E/C\F/]5^Z__7AIO
N,B^C\;>A?&O%;XS(Z M_^!'[[*I_^'RKX;_]Y_CC_\R!L;/EU/CNS]_;_S96*R,CS?E_6:VFF]>G5;U MBFWYTZO]2KQY7 GKT$J4M[=U$U]6Y=4OQK_SXO93L?Z/<7%_>[^<;?O:*^O MZT;_P7A?K!?
EW"BOC?-Y>;?M_!_JG_Y;/U'%W'@S6\Y65\43H%B/BQ>LAX*9 MZIGS^7RQ7;?9TG@_6\P']9-S,;M;5/7OO^?&^;]YK11HH$<_%%4]. 3KY_6 MJ\7J\^9WW<+PCUF9>ERJ=*L1O70U%%;<\:*]NXB-
\ZI:+S[=5[-/R*HROKE M6S]?P]_CF4Y^^VHIU+2C_?CMR,"*7;M%KJ_UL:Q;K;W8:7VP?CIB6T]';&OG M. ><-^?9^=L+W_CN_.JJO%]5]1Y6'['J ^]L/=\8/]_-9U5A6$/3&YCVT^I^
M;\PJ8UI<_6C8Y@_U_UJ6ZBBM+;Q]"_G3YFYV5;P^J=\C;HKUE^+D["]_,KWA MWU2'6A*;DIA/8@&)A8^8M\.V;[F_G T\;^B].OWR_/!#EHQ)+"&QE,2RHY[9
M'"K9ZFO[J:_MH_KZF$:UI:TQOUB@J.E, M)O:D_;!0^U3T?&TC14W7,Y3SN><]R 4K\CW-S4@_CFN-'B476%W6LX'@I/_,6Q#YQJ MU[/O49[$ A(+22PBL9C$$A)+22PCL1S"6JWK/K6NN]/M
ZT;KZ[6Q6Q3&-_5 MW;K[Z?OM1_'=!]B;L;EWS[M1V)3$O-)+""QD,0B$HM)+"&QE,0R$LLAK'5@\)X.#)YV3'];5/6!X*J\+52- MKEVV;Z.3V)3$?!(+2"PDL_9,F$Q%(2RT@L[WIF6ZTY>FK-
MD;8UWU4WQ=JH6[->@YOM-V!?"DVK:JV^K4IB4Q+S22P@L9#$(A*+22P9R9_1 M3&\L?.8E*V8DEG>L?JM1QT^-.M8VZN/70(_G@#=&\;587RTVQ5S5I5JH;Y>. M%:=MA_*9#U_+#]WCG"^)B
+AB06D5A,8@F)I226D5BNVEU==>=-GCIO\I+. M>WZ&2M6%6K1O%T[DKG!'TADKLJ1/8@&)A206D5A,8@F)I226D5C>M6NW>M8< M-DF2H;9K/Q2;:KVXVGXSN]DVL#
('HB7Z]NA>>W[L&0M?2$S1BOY>>_[<#<22 M 5HR1+4(U6)42U M1;4,U7)*:W?JL\R7V:M3NP96/=>[:TVIAT83;R0U+EG4 M1[4 U4)4BU M1K4$U5)4RU MI[1VAS<9(5,?
$I(Z_&%1W=P4R[EQ7:Z-:O:U M4,O=8:GFU;')[1R ZJ1:@6HUJ":BFJ9:B6JW9<^]#[MXR;?8^H#/D?T9.= 3,9)+O9:JUM,SQZ)+4H6]5$M0+40U2)4BU$M0;44U3)4 MRRFMW?1-
MLK4AZL>3V5MO^TI5IO9;JY2\77[L_+;'CW6N[]);8IJ_EYKG[$? M>>)0C>:N4"U"M1C5$E1+42U#M;QK/VJW;9.K,K7IC&\S@1['Z?GBRV)>K [, M;$)34Z@V134?U0)4"U$MVFNM-T;.<"0DIV.T:
()J*:IEJ)9W/KWMIFTR3Z8^ M]/0L07]9W/UHV,-=>-E6MBV:@=IK0M1^(GY;A!;U344\9>*ZCB4.HFAT"=4B MQ3:8WMB26PV-+RFJ#FS'=(6W'RE:-4.U7+$-CN-YAR8#F$T\R=3GDPY,!^CN
M*#2J9"H2'75'.:YCBTV%!I%0+4"U$-4B5(M1+4&U%-4R5,LIK=WL3<3)U&>< MG@V9R?VJH\'1E).IR(V,AD-'[&XTZF3*6:=ZR+0FTN=..^$:I%B&TQOY'J.
M.&2B829%U8'M#LV1.&2B0254RQ7;X#C.V!D=&#*;N)*ISRL=&#*[.PI-+)F* M7,>VHX83Z4L7-+:$:@&JA:@6H5J,:@FJI:B6H5I.:>VK+S0Q)^LQG/'S+FS MT$ 4JDU1S4>U
-5"5(M0+4:U!-525,M0+:>T]F&BR5A9^HR5?@:>?N'>;4]J M4U3S42U M1#5(DO.M5E#3WB#'*,U$U1+42U#M;SKV6VW:1.4LO1!J7ZS\?18 M[[9E+Y'$7B.)O4@2>Y4D-'*%:C&J)9:
<9QM[PKGQ%"V9H5INR4FJYQO0;MHF M267IDU0OG!^D5WMW+ZE-4F&$6:_V;G)'.GY)$6:THF_)@18YPHR6#%$M0K48U1)42U$M0[5,> MBC!;32S*TL>B@
BSOD+O_E1$21019K2HCVH!JH6H%J%:C&H)JJ6HEJ%:3FGM MIF]B598^5B4V_0_;9K\N%M7]^L 0C&:K+#E;-9#Z&PU667*T9B0.P&BF"M4B
M5(M1+4&U%-4R5,LIK=VT38K+TJ>XM$W;.4:C42Y+CG(-1A-3>AN-YKA0+4"U M$-4B5(M1+4&U%-4R5,LIK=WN38[+.N9:5<=.,])CO?N;U*:HYEN*P-=(#$BC M)4-4BU M1K4$U5)4RU M[]B-
VDW;Q,8L?6SL^$E&>JAWPY+:%-5\5 M0+42U MR)+C>@/3]H;B]\5H2@S54E3+4"WO?'K;-^EHXE^V_BI7?289Z:F^;6O+5[M2 M33)"B_JV?,$KY20CM&J(:I%B&Y23C-"JB:*J'.^[^<)K;=*D["DT]
MV7+28]M1X_%(:BHTT81J :J%J!:A6HQJ":JEJ):A6DYI[69OPD_V8S[CCYED M9*.9*%2;HIJ/:@&JA:@6H5J,:@FJI:B6H5I.:>W#1)/'LO5Y+/TD(_W"O=L> MO305JOFH%J!:B&J1+0?>+,\=BF>-T:
()JJ6HEJ%:WOGTMANUR5#9^@Q5OVE& M>JQWXZ)WZ$,U']4"5 M1+4*U&-426PZ\C5U7O/L76C-#M;QK"]IMVZ2H;'V* MJLNQ'N H05]6PYI>=)W/&@*"M4B5(M1+4&U%-4R5,M5N^VA
M)FRR3?:+[L/7%6+4J[T;4DZ >*9T81VTIH]J :J%J!:A6HQJ":JEJ):A6MZU MC[?[MXDYV?J8DQA%5C8K&G#::\\/0_+I:32V9"O2)F+) "T9HEJ$:C&J):B6 MHEJ&:CFEM3K5:;)-3K\[^'4-L7JN;]T.;W)73L\
[_QTWJ5ZO]FYT4QJ>!])T(+2D[\A)KX$U%,YP M!&C-$-4B5(M1+4&U%-4R5,M5NZYE'3@][#0)*>FQW@V.7KT* MU7Q'D3&S//$:[6C-$-4B5(M1+4&U%-4R5,N[]J-VVS;9+$<;ZN@Q;4\/]6Y9 M-
'>%:CZJ!:@6HEJTUX2;5WG"1XD8+9J@6HIJ&:KEG4]ONVF;I)33=>6JN_OU MUD[BBMC66/;%$=1-.N$:A&J MQ:B6H%J*:AFJYXVPH*LWP=97^C62I'#J68WL22
MAE\T3^7(>2IK8D^&XG?":-40U2+%-M0'15>\NF:,5DT450?FR':$9RY%JV:H MEBNVP1E/=A/TE(-FDX5RCKM?GV;>O+JCT#"4H[H%7=U1]DB\?1]:UT>U-5"
M5(M0+4:U!-525,M0+:>T=K,WP2GGN-L*"K<25#*D9M&JBJ#JPW-%$3/"C53-4RQ7;X(PLQSMP MS7*W"36YQUVP27-S3F5'Z=F^'>6JKD$TV5[<0 P^H'5]5 M0+42U"-5B5$M0
M+46U#-5R2FLW>Y-OW7:;-@$I5Q^0ZC=K7H_U;ELT((5J/JH%J!:B6H1J,:HEKAPO&CO2 M:6JT9H9J>=<6M-NV"4BY^H!4CUGS>JEWSSK2:2OITS4:>W+EM(HEG (/T(HA MJD6H%J-
:@FHIJF6HEJMVVP,I1;<)/+GZP-,+9\WKU=X-*6='MF>]Q)Y$@T^H M%J!:B&H1JL6HEJ!:BFH9JN5=^WB[?YMXE-OOKGO*9D5S4*Y\HSWQZURTH.\J M@E?2Z(GFFE
M0K48U1)42U$M0[6,U\,3T(EHR1+4(U6)42U M1;4,U7+5CCLZE.EHDE%NOTM*O6"^ MO+Y"[_Y4)'#TV0R],' MN?I-E]=C??L;U::HYGMRM,R6[G&+E@Q1+4*U&-425$M1+4.UO&,W:C=M$\CR
M]!><.GZRO![JW;!HV K5?%0+4"U$MW MW;1-/,H[^H9]G3.+]%3OME7>L$^:>(6]15%E7/UT*HAJD6J)TXU5P^MFBBJ M*N?JH54S5,L5VZ";J^VQV4\W-T5136?
5[.S5W>QSD<_6GQ>KC;$LKFM^^..H[J?U MXO/-TR]5>??ZI!Z./Y555=[N?KPI9O-BO7U_?_795E]^^6T]A_*]2^[&F?_ M!U!+ P04 " 0B&Q9P14BT:T" 3" & 'AL+W=O3B9DEHAKDXTI7."@HX4J
LU4W#N- SG.2:ZRC9E+H.6?,TR6%*$5MG M&::_^I"2;5=K:SO!+%G%7 ITURGP"@+@=\64BI->LT1)!CE+2(XH++M:K]WQ M;:FO%+XFL&5[>R0C61!R+P^CJ*L9TB%((>22 8ME P-
(4TDDW'BH.+7:I 3N M[W?LURIV$IWQ&MD.HXCF7?"%)F?I%VTK7T%"X M9IQD%5AXD"5YN>+'*@][,'3## K@/D<8+\ L"J =:P%NP+8QUHXKP J=+V, M727.PQR[#B5;1*6V8),;E7V%%OE*^//?
H!&8Q0,>S-_.+GQ_%GP%OE?[D;S[^C=%%/(>0P\"7'Z M'GU KY&.6"RDS-&Y<$Z:T,/*D7[IB/F"(Q:Z)8*,(3^/(&K->X?Q'P_@=9&4 M.C/F+C-]\R!A
$4+6<89,@W3;O!G<#S<:@KG_ZS[_VS]23*LNDPLQ6>=ODQ^ M]!:,4]$0?C8516G6;C8KFV2'%3B$KB:Z(.Z I%3DGFG)/-/ M1/;D[>SZ[>Q#[.Z 9)EHR:*5A/XOP%02P,$% @ $(AL6>CYN9S%"0
>BX M !@ !X;"]W;W)K24[2^_4'4HIHB2 3]_PEL640>D"" M> "0Y_=5_:/9" %Z#]NB;"YFF[;=O9G/FVPCMFGSNMJ)$GY95?4V;>%KO9XW MNUJD2S5H6\R)[X?S;9J7L\MS]>QK?7E>
[=LB+\77VFOVVVU:_WPKBNK^8A;, M'A]\R]>;5CZ87Y[OTK58B/;/W=<:OLT'+(2WU9533JKW?? MR_HS+]LW;;7M!P.";5YV_].'?B(.!H >? #!Y#I &890/L!5!G:(5-FO4O; M]/*\KNZ]6DJ#-
OE!S8T:#=;DI5S&15O#KSF,:R^O;[XL;CY]?'?U_?T[;_$= M_GU^_^7[PKOYX%U?+?[P/GRZ^6OAG7E_+MYY+WY[Z?WFY:7W?5/MF[1<-N?S M%C!(3?.L?]_;
[GW$\K[$^UR5[:;QWI=+L1R/GP/VP0#R:,!;XE2X$+O7'O5? M><0G#,%S_?SAU &'#O-)E3YJF\^TV7@KV!R-MZJKK0?[K4[;O%QW#INWN6C> M8-/6J66X6KF9WS2[-!,7,]BMC:COQ.SRG_\(0O]?
F,TG4C:: 3;, '-IO_P" ML2^?S^\.\2-2A/ETD!H!XP,P[ER:J^5_8#]! M"&H;KZT@!F55F>6%\,H!L7PNOV5R%7=U=9>#DWJW/Y^_C/R4RW@B9:/9"H?9 M"IW+^$Z TBQ/NV!;+KUT6]5M_E_U
+.\4\Q$^U5ZE2)! MX&#O4Y5VL_M) !?!5P",XHT-*-0/X@E>4RA@/,;Q)@/>Q(EWT5;9#P\V!R0. M33?'XD%%^1K=W8B(@83B!B0@%48C##'Q-9+X3Z.^0LW@O"IC!EQZ ;%)8?_"& M1F3[6NU7+
[U+\R(%OSB#J3^3 BA_.5]S[!;NM8VV1>Q;?"@X8.W@B=VY$G4- ML>DQ;J4/KF7IM8U0D*GW($*!'2K14(D3ZL M+=)M6O[PJOL2#"KRE10%H;3,<&.(@?,LX$DP-0<38XQ;[-$$'SC94_%;H?9I
MQ_#*T>06O@13:Z3JX1S: MP<-D:JPI%%C":J")/'B:R=>PJWI#99A=0VJO5@NH$ 7+S$E/^)0%,*DXL-![MH/D]#[:L\@>WCYM,>Q:$+)H:88IQFP6:CX/8F19*"[(-9 PR[* Y7>!D]*,9

Z)*+,\OARX(4RC6I4,0HHS0HMK_G"><%G?)'ZU)H7H)Q8XG@KSC6YG,\D-_MX"YJX[M3H_<4&S,`:*!Q&4=G:#?_Y //Q?P'>59\=(.4$W-+G]%\A D*X?CP M"(XUH-Z\F&J%)P$N1-)E93?%X).[#C]2Z".2V21L@,'0:^[3@Q[Z].W'N[II MU_G $_V3=RCKE]+3ES.2,<;RDA MXNG(1SQ0O=R:`_2?5,ADN)W84'N,95QFDB_[@?\.>M\C[R;GE)75WZ4,T_`)7 M(>3E)Y.4-;W1A5"C-IZIYDGG9*>9"TXINBKFN,I0?[2)0IWL/U:>"`J>ZF;(MN/9P2TA+M;4#4+%:6(T$./14ZC8>P;A\S>`3G^]%*5\#]>S};\)5^4C>KN] M_"OBLW!S93QI.8-H#[%ID2N?]^4@V#P^J:&PO=V]R:W-H M965TVJF9Y4 MLMOSL+4/PA:@;=OR2'((^^OG',DV-A@(G6SO[D.W,2R=B\[M>^7@KY52T8 MT^0E05-UTUEHG5WV>BI)%%YPB.^N2LN#\3*5A M$9O1/-,/8OE75N@S0'JAB)7YGRSMVK[?(6&NM$B*S2!!PE-[I2_%.=0V7+@[M-OC%!M_(;1D9*3]036^OI5@2B:N!&MX85$MAWWZ]F.2Q6+% M&+EC*9MQ31YBFJKKG@;;N*(7%G3N+!U_!YTQ^56D>J'(QS1B47_#V2J!/ + MP>[\O02?6-8E?=^CU*T7[AEY_![T/H%W*HH:>Y!^3J=(2/..?,1I; M@D$[08R62Y71D-UT(!P4D\^L<_OC#][0O=HC;E")&^RC?H1=]M/Y+#0CHRYI MIT<"USO]>F8>+LG?%HS9E'!TBL80MQ"46Y#*L,S M//WQAPO?=Z^0AKGUKLY(#EX@R5,1>@47,2,.6'Q*.9,ICV9ICCPC1D+Q MS"1/YY >P"8TU9S&\8K ?X05LJLNF*9>*,KU:' C)& \4)(K>9!+R0P0N8I6)$D&% D@U,1D2(LC?!T("PT M2Z9P"&5L.&1)%3D9N 0+G"_?COQ.L.(&/$,;!SP&@J8R8#QJMW%,_(!:ZQ M)5: $"L8#;;$"G:)]?&/G.L5.$C(4OS-.NG:,2L#P4/"M09Q"I_:5&8JI(SP M9<0ET!=2@5.LR%R"8Q'0AR[Q/8OYG$]C1C{J-0\YD-"0,X-OQ*1&4L;$>%<-M0HT!@&^V?P%QVI6V@>:03H(N1548E& 5ZBY $&E772.A22R4B@C#W@M>-"4 MIW8?
2%Z\/(4,'Y=`A&70QB(0"*@+LZJ2,744M4Y@P#1K2Y2CXX%!5G @+8@ M$F8/G5>';J*:/E,>4SP;/LU[ED)OB4I>:[WH \&8V;)@+ +WBX #80@,Y@ M/'!!1*-S MFT=J1CPI&IK;@)^!,<02
U&C%I<$Q7/[5V^^_F[@ S ZM' ":1+0 MTL%U'U^8#+DR9[WY[G-NW*\?`IG9N2W7&/>-5F&-O*!A843>3:@B3=T^H%; M[3HA7K\[&)"?T7J%X)[?% 22"T%@Q>G0\<;^6,7"\[KNF "XFC&^C*&9-O^ M75J_)MJ@ZPZJŸT^1!:_&MDQJP*K&A*(9ZT0<68N2@4X"W63=0[V?^]I6KMXX MLLUW^SQCTQW/WUW"3?\]S.EX61Y94ICXM95%3OB^===5>HW&.1A,29 WS9B+2= M>ZKW)L[4VAXM-OJ%S]9T,%SN"VB[HG3W(@H@JERR8E2N66VLV!4GW\U+UYH[M"" P 5N<\PH=JNRQ7YY.PZSB14_;R,O0_P.X-5NBV(# M9P0>=5"?
+2WV,$&W!*@E$A"+OH#5,#=6,UT)MTM6*$DIU!M<$=$XK?@!S1.W MP./KOF'+3=.U.*_#_$T.0[>)M=AS#\0X_M_Q_>]"UJ'M%/^8&_<:9T/I=L#M'>QE8+#96J%=__R,!:22G7[,_]F2#?HWY M/54+=%P&9PE^(D72HJ7-E8%NB0V%_TPK<=V_<$?C/V'.#0AB6%,>.(\4 N-MG1! X [!BCQ>,;,:UMHV?4@%J#8'-&]J32NRA?1!,M9S8,3P=V."SO.$! HO-MF36WRHS;/=1A LG0_7!+XC&(X\88U&R))*TI\(O'#UR9K.10I*SM^H":OL'9 MHLF[%D1>9I56((P9GB!%$T+SU!X[P#CV?=;J9]U_V6BOT5935X<6N=EQ,DER M)04BY1)7QA=IQ_X"!"SO*(A$%P-P*V,')H M">T MV5GF?-B-RH?Z94KS'_[WLLHEI $!YHRM5]T!8K,"84N4=[=,(0;%;P?JD]] MT:.B%G""\S[@/IY\EZM'4L3E&\AF::AC,H_ & %K3D,)$6FZ2W2-)2]!!O(9 M/SK4N:Q,8$>8/R4^I>(AL9-F ,0&ESU#B(5)4[^N]
<0VJEB])G@>2?LQBZ5CC(<*UU=\' MEHLY'L5<"#NQTTMW]'.IQ=0R%(^, 7)MYB^PO2K_3>L^_3IYFE[^0#V2?LE M,@9H+W!T/+P\'X $Y.-2>HBNE@\YCJ/&;^P"1 MD(2&)!B
E*+^^MM=D!0ED1*5.FXZ%ES&5R]N(9 MM;W3+YZI/(MD(MYI9O(XYGK]4D1J]?RL=U8V_"KGBPP;+E\\2_E'XV/F.A
MF/$\RGY5JU]$,9\!X@M49.@_6UE8OW_&@MQD*BX^!@IBF=@G_U3PH?;!V&WY MP"L^\(AN.Q!1^8IG_,4SK59,(S1@PQ\T5?H:B),)"N4NT] KX;OLQ4]<:O8;
MCW++!7DD31,KD6IAGEQG@1HC+H,#$TN+Q6O!,V*U*LH5A/R:A"+>_OP2:*L^\ MDK"7WD&$=R*]8+[K,,_U^@?P^=5$?<+GGS11]_KJK%EN]$G+G4M*$@N.&,! ,\R!18:*!W6(7CX M!RAP!1
(G8&78-P8 2T\"5DD^51&,I"O@ 46_CZIC"#<$7[#7:,H[%DT" MN60+E@&=WW\S]CSW:6V:MW4*$7UMW@3=>\]N[V[8O4IEP,8>*!LBJHT+[.!L M!LQ) LDC)A/0E1SQ,6D(-M42:,@6/
/ODT("4<4H0\A M#:(\Q+&Q'Y5*4" !J)/(S84@N!Q>0;L1!8LV QB%Q!Q36H'WT?K/579?!OS M-?&$5(%\D@R4I6QK$()8X&V!!%5E8P%*+:Z-;%ME("G]12ACAE%L!S E1@P*QXE/@"*$,(63+-!*-
ND;R]GQ%!@/7"-3 ELP.7 5I81NQSB5 M*97J9!F,CH#XOY)1A%U-_+2NHN0^FZ(]"//9? 928(T6DJRM5@:%PPND#O*X M(E:M/B82_3[-7,4)?)"LZM$MYOZ[=$_4-AJ03MG*5* CAZWT)VFOA/KA!@
M8P7>1HO*QCDNO,;U]+CRU#SY+U)HKH/%^JK9^\ \UQ2DS7,.FC-M_>K]N#&O4 M.WIJP.ME8JZT_--1TW,&Y 9E$*AZ+*))@@%_A+ #367$,DGSK%*.NL)A+ S6 MM)KZ%UJH(L!'QB2RA0I5I.;
(NQ5Z%F)'X2%+]L(.N M <,YZ"@B@CE*<\7NL*&07AGVS@';N>%9@%Z^$EDNK[W84%2?MAM\?9:_!_ .),Q%/@1+EWN_IL.1Z>WT^[@!#[.G]52Z 2=Q;D!AVP4FK_ EP-K
M%%P3/OGY[L<&>^U[SF X,*2W/GQ\'L\H05/!(O=B]\E4&_LN)-1ZQ MW=,$ M0C'FG#V7X[O=Y?%J?!?ZOF T:_2!<_QQZ/.,SL";H51QKZM$++>QID'/=T:> M?] $C\\Z>;,3=1^>.?
T@(+\EO7ZCGN$G4=!OKSF!D7#_<7A M!=IQF*\J3CRTWQ^[HX/L.0KR*M=EABW!9$=LRTPBH3SN_G,#L7F4E8B6=6"P MV#T/[Q3)2TM9>M@@UN M.=NR4!%NX^>4J5I72?T#J8
$_L]5E0G8S=,>8AZ!}9FP(.DQ3SDCT_K2*) M24\L4$24XZ/BIL$<3\#M;A7)AU>;73K =(2F;'-P'94X^HF75S_LQ25^F2 M_VBSYM&YS=.C140*7$W-ZPT'P]K;OIO<;\$OK$"P
MR(3Y3O3%:H6EO4.Q[]3W+[L*.'G-W8F,$'$G@QY:,\YQE%OU+ZNVWW?A24-_M!*,HHT7ABP\E7,9EG>\D76U]HYY!S^OV(ZWF4U9\WS-NU>S1S1<>&KTMY8R? MA,A?,=C7Z?=^IT,V.QK>Y?
E;5;4H6^1>Z'K--5)%6L("ZDR92FVA4:M(A'-!;_-+<(%V]45>9K^:/=,JM@ORFJKF5#A:"LRE^P.ZS\;WA, M)=MUBE.+UD<],2Z#ZD<%ZL7:G1,V1 8LB <{5Q3JQ*= B #L.'(`UK[&5&=._M0F"?
L8>L\,"14QQOF<%>1N *6AI:?0*AQ5D4B"O5'@X9E1B@YJ8*K;L]UY;WY6NY6)U^JW;>_2.Z'R,$=7V>6MZ[P1.:=-H%?^#Y%M"\%W4S$ MQ\'FO?[6KS(.:X&"ZC#M?X2OJGZ4L2
7M;\VVD)$X7FFSD'PV+3>FW7/&SFC MAA7F+NX*ON<[WO"$.DH!;P.%3):B(/I912/7\0<,[7I[>=WI]QN*CO:(%SH__MAR7"^@\;-W'FY#6W6.P[P_'(&8[\X1OY7&=P;#O#$9>0\M77Z8Z ?PQGW^IMY/1V$W3.IX+3EB84,,(.EB?*R!I7QT/?F?3,]U!=^U]W'M#O.Y[;7I'NVG^K MKN%S4XDN%+&-?LC]ASQH,^F/"!*O@)$/>P1ML?8S2<.(/!N/5([!_N9,&;
M^E\JK2FSMZ_W8V(\!"*'&_4V_I5/VVX7=M;]SA.\YKCN$1?V2Z?+)4!$"?%>9!MWSL8Q3M#_,?Y MP9:A4SL]=VR>+KU/E5Y>XF6*KNF3DJH]#BLQ0QOUC(\,Y]J$?8Z31[QYC/^U13+C.?_B%LH1-
S8)SN=UEV+!4>%B3HJY>74B$CS,\$-!R M2Z,;,@(S%-T52XJ+7[5[=G1%!3@42+S(?,%N-KG/^K4.RZJF6VW$E6HF%TU7M2R]K%X!CH>=TS9EP)IF]"URU5C>IK^T%X@VXO89]R_4<&-FA>P:?
NA>CP1G3 M]FJS?)IRK+5$P_%P)44R,]_^4RLH7'*"Z7_[B?U!+ P04 " 0 MB&Q9 S0W3YP, !:.0 &0 'AL+W=O'Y:.1 [AI.PW03HND,X/%8C\P$FT3E467I.MF?OV^
M1^]@#CMIVG2"_1)%$M_CNR_1S[9"?E)+QC3YNLR?Q@J7ZZ7?+'4^.#@[.F:+M@5TW^L/TBX.ZFPI'S%"6,82C1@H7+ZPZ==*@[Q-\!$!8 H.':,F2H?$DU/7LF MQ99(7
W8\!_#JH$&XGB.2KG2$MŸR@--G+YGD7RA*1I'7/*=YPFE&+G*EY09D MK]6S$PW;X.*3I$#YPJ(,=Z"16-8TO&EW0(OPBJT'M)/(]$OKA<_^^J.(Y,OBB6WEV&24T3\D;EBYXOB S-
!:N.4CE)5=)))M1&,O*? MV34L!T/Z,Y]4[*,#_DW1N9ZJ-4W8\P/P'L7D%W9P]NLOP<@_W,Y0V>P 0^,VC&YZAY6+"F4EM\ MR\(R),LHQA.UY&"5$!G$5(,9^#9(W<^A ,\-2*W[PKY X4:BWY]4,3
MZXP1+=S5DJM/A583LQBI1U VT%=LU^F56,ZE1.'/^%85J M"& @+1!MYFE30+Y1CJ(ICL/YC13-F&2H-$R.39HL,D@BP#:FM6"SF%C%_M7[MUY?'F,Y2(S=RH^+I*%I-=L8X72-
ZE"!T%O!\A5*9U$P/Z&I#5+T)52LH8'(C4\ M\CIH&4.!E'8%.169/F&!"B IN]J<3351U.Q1A)F5W] 6@C&QT'HD5]_F82A M?]](6&Y4/_PHUCPADR ^(L?D(Y4+AC@N5FL))!=N*R#X-P)-3T[C?SHE,S*
M8J:DNB /WP?CTZ[I-,*',N@1K!1/;?PH.30]D4'9I,AA"O]0640[L5' ECJJ MZ'@LU[],$03D_RB$,[DJ T?C. 7-(-T5>._9%C(HK8?C*4K4VN7=^]*V]_% M\25+&$;)\A[2,]@/>%SYX)4"CS+N.:,0?
O*VBM^NYY.KWXK$V%_UX/B) -& MX.E8TP=Z0R[+QC3YNLR?Q@J7ZZ7?+'4^.#@[.F:+M@5TW^L/TBX.ZFPI'S%"6,82C1@H7+ZPZ==*@[Q-\!$!8 H.':,F2H?$DU/7LF MQ99(7 M<2C@P$HX>M82[DHT&0Q\D&\9=R89CSX]]E&PU3=V%$R>.>&$4[>,H]@(_Z'#T3UO1_XVU_H9E M]R%V)$>HJY9YM!N]^QGUK0'R[L'[3=W&H#\2<0@;8N,BYLW>@H,IY
FHN08+F2)#MQ)HM4]F[8B+]NK83+:#) MMG^V8<2@,0'U?2*.Q1853=+8!S@2FI!H<-J^3D,IJND'=CXV$ --C'0\' M(CAJ$8P(E'}F M!G D+8-&78:F(,*&MGOM!ZY%GJ)XR:(R>#\9@B'O0B
$],!<>;A+Q3GL<@THH>[/,HJ:P\XIW%*KFTYB0#,G-(0":Q>.!0 MMB? J600&Y2RQ-L!JC9S,*56$52#H &.Z/)LJAOD#;,3B(=DM$Y _9%/1@ M=**M(39H8!+5P=
(!N9CCR(RKFI,4VF,/16.RE@MMIVN ?\NSS#Q ^*^YANV0 ML!E^Y1VS(FCJNCDT8X,XR2.@_UDL]IDQA_LZ! R,,AOB9\.OE2SHT-TSM__MG;T_OS# _!J=`R%%$@E6 D?@*&.>_ -+NQ;M1VKFK\)=-
;AYIM5^XK+*^+5M3, M\A4(#6S7\3`>[4I/$9N/#,1Q**8?O4@4 I>+0@@R+H;7)4EJRF(SALRNBAD M]_8DQ#*,@65U>SK#3*UOV[_?WWVVKS/K8.5MM^.L"Z#8]WS?,!(.H_'1G2 #OP,.Q]"C
M]FY.FP_+.VOWJJ"*[@9^W//D,0^QN]FH=MQ!R>'(,;N_\]D$ASMH67@V'< MBRW\+NAQHR*SD0@SBDW5Q,15M4,X3J3%4>*:VYB$C;^/E1HUV;'"_K/,=T(_DP\5I"CIAH82'E-
M%,9=B985@"MPBC]Q"20-3 M!BJUY6(_KIY6<$]LON^UV[1A$}]R<(@$7C >=X%XDVV(#W_]VH&TSS4JYYD. MHZ,N?BQ-<]65:QB.?YBUW47.W4SW0'(^'$9ACQRZ<@[&]Y)S/.G1XBXI!_&/
MDW)W>O'/&7,1%!.Z/R1)("/,!1^$>AHD+"*:C G<6'0V8NMQ,1EXPUCGX7 M^7$QUQ<^+/I^4CIV3F) NM3Z^8F8F0F=&)F:\46%M'1_*T\=,:\SHR'8# -\8WLD2(A/O0+TR';)31Y
)9J\T!27H,P<^9I1,DM6:WICR!M 4D)@ MX,JEVNO]?(M#K-I++4'PXF"P'JNW8(NVYB*)KP!4]EE!92KK#*)3#E\VW*%"< M5?
9_&REM_9LF8WTGS(S[6Y7UR:+?:7#@:CXWBXV&K)H,W2#!];FA\C1D*Z4_MDLS;GRZ_<;A6QZ/65*R\[IZ.W0.DTGAS*%9>>^9I=X?8^Z7PX6=KG6HU&N%(MIY@R\:NP_"*=0C46O))
(CV5JEMO'4.,^B[]MC>Q06 S6J QHM234WWF7U'SV M[<72]^6R./,$?*TSMGOXISS]61=Y/RG?U*DRX_(@WZDY;G$F&J2,P.3[!Z+>W+ M,/P@9O]-E12FT0Q2#OA]'G#B_M=P$77IA?]2B[@?
WI2_6T^N'0S/Y>IEYN?W7TCDK(L1 PV!Q _<$X/B#2_I+' MWFBQ-K^> 8U O## _+AGH0.("># \70I&ULO5A; MC]LV%OXKA-LM,H!B6[(\]F0N@#-ML072)IA)N@^-+?- EVB)*B2Y)C>/^^OT.
M*^SG?H72UU^8/6PCAV-=25?9Z5#BW>S>9V*P0);=CO1,5 M=C;.E-QA:,83NS."YYZI5)-D.CV?E%Q6HYLK3-MD,JYT[92LQ"?#,%V6W!S> M"Z7WUZ-XU!+NY+9P1)C<7.WX5MP+]V7WR6
UZ.3DLA25E,IB1FRN1ZOXW?N4 MSOL#OTNQM[UG1IZLM?Z#%K_DUZ,I&224R!Q)X/A[$+="*1{$_,YL9(XZE<38 M?VZE_^Q]ARJK,L6M5O^2N2NN1\L1R\6&U\K=Z?T-1>//G.1E6EG_R_;A;(S#
M66V=+AMF6%#**OSSKTT<>@S+Z3,,2<.0>+N#(F_EC]SQFRNC]\S0:4BC!^^J_MYX9QLJ*DW#N#70D^=_!P"5[-7&0191)UO"]#WS),WP7[%==N<#RGZ!$Q]N_5VCJ#W/_G*1^#
MB/1I$=0/{^R.9^)ZA(*WPCR(T ML\,#%5/TP*2E:L3AG''+.,N0'W(\8MJP'3>.Z+45_@#D6P@TG!ISS#Y/#S:TN=[PZ8%L!)X(]VUKFO,]_M7]%_99 M[V3&EFDR9OH@69C2PB\GJEQ66X@VNMX6J-\T
M',-5,$YC7C7)ZU/=K11,Y1B%[7S&GC43F.Z#_ M71,I,B=>7%%HX%)(0E#&R1%K%\[^NJAJ=*^BF65J3HGA=2N2NN1\L1R\6&U\K=Z?T-1>//G.1E6EG_R_;A;(S#B-#G[!LR\D;2 M$5U;N&;/&#D]G5W^S_\!K$Z4:V$\NK;4'T76$./H$Q73.M3>CJ3 M*$FG?<(TFDUG'8&*+>,]JY5/R]U7;FV=E^K529#181.X6O]$#!(HGA]V:X/
M#3Q56Q1D\\]\57JI1,JES;QB0TA5VX-'3>.Q!ZYJT7+CPB#++NJE[#(&#QY)! MUW2]]@AQ] ,0UG61K@35?JEALMY175A2:T2%FQ<&R5/M2Y8:$4#^ETU$QYI9
MA2[P,J(!0+=S(:"'^"],)BVET4\NKPHM&K1W&,BMKA!2<&,HX18B%+F7 .+6 MAR"5)\[^NJAJ=*^BF65J3HGA=2N2NN1\L1R\6&U\K=Z?T-1>//G.1E6EG_R_;A;(S#B-#G[!LR\D;2 M$5U;N&;/&#D]G5W^S_\!K$Z4:V$\NK;4'T76$./H$Q73.M3>CJ3 M*$FG?<(TFDUG'8&*+>,]JY5/R]U7;FV=E^K529#181.X6O]$#!(HGA]V:X/
M#3Q56Q1D\\]\57JI1,JES;QB0TA5VX-'3>.Q!ZYJT7+CPB#++NJE[#(&#QY)! MUW2]]@AQ] ;0UG61K@35?JEALMY175A2:T2%FQ<&R5/M2Y8:$4#^ETU$QYI9
MA2[P,J(!0+=S(:"'^"],)BVET4\NKPHM&K1W&,BMKA!2<&,HX18B%+F7 .+6 MAR"5)\[^NJAJ=*^BF65J3HGA=2N2NN1\L1R\6&U\K=Z?T-1>//G.1E6EG_R_;A;(S#B-#G[!LR\D;2 M$5U;N&;/&#D]G5W^S_\!K$Z4:V$\NK;4'T76$./H$Q73.M3>CJ3 M*$FG?<(TFDUG'8&*+>,]JY5/R]U7;FV=E^K529#181.X6O]$#!(HGA]V:X/
M#3Q56Q1D\\]\57JI1,JES;QB0TA5VX-'3>.Q!ZYJT7+CPB#++NJE[#(&#QY)! MUW2]]@AQ] ,

58EFVO6TNJ4P&4+G/(F'H76-U*V02V59=(N%,W'!^U(:"Z*UK MK+K6)98-!9%X)D/P?*0^=-:BT]5LIEDD4=M:99,)D.8W*=$#$UMA)#:F3#)
MYT9JU]ZDL=R85/*:=N*UNS2H#E^QVC8H;&MD\\:*EF"6HZ -1]%@U#SQK" M4%LT#+(F9MKN);*I&]F/^X">WKA&ZL[.H+$M(!+:= BTCU2)H8D=0$+41HM1 M)TZHMCJ1I*9#2-
VG4$QM;1\'6J$;= @&GB7MOH2V[X;VX_8:OM[L#M5-J4EC MLRTY[G?B^)&/<.I,1M"'@;K9,.A@A)JV3O[$MY^)WCWJ =??R=7G#NHKU:T M28=@9'OCU)<<]]T<[[G?
J*.U.A2>5@&Z*%)WF[/&=P:J+VQ FYSQ?[QZN6+QD1240_[_-<_[S2?7-A,,W4>;_ M U!+ P04 " 0B&Q98D^1\XL% 1(@ &0 'AL+W=O6(V M)XL=BT5,.!B
N13)OI0CE,Y6*@<+)3CX1:\PS$Y MUU6TA_#T$-FJ/.?;:$&FCEQVG+ GXLQ^_04&[F^Z^GH"JU6+RVJQ"7T&$;BF MJ5C+F6;@2LZ](.P4?(EB!GY$R8[HBM\C!CEBMH,\S2#$*!A-
AD_5LHA*$ ^ M#LJP&F&O).P=0?B*96(]$"_1BM%KT!I SX?H@+TN+ S&H9Z]7[+WCV#_YVYS M3UBV(-5*U5'?8_L53CX^H*T)&>DI!R7EP$CYEHHH>4L2@9TDFF$F28Q*AB,;
MAATT,++3@"ZL70-A23>TH6L[Z>';DZX):9GT<WU,3#LP26-O5#GBGM"JU>LFB)H[HJ.;&F#KM MRAF"N>FP MQ>0;8^H\E;TCL[U?[])X$6^C!' [6S#C=3Y.Z@FM7KUJ
E#0P_E9K];?%UJ] M8M4E('.7<(PMH.;9@A= [!WJ4Q?FNVZ+1)5W(_,9Q/MM(=1L!:/1^)"_)BR MHY83%*2<&!WCQ-8[P[BQZK%_R-P84S]K56Z,S6YL90NX::4Z:6C#6J6!E>-B ML^-
VMP707:,;)-\?4>59.VLU^>TV9>(@>R. ^ M6CS* :V8P\G5_#/_:/0(,WC7';,OM/I0*"?'WOL] O=Z,]\76KUBU1/@8P[^ MW]@(FK?IR,.-TU]=F(_\MG6EC!R;[^;?[1&X>=P_P.
[XL+_5AH7CMO6F;!D? M8\O6V\2H>:A^2-P44B>MC!E;_3CPAC":KJH5AB;,(QEOMALODM%]E1 ^13([']02P,$% @ M$(AL65/2:#8< P ,0T !D !X;"]W;W)K&UL
MM5==3]LP%/TK5H8FD(!\M6G*VDC0"H$$&Z)C>T![<-/;QFH29[;;LG_.PEI M FDH(KPT=GS/\;W')^G-8$/9D@< CU%8/,(DU;Y#>NV/>@*Y$2&*X8XBOH@BS?Q<0TLU0 M,
[7G&_=D$0AU0_<&"5[!,1##35#900A^$)18'E9PPC"4#')//[FI%JQIP*6Q_LEVGQ MLI@IYC"BX6\R$\%0A>*>;JX@+ZBK^'P:\O07;;)8Q]&0O^*"1CE8 M9A"1.+OBIUR($L#L[!8.
<#:%V#G #LM-,LL+6N,!?8&C&X04]&230U2;5*T MK(;$ZA@G@LE5(G'"FX"_8D00X.@$_1 !,'0=KX$+>52"H\,Q"$Q"?B17'R9C M='APA X0B='/@*XXCF=\H
N9AB+3_7S+BVQ+:^>6R2FRC6-D&5:G!CYJAH_! MEW SA=M5N"Z++Q2P"@6LE,_>R3<5:"O#,3I?RXKQ-(03^92<KR1('0M M(.)_Z@K.=NC4[Z">Q#.>8!^&FGS4.+ U:-[7+Z9C?
*LKOR6RBAAV(8;=Q.YE M#B!;!]15FU$X*85Z3:P]R["[UD!?E\MX'67:CK.-JN37*?+K-.9W"3-@.$3W M6>7H L=+-!'47Z+'6XBFP&K/IY'TO>?3$EFE_FY1?_?3S=IM4XR6R"IB.(48
MSL?-FE%T2S;LFV[GA5=K@KJ64V_57I%=;R^K7M$(T W%<696_J99&VG?>SXM MD544< L%W$\WJ]NF&"V15<3H%V+T/V[6_BL?FH9KNB_<^CK*[KD[W&H:VT;
M:/8K85R@[UAU5]*VRJS ^+YOV&;R]QY46VQ5*4H]D?GIQLVW:$N0EMBJ@FQ; M)+.QZ=C/O#E'^1_?[AHOO/M&4):?7NIGU]#[+^O-L M(FB2MKA3*F3#G X#^4T#3
7(]3FEXGFBNN;B*\G[#U!+ P04 " 0B&Q9 M2W?&N\H& _.@ &0 'AL+W=O%(]EWOZ-T9Y[T-W7U5-5?FQ5CW/I6Y&5S/5EQOKZ<3IO%BA5I\Z9: MLU)\=4Y%/D6U[TR+-
RLGLJGOO8SV[JC8\STKVL;:: M35&D]7_O6%X]74^S^>O+6N:0H;!TZBS\R]M3L;%OMH=Q5U==VY_WR>F*W(V(Y6_ 6D8I_CVS. M\KPEB7'\VT,G0\S6<7?[.SWI#EXIZ$DRL);M/-
SG_5#W] MROH#HLJ;[M5ZZFWMB;78-+PJ>FT=W&,=O-[!.];![QW\+EG;L]NE)DIY.KNJJR>K;JT%K=WH M\MMYBXQD95N*M[P6GV;"C\]NJK1LK+1<6C=,9'2[^387%9J6"V:)6K?F-
5MF MW+JIFO;SEQ'C:98WKZP+Z\MM9+U\\G<\<:]_CXP>OR>Y340I#/:"A'E#'PP=X'])_1,H7*6&-Q023/9R\P% M)EYHRV:1EF9[GI(_'0U[@2^;)3HS)&I0-J,:,X0Q)H.9=#;=X6RZYK.I?
$E> M6R7CNC/H[AVS.!0G\-13: QWZC=%$Y38(0[5,PT9-(&$42"8E%MOR*UGS.V\ M*@I6+S(Q%WYBXB5NN.BCUE\?6'''ZK]U638"3VV;D+ ($A9#PA)(& 6"2?7B
M#_7BG^5:RXRQ4\4#2(E!:#$I+0&D4BB87SZB?.4:EY83^ MW(-V9SUQZ^O:ZL1M#GAR(6BBDC#PE)D[!HV:@-(H%$U.\:AV.6:YZUE=NF=* M/M/_-M7^%-
&^1.R1Y=6Z8"4WMVPC_.19%Y(6@=)B4%H"2J-0-+F$1E7- M<<_3LB'%ISDH+0*EQ:"T!)1&H6AR\8RRG6/6[4YHV=Z^0-K>]GCJ+ XJQ>FB M(M]1;^1CT*@)*
(U"T>04CTJ;8]1DGMFR?GC((> M,@MZQ[?J'K0[_E8C$/1.^?F@"WMVUU@QAI0='.C,O1&JKUIFY7J!46*(UVY-YJ,X,AZ&O;]5H M9T&769 :-/#V^_([7XDM4X\VTTY>R06[E MV+1?
L8B[8U5SG4+C0J' A?)8> MC2!7/4\Y!9SCNA1^\O['*PBQUUU@;5Y X$56^F M08,FH#0*19,3/(IMZ =KV)[5H??7EETXZ@_!<[V5K_9GK=5>!G56"*O=66>E M"NE4:X6]
[UY5)Z067GJU]P;^S'H$C%06@1*BT%I"2B-0M'D.AGE*W2>E6((M=*D8*"T"I<6@M 241J%H;[M(G62!A7>=$$#7PT:@P9- M0&D4BB8G>%34T!E6C?5,:7V[8Q-U<:#.3-
2$VI!U5L164ZBU(FI#UEBY@2IL M:X>/0JQTY.G.DW'MHY4?TOHA$]^#G-T+/_N-+\JNWCZMN-WAU;I[6.ZNXKPJ MNLT52Y>L;@W$Y_=5Q;_OM,_?#<^,SOX'4$L#!!0 (!"(;%D3UZ-
?4 X M /.0 9 >&PO=V]R:W-H965TO=AL1]4FXE]*TL^24YZP/[XDQS7-(<32DJF MVWQI;6?X##4S&G$>C:CS^[+ZO5Y)V3A?-WE17TQ63;-],YW6BY7<9/7K:;K)U,;D\W__VH;H\+W=-
OB[DA\JI M=YM-5OWO6N;E_<7$FWS[X>/Z=M5T/TPOS[?9K?PDF_;#U7[;7I$6:XWLJC7 M9>%4\N9B9G_>[UL5A>39.(LY4VV MRYN/Y?W?Y>&
P@YO4>;U_E_G_B#K3IS%KF[*S6%P.X/-NGCX/_MZ,,3)@!8' M'\ . Q@<$#PRP#\,\(=J" X#@J$:PL. $ Z('AD0'0;LG3E],-;>TFG69)?G M57GO5)UTB]9]V+MK/[HU\+KH(NM34[5_7;?
CFLMW95;43E8LG7>R==##QZN\ M#;BL6$BG#5UG7LGENG'>E77W]S/GZMT[YV.9YT[KVONL6CH_I[+)UGG]2_O' MSY]2Y^>??G%^.[[YRF,L"9$+SX<-] MS![/T\Z?
IUW8AZ=RT0[WL.&:+?UCU/I[//\1/+$NVO!<%[?.1[F0Z[OL2RY? M.?SK(M\MNU^O%HMJ)Y?.VZ*1E:R;5X^'M//K:2S_AD7JPUP"?"Y=ZG]3;[.%
MO)BTN;V6U9V<7/[U+U[D_@WS,B582@G&*<$$$9@6'<$Q.@(;^N6UO%T711<' M7[*\\SGFU >(: _177[O+OT@FKGGT[M3;R%2+ YB72I%I$(WBG0I;DHQW_<#
M74KT26D6"8\6":T6^3!/G=NJB_;=%C.&=?38"*<$2RG!^ -8>&K;9)8 !Q!I MU/P4'?T46?TT7V75K5R>E3K?=E0'?=6SQ<]_+]
M4NZ5LRWKQKGZ]+F]+'NS,Q=;%UQ;X<>FAL2PEL<2D %32HWE^""-PGZ8 M3S6CJFL]:V'4KG+VB[W]&80F_V95E;O;E;-]_+*!FMM'4C1<$B%"03*#QC:%
MX,6%8S*S"%KZ>Y2(GJH1/7N1>+58E+NBZ?+XIZ;-4VT^JIW/VV76R&XY%+5+ M5N?7]W+S15:_.7\X\]UFEV<="^KPFQNY:%XY']K5:+GL5J-7RW+;\:2OVD__
MV=5[5QT'H^ZPSFUTDJ-$2TG1."F:H$+38T95T5[X@F@GC[0J)T5+2=$X*9J@ M0M.#1)7PGKV&'[XM *,=JQ9;H=Q:"PA*77R03H%E4[=$8HP\.R,P;R];,IJ
ML<[R]G1M_^%UTR5W:UXF*M4/GJ%$2TG1."F:H$+3/:TX#B]Y27F9E!(A14M) MT3@IFJ!"TX-$\2R>G6@9=%? ,ZD,+XQ\HRY!Q +?@TP6BL:B "Z7$3$W81Y,
MIWUB^FU)Q68P.YO1=W/ /GQLO).BI:1HG)G,"(M"4"8)*IVZNQ3-PJR5_#@B M_("EQ0R(940$''&*B,#[5AR1":'AO@=%P11%P892%$^DPNWXHT\$DX^((&F:
MDJKDF,H0,B!4*G4O*0:$V1D0>CZ#254**C3= M;8I.878ZI;_J.0#H%\,P#J C,#'7A?7,,#0^#$V@8J<7:MTJBC!@]OON/26(M\X?
S0VDH^^Q')S12AH$4C9.B"2HT/:H4P\"B%U3N,%*V@A0M)47CI&B""DT/ M$L5^,#O[,2 ADY(=S.R$2&)X\X!4)1^B4E"IU-V@J EF[[^8ET6]:Z\!@RDH M.]YHKY"R"Z1HG!1-4*'I?E;L
IN]I)Q,V4PQ)T5+2=$X*9J@0M.;EA73XMN9 MED$4E&^2$'$8P/X=1"J*]#+F&)8+(!](XA4X#+8%]DGI=M$T1F^G<[H8Y_L MPT=W7Y/V@Y"B<1_A:F 3L:!2J7M+
<2B^G4,9VZ!JAQOM/9._.(-+#%*-?(!& M89?1#7WR@$-?(\@(EL^.-=K*2!L(-'*O"$=$/-@82S5OW<:*L_#MG,6S"4$[M_FB[FR1$ $V6DJKDB$K/=8V<\SVZ+GQ%HO@]#R^0,X*^^2#
&;QY,[?/:O2E M GGVP& $254**C3=;8JE\)_;!^&;701QR&"/+";EA1$\+X9@\4%8 I,Z737I M!E$5N=_7CV I!7\T%6B?^^A41MKY0(K&2=$$%9H>4XI>\%]2YX-/RDV0HJ6D
M:)P435"AZ4&BN G?WODP(!.3\@D^TJ@P@[?14U*=?)!.0:53?RQ5U?^!O?[O MK@!-M3OLJ=]&]']D\H[F9?;WA1M!Q_K)%*TE!2-DZ()*C3=Z8K@".R/Q?RY M*3H@I4M(T5)2-
$Z*)JC0]"!1O$I@YU6&/;*./.<2P.GN4QQ+8.=81M&-=JS1OB/E64C1 M>("P-L:)]SUHED#1+(&=9GDVB6G''^U-9/,'/X(D/:E.CNGT8MCC1:53]Y-B M?P([^T//8@;(_A0,/M-
IG]7HL\M4>19[<$\,4IV""DWWFV)8 GL#1W_Q')A[M3/BQET!'F%*A"X,T'83%!V$)1$I;XND&46Q"8&<3AA>Q/YK3M!_(Z,Q&VB5! MBL9)T005FKY5E6))0O<%%)8E5">]M(?UJV XQV
M+/*4C!> *U]*JI,/TBFH=.J.4,Q%V-,1HEKV[&9(2/*1H*2D:)T435&AZD"@J*+1308.XS-#D M6&(&'RJ<(U)AZ,)N)$0JFC'(92)2_FP&%\U]4KI-3O;??.8&G+0[<-)NP4F[M!R?6"
.=\#THE5!1*B'M+IPAML&F\ MVTI6,1DAX4Z#[LG*$H.V$_>B>&ER*3PB_\X:<=OS1 MJ0(A'(R'+4E5U?.T&Q0B),0G@FD' .BT@L@0\A) M=0HJ-'W[9,4=1,_=F3-
'"HF(C*9#1"J,$KCQX" L/@A+(%+:(D8WB*J3(WN= MW%^>_6B6SGX 8_,9*5I*BL9)T005FAY8JNZ/V LJ!2-2OH 4+25%XZ1H@@I- M#Q+%%T3V%HX!Z9BTQH^0ATZ"$&ZJ0JJ3#]
(IJ'3JCE U>62OR0\O]['F8=*. M#%*TE!2-DZ()*C3=LXI9B%[2GJ01*4]!BI:2HG%2-$&%I@?)R6M%[(S&($HN M,NF"*
(:U.B(4)K"Y$$."53]'A#PV@]5ZGY1N$,5A1#W=&#U\G'WXZ#@G;<(@ M1>,1TD4"'_VFTJ@[2U$F4<\>&F/?BF,2#&<&'SS'I#SXG'V*2C'83LLQ,>89
MBP!$RC^YH:?;1Y$5D9VL&$7(128I %M5[.I&AVNO0DZJ4%"AZ:\I4A1$W+.= MYG,)/CO^V-P3(WM:NG!%3*J28RKA^Z8$E4K=2XH7B7NVG2 G^&)D^P8&-W2< MVZ[]!?TD9(R\-
<6';Q!R1B@)X9W$0%!\" M)5 A%T_]L2JP8WN!#>JZ'\WEV6<[.G61WK$G1>.D:((*38\BQ0[$P0NJ(6-2 MHH$4+25%XZ1H@@I-#Q)%-,3V%H8!B9>4'(B133HB^&
[%E%0G'Z134.G4':&* M^;BG/>';/A)=%?2/9M5^LN9DTN<[2-%24C1.BB:HT'0OG[SN-'Y).9F4[R!% M2TG1."F:H$+3@T0Q([&=&1G$Z\7(6U=A.3;'A.!&@2F*9*R&$2'8J2-ZA'1S M*"
(D[GDT9211%)O4Q)GYHF!$R& \,2$6&848(N7[<),*3"I@C[!$B>(E$CLO M,8HE2I 2'FY!B-M@1B.T=.\O?'/%)E/C]VOOS=Q#?D^]-WS_^U3!7YYOLUOYOEW:K]OB M)YO;U?
%+4VXO)NU:[4O9-.5F_W$ELZ6L.H'V[S=EV7S[TBFX M+ZO?]X=S^7]02P,$% @ $(AL6=)>&W=Y)P &.L! !D !X;"]W;W)K M&ULM9UK;QS'=J[_RD)#A(@W.JZ5_O8 FQV+22 M-
V+8W@DV#LX'6AI)Q"8Y"CFRDR _/D-*HZ[N6G5KO=P?O'5AOP^U:MC3SZK+ M?/O'X?YO#^_W^^/N/V]O[AZ^>_'^>/SPSW5]]^+5MT]_]M/]JV\/'X\WUW?[
MG^YW#Q]O;Z_N_^N'_B!?G/_CY^MW[X^,?O'SU[8>K=_M?]L>_?/CI M_O2[EU]2WES?[N\>K@]WN_O]V^]>?"^^(27LXQ5/7_)OU_L_'J)?[Q[_+;\= M#G][_,V_O/GNQ?
#X+>UO]J^/CQE7I__[?7^YO[EYC#I](__Q.?7%%^CCA?&O MS^GT]*__6M^NWK87QYN_OWZS?']=R_\B]V;_dAKE^*E_UJZG\O5"%@)>GHK_903D>01^D,7$7_8?_K13PS_MY" U\PU=
#@>;C]??/H.;J_O/OW_U7]^KD1TP2F'OT!^OD"N M+]"9"]3G"U0K07^^0+<2S.<+S/H"F[G ?K[@:3!??BK64Z6GJ^/5JV_O#W_L M[A^_^I3V^(NGX7JZ^E3@Z[O'E]8OQ_O3WUZ?
KCN^^O%P=?>PN[I[L_MQ?QJ@ M3[__N;TBKNZ>[W?G5Z[N\O[_9OKX^['P\/CWU_L?KY^^-ONYZOC]=V[W0^G M:][L3J^0O^ZO[G>'M[M_O;]^=WUW]?2J^8=I?[RZOGGXQ]-%?
_EEVOW#W__C M[N]WUW>[7]\?/CZ<0 _?OCR>_@V/W\G+UY^_WQ\^?;\R_VJW9\/=\?W#[MP M]V;_AKE^*E_UJZG\O5"%@)>GHK_903D>01^D,7$7_8?_K13PS_MY" U\PU=
MME^NN'I\'3U\'9W*ET_[UZ?+!7?YHI;JRZM9/>6IXJOY^]O#_?'ZOT\OS,O# MP_'Q-7K]L/OMOQ:OSW&ZD3_L[W_?OWCU M?_Y.V.'_GQ[_?V5&;VR
M_MN7O\>L^7U7XIJZV557)EM0GN]+H9G5Z5M1C>6]8V9D R M*65:9:31?%7=EZJZ6E4%5U67T(P9K+.KJA;#>ZO:Q@Q()J5,::USAJ^J_U)5
M7ZOJP%75IS2EY:!652V&]U:UC1F03$J9POLA&LE%5<, M"4X)/_KUG;68WEO6-F9 ,BEEBE%9K?BRBF'6F*%8V)_WOQ]N?G]4DJ=G0%8L MAH2M3P*NQ*K&95)OD1NI
4HEAJJ,$4)FZASIHNBI\^D)^^[W_?WQ]*Q]/.Q^ MW=_?LI47Z8W?F/5KNTSNKGL+,T"9Q#"E%S)S)Q9R+KHL%OW7P_'JYI]V'QYM MYOM?_G*R)3%>#.QS[^>DQ<
[X;1;/_F6D=W5;L0&*)8XK#[]S^9>Y[-(BK)) M_O77:??N_O#PL'O]_NK^W?[B\/8M?U>!&B,T;8*F!6@:H=*6XSMKH]CFC>7+ MNH<3ZI>?T^)7^X5:/[!#D<0AI7*9GZY9+\4VORQ?
UEU]J(>*5 HOA$P\% HE M#FJ'W-UM]E"Q343+EW77'RJL(K7'"Y_X*I1)'%/H7/EG817;C+5\67?YH68K M4LV\2!]BH6++(?,WGUELQ3:S+5_677VH
8M41R^T=^OR0PV89>:>96]6ZW?GYR^SBIUJL[B03%R9]TG'CPD8U+K^*V.], MV4S/1\Y:+,M:_-/52<_^WY_WM[_M[__6Q*D;%Y"TR9H6H"F$2IM.:ZS>\OG MGL654"F'IDW0M !-
(U3:Z#:J %*)89JG?-N MR-PM9^>6VYQ;,A.LP@AEUL6%VG0C-4"IQ%#%8$8C<]6=C5IN,VK)S+,ZG;Q' M7I;CNZO;1@U0*C%4>WIH\+DW^MF7Y39?ELQTJW)*K7O=Y?CNXK91
Y1*#%5: M'3_?+8L[Z[#-&J!48JC"VW'(5%?--JN^VF85,Q$ZNB%Z._U4YS*I>ZU>&S5 MJ<11C9*YKH&:+50]PZ2O8B9@M5KK:)G<7?<69H RB6%*;7)-8C7;K8)-^BIF
M&M1:;IA1F@3.*8HQ@SNJMFW555W66;"2I50*]-\J8/E=TF9H RB6%J M(S*38VH675457;:+H!CEU'+=H2F'=Y>UA1F@3&*8TLO<\^NLN*JJN&S_0*7: M-
QJW7LI<#N\N:PLS0)G$,,60FTA7L]RJLMSF.@YI:F '*)(8IXV7IR[K.%JN[+):M M<.IR2HGU8T&9TUWA%F: ,HEABM.P9BH*ZLN*^NF/H%.=2[94%;F=E>\3@Q0 M(C%$97)]
<3W[JB[[:D>+X'/2XCOPWJ]ORF5@=Z&;H $*)09JAM-[0:;8T4;3 M\N3D+Q_VKZ^O;G9_WM\]F6*I35".ZK5%:-H$30O0-$*E+8=XMD5MGKE-H*$+ MF*%I$S0M0-,
(E;8<^%EG=55G^;MFJGG&)'O(H3;;@@Q0)#%(G;,#/;NLKKHL MVR(H7];](P)U7FA:@*:13MU8R5S+0<]NK*MNS+8<=.J,2ICD>0'JQDW, &42 M*FU9_MFA]
<8)8IW*I5E/#I>SNZM?)P8HD3ABYJ'8S/ILROK<\5!LF E39Y/3 M+*!"W<0,4":QS"%SZS"S4)NR4/_R\;>'X]7=FZO[-\6GX7),[QT?FC9!TP(T MC5!IR^&=;=[(9WX:-
M#UU]"T"9H6H&F$2EL._-Q6,.6V0NYIV*1F;9-#:LK9 MW:/4@ Q0)#'(Q3;/95'G]H&IKFWFCU1B5AD/ZS?Z'V=G__-*7V_[T MG_!PO#KNBXV$SVNARZZA:1,T+4#3")6V
M'/C9>6W5>?F;9VJ#4KEA6#_UEN.[!ZJ-&J!4XJAV4$/N_CF[K]VVG]9C0YJWGA2,[/%=?!R3(J+/:NYC1J@5&*H M6HW*9V:&[6S"=MMV7LO,<([.#^L60SF^N[AMU
"E$D,5_G1CR$S*V%F)[;;M MO)99 VR%&=?+1\OQW<5MHP8HE3BJ&N,#HY?%G;W8;IRMM8R:#LZ*]3;3CNO2Y54:*O7^QS+H-XRMT$#%$H]#JW69=T,W*Z$IDW0M !-
M(U3:8J;)F?>3A93F^ M>Z#:J %*)9;JA,B]AP8133>CNOEX^7X[N*V40.42AQ5:3WF M/G]KUF&_<1^P9^9EAT$,ZXTIY?S>ZC92 Y1*#%4\?GI2KKJS!_NOW@WL&1]D M/NVP#.HN]
1F@2&*0UN9Z#7X6 M7P_;$NR9A:[>.I%L<"LCNVO=B U0+'%8.TJO,Q-Q?C9.7Y[EK/<:ZN>*E1&] MS@E-FZ!I 9I&J+3ET,_.Z9][P[";AB&IDW0M !-(U3: M3J@U0],"-
(T\8_129I^A9[7VVS8A^U0WG4STI!S>7?\69H RB6$*F3LHTT>? M#;QMT[!/1=.(]($9^^' +"

R1^>:%",CM'98S]B7PWNKVL0,4"8QS/RY\>,LT&-9 MH/,?95L9T%[@! M&:!(0J4MQV$VZ;%LTIMZ%^7,WN<_:-H$30O0-!J9D\+,D'E#'6HE6'=/TE0,8:F M!6@:H=*6+X)9C$?
[S!V1$:K0T+0)FA:@:81*6P[\;-KC-M,N7]8]G% CAZ8% M:!J-/<=]C;.YC]O,?6PZ[JLE(8^]!WOFYQ4]?K>8!*>G]I&Z !"R58W&H,=#0&Y1Y'[HFN M.6ZS1SZZ'$8*+1JJY29Z=XSM?
K%L!A_2A=2>^O;0,T8*'$067NHU/$X*+2EO4^ M.]MSOG"Y7GP]VU.)[Z]M S1@H<1!M'NX>/)#9L/'JH$]K^70JT=&Q>P<02+6PZW MB!H!8GAN 138!@ T;L+&!6P

)6XQ\U $1YI4)6 6SQ]PHF]Q-R_G]P]6$ M#5@L<5@AE7&Y=S 1*;:H*C;O@8+9X2VD54Z8USF0"(A M(M<65=?F/4\P*]O-:)/3M"J _AJW<0.62QQW]'[,;&83(E)I455I7LY$JH/>
M2IT81#F_O\)-V(#%$HL@^>(G(?D75?GE!$ZD1ZM&*I!E7SN\O% MD)&MRK*M_O77:??N_O#PL'O]_NK^W?[B\/8M?YN16"F%QDW8N("-(UC<:I@C M*94;E\]7+NP?5JR\0N,"-
H[.M2AUIKJR=W%;HS;: M&QHW8>,"-HY@<:OQCSH$LMHAR-Q64V?V1KCUN2"5_/[A:L(&+)8X[.EG,WN" ML9!1BT!N.\KM?-
VJ9VJ2PW4K@/X2MW$#EDLLUVEGMVOF[Y$^O3E33E_/X*-V$#%DL<]G$J M*7.HC9"1_LMM9[N=KULV34UR<%XEO[_3=B Q1*'5;9G=7_X6:L!2B:,6>K4JLF8%._;M'+7\
M,==C\IFC%69_R=NX "W"J';5J%Q$S8N8.,(M%K<:_\A6E7GN;H6"[G/'QDW8N("-(UC<:OPCEU;;CH&K7-<_JECCAL8%;!R=
MXY9>GCD%2JA(RM6V'>KGZQ;JEKX98H6\@1FP3(+%K48@L MVD/C C:.SG&+'1\F*T^1_ZMMA]&=KUL"U\>F5=+[QZ !&K!0XJ!"Y)[6=63^ M>MN)=.?KEL"DM.7T[M*V0
,62K"XU1A$O0&]=?Y=N MSRH3^PO>0@U8*G%4*?(%CWQ??YWO]QQP5F%U/_1 XR9L7,#&$2QN]4J(S%_MN_EKK/E#XR9L7,#&$2QN-?Z1^>NM"^TUM_0\NK[V:MQV.5.?
UW,JR^0^,"-HY@ M<:M70>3Y>GSV=S+L[GAHW(2-"]@X@L4MQ]]$S0A3;4;P=U?#] 5\LABLG-X] M6"W0@(42"QUS?1X3]1A,=>,YWW$N7]?] P.-F[!Q 1M'Y[AEYSRW^==$70M3
MWMJ UARLOE M\QIJF#WF4B9M[')^_RBT4 .62AQ5^MS',0D36;XI6WY+)]MP'UV6-+++H/XZ M-T #%DH<5(CL'2=2?H-3?L,F7'4C MQ[8;'=NFGBAENA>I'-]?
W19JP%*)HYK!Y!YO;23%=JL46V9;]3",Z?T7:\5M MV(#%$H=U0_:3=6RDQ?;KM=BFLNBM2(Y6+9/Z*]U"#5@J<50]V.QA4#928]MU MVESCECK+[;I.=M25T?VE;X &+)0XJ-
,^>X>.%-GBSF2W[.>8#>EQ?V5F?\7; MN '+)98KGNZ M1Q4:-YWC%D=>:9VL_H%2"1:W&JU(9UU99WONA>6H_@'$BK!CCH?C!A#KP:BX MU0!&MNS*MMS>
[VTZ8*U,ZQ]CK(I#XP(VCF!QJ]=")/9./7?_UV$/V(/&3=BX M@(TC6-QJ_*/6@ZNV'C)W;F:*V@RC2Q;4E@']X]7@NL5RAG,F=PNZB!H0K M-R"R_5_'&/GH9&+%Y?S^$C=A
Q9+'%:Y.7D7-1Y<=;,\W_]UJ7%;G7X21CF^O[XMU("E$D>5 M+GM2DHNZ"ZZZ$3[C/\QF;J;_6X[OKVX+-6"IQ%$+_5\7-1%<>=ZOO_KT@W= MXVB2/DTYO[^\+=2
I1)'M6;,]6A\).^^+.\MW5^?FC+7_2V3N@O=1 U8*G'4 M4O?71^+MN\ZO:^S^^E1RF>YO&=U?^@9HP$*)@Q:ZOSX29H\[[]US9[HYYY*E MEF5F?\7;N '+)98KC+"YAPX?
N:FOG_W>W*=H.%NMC.L656C M#)&H>OWW 1JP4.*@2JKLVUCDSG[CZ>^> M^YRTM+98=6Z!!BR4.*@=LD_$D3C[C:>^>VY..OV8V7)\?VU;J %+)5C<:A0B MP?9;!;M\8?\
[+E;$H7$!&T?GN,4/:N8G9HQL?2S;>H_*C,P!\,Q1W&5B]Z@T M40.62AQ5#$9D*QY9^UBV]BZ+Z3HQJ@SN_NF"QDW8N("-(UC4Z[ZSV.677.5!NK^BW0@(42!RU4.Q+SL2SF?
>]OK6=(E:']]S:L M_4/C C:.8'&KET3431CML[^W84_,A\9-V+B C2-8W&K\HX['N+'C4;ZN?U2Q MK1%H7,#&T3ENT5S(3=^.40MEW-A"&=-FADM6'I3#^T>@S@Q8)G%,*W,MU3'J
MBHQ;NR(C8_8J?>; -CM:H $+)0ZJ169"5@YS%^/QUZ GO'/4LE._GAZH 'NK MW00-6"AQ4#&XS+%"IY)%Y:ZU,&YO]_=/C8G'9[M_N7OS\?3(]_C;TC-<);7W M;H^-F[!Q
1M'L+C5F,MHS)^[/W$FP,8?VI_Q@5L','B5N.OHO'?UI\X7[?< M>Z^2H\0J^?W#U80-6"QQ6&%'.63OJCJJ<+E-D9MS/5^W?*LVUJU7+5<_25N MXP8LEUBN55IF/K5(#B:J<775
&LBY^L63.UD,*;YS*W9%% M9,>B:T5^VSKQ<^AR\Q@U8+G%& M+=)X 3NB[QRU//A)I0_>S)<)M_+PB?TR;]8KEMDO4WZE.L1^F?'9MX+(PD79
MPNNS>"W'/54H_2]]K,Y#XP(VCF!QR]> C%H#A0]?T>4S(9]=WJ/7=\2R_G]P]6$#5@L<5AA_6ARO4X9M2)D]2AZ M7GLD\]EGRJ@Q>=^
M#.BO<1LW8+G$<1]+G#DT1\K(WF75WGEED1F,NJF/.S>I*9(?:C3._$6.-NPP8LECCL'+K6D^EC^J[\1/9SQ>NIM?D M>E]C!=!?X"9LP&*)Q19F]63DR?*
*+K/5DR1Z9I._ID5J_,ZB]V&S=@N<1QA3_A1JP5.*H3N9.QY R,F=9-N>>UH), MYW6=U))Y@\2*;R,W8+G$<:W66N8Z.BJ2556>QVYJ6-3/?:I@NHT5&C=AXP(V*
*MCF!QJQ=!9*Q*/'?'0F'7H4/C)FQ.;U_ML!]@ 0LE#FIR_6 56;2J6C3?J5",S:;KN\OI_95M@ 8LE%AHSCU4),^J*L]\ M?*
*T(Q*YV3#X>NI/=7M@$:L%!BH;FY.159LZI:,]^64*E':LG<#K#2W$0-6"K! MXE:C$+FUJLYG\[T+Q7PD>.+5Y?#^,:@S Y9)L+C5"$3NK;[>O17CHLSJPC*I M?SA:J*

%+)9::V\0K523=ZCFD6Z4B.B;^5R;WU[W.#%@F<WGMQ2@77;%C1NPL8%;!S!XE8O MAOZ1Q6KY="X@(VC<]QRPUSN M?5)' J\W"KSFM#9QH7)Z_Q@T0
,62AS4BEQO1$<&KS<:O&;FH4WRN%%.[R]M M S1@H<1!Y9![I-:1PNN-"J]3F9:IKI33^TO; U8*'%0(7-3A#KRK*HW, .6 M2;"XY?"8R.@-[GPTPYT:EISR7B%V#TL3-
6"IQ%)E[I!W:2)O-N5UU3_NKQ[V ME8T3Y8ANA8+&3=BX@(TC6-QJ@",Q-L]^')K!*C0T;L+&!6P

)6XQ^YMMFX M]=RD!BK%,*3W3ZQMMV$#%DLLUH_9Q5XF,FY3-6Z^F6$X#S7I$L9R?G^!F[! MBR46:ZW)G9%A(N\V&W>"&V[EM]-I@;'FW88-6"QQ6%^H;R3?9N,F;\-]&#A3
M7JQ]-U$#EDH<5=DAU^LTD8";C8>@&6;F5Z?25X[OKVX+-6"IQ%%=OKB16INM M)Z"95&YU\O%_E?C^XC9 Q9*'%0.V=M"9,H&-YEMF&EE-YADZ4 9V5_O)FS
M8HG%>F=RSQ(VTE];WN7OZQ\KK#3;U%Z9L<(.,\O,OG-$PFRW[M N7]@_ M!EBSMLS!8S(Y(! *)5C<:K0B ;=E >_Q&,N<\#6F,WWP<02+6PUXI/9V M?.XY(8L]3 T:-V'C
C:.8''+\7=1F\&59]FS_NG83_]*YX3*^=W#U88-6"RQ MV,*5=UX;';-DF9L3 M*N?W%[@)&[!8XK"%.2$7:;FK:CEOA([YZ&MF3J@%FK 4HFC%N:$7.3;
MKNK;O,.YU&BY.:%R?']U6Z@!2R6.FI\3TSFAE713,KQW4_F4/C)FQ7Q5>7LA\JH#:)<903N^O;0,T8*'$097+"8./7-=779>W M,<^M&4Z>7\OI_:5M@ 8LE#CHR0!SI8U$UY=%-
^]BGEDNK),#Q>B/I]67IW;9E ML!S:_1@.C9NP<0$;1^>XH/Z% MM5N.J7/'DXR1W(X;Y;9\7?<00..F<]RB'"YYWH5"B87F/[QCC!QXW.C Y>OZ M!P'KRB.SR-HDAPU H<1"LY\
<.T:J/&Y4Y?)U_6. =>J166*]_F3'@(42"\T> MT3U&3CUN=.KR=?UC@)7OD5E@K9,W!"B46*C*]37&2+['K?)=OK!_$+"6/J;" M?&$22X="B87Z7%-TC"Q]+%MZCW.,S'KE]5OAY?FK[.
([74TH3VR63(\IX<*4 M6C&)3=,R^WX9N?58=NO"Y&;3,M1R?/\K&6O9T+B C2-8W&KP(Q\?W7-/=H[8 MR6YHW(2-
"]@X@L6MQC_J#8SE=>=9:1R93^$:;;)2IQS?/UHMU("E$DG]I&Z !"R4.*E1FLE,-*BIMV7FSOG6^<#GON)Z%J\3WU[8! M&K!08J&YR4XUZ*BV99=MF.P\1U0F.RND_C*W4
.62APU/]FI!A,5NFM6N6VR MLQ+:^QB.C9NP<0$;1^>XELE.-=AH(&%+M<]1J^F_9-]!!=D_+DW8@,52#IOI M9JC!137?O%2[Z0-?*_G]/T=0G<7&!6P

)6H^^CT7_NM=MG FS\H8*,C0O8 M.(+%K<9_C,9_VQSX^;J%XB>W5JAM-R #%DFPN&7]1:3DHJKDO-J4K^O^J8+& M3=BX@(VC<]SBS3*S6$&)R/!%V?![GDY$JL+)CT\9US\F563
(ND<9YL*'?F^ M*/M^^9&D];/Q*I3^'R%L&P$:%[!Q!(M;O0:BQH10S_U@(J#3]MBX"1L7L'$$ MBUN-?]0\$>7F2;97+=(N0M+Q*V?W#U45&;!(@L6MZA_U5,3&'>GG"Q?-HV0
ML,V0.C)@D02+6PU U L1N%[(YZCX?7@]\5C!]0])%1FP2(+%?1J2EP_O]_OC M='6\>O7MZ5GCW?YR?W/SL'M]^'AW?'Q;BOYT=[]_>QHQ\/KSEW/\JV_7+W;__GJ_O3N];"
[V;\]H88_/9Y\<'I#>__E-\?# MA^]>G)ZM?CL#L?S;QX!?QSN__;TSWGUOU!+ M P04 " 0B&Q9MFFA;BX- #8B &0 'AL+W=O2S*;]6M$'7TYV:]
MK4X7MW5]]V:YK*YNQ2:O7A=W8MO\Y6M1;O*Z^5K>+*N[4N37NXLVZR5!*%YN M\M5V<7:R^]W"\NRDN*_7JZWX6$;5_6:3EW_])-;%X^D"+PZ_^+2ZN:W;7RS/
M3N[R&W$IZL]W"\OFV_*(+M[B-^>8H?:*GKG_K/ MN]8WK?F25^*\6/^QNJYO3Q?I(KH67_/[=?VI>/Q%[%O$6[RK8EWM?D:/>UNT MB*[NJ[K8["]N:K!9;9_^S__<>T*Y #/'!61_1EZ
=U?0'<-?:K9KED7>9V? MG93%8U2VU@U:^V'GF]W536M6V[8?+^NR^>NJN:X^>U_DVRK*M]?1>]%XX^GC MVW73O?GV2D1-H$3GI;A>U='[HFK__F/T,:_JZ.)>1$_7?
G\AZGRUKGYH_O3Y M\B+Z_KL?HN^BU3;Z_;:XKQJXZF19-S5MRUM>[6OUTU.MB*-6E^+N=431JX@@
MPBR7G_LOOQ!7S>5X=SG5+U\V_CDZB1R=1'9XU('W\VK;>&.UO8D^B2NQ>LB_ MK,6K]G-17HOKZ-WV051U$]SU*^FAGOQ=UOHY^+;;YU55YWWS<
MA86MR4\X\0ZGG5\>SC**LY/E@]H4TRAIK(Y&6A79L8K,6T6EV/XL3', ML]\>1!EE*+K(_ZJBRWJU7D=OV[8VT6JK-C=JA)-NK;WECXRF^-BZ>$ TK=LV
M#NN'V'1Q@A.6I)U&6>Q8\R\F]MY(CO5-O/7=3PU-G=\VL=-, +\6M3()?!"; M+Z*T3@!>W-) A,O$L\6. M49QDCMD%(TD(4%A$#XIF/VAHCT&AZ2Y0.!&>/:+W14(Y" A-
=Y#D0]C+*,*C M>H^GW7=01KM!;3,C<9PZ8EI2%.SG*$9,4Q351<2SI]OFL CW%A'<@4!HND,D M(<)L_@CWDK!@!P&AZ0Z2) O[659XA)O,BJ6\RT(L5APSZHAO29JPGS49\1WO
MXCL-BF]O$<'=!X2F.T2R,IS,']^@C T*37>0Y&S8RWI&Q'=J3LT\B;OQ;5H1 ME+KF;TFBL)]%'9YOFD>U#T4I!@:T%S.XOX#0= %"LC*"YI<@0#D;%)KN(,G9 MB)?R//.QV \>[
IL>M'#.Z$*1@6D0R+S,^P""C#@D+3'209%AG"L(;H MAL0B6C'=)5DA?K+2,Y=$_XO&RW#^HH/"U!1:$Y$\B63S M3SJ@- H*35^JD#2*^L6MX.C?
XW6B/T'*#7*_;F$Q3&A"B./ACDIF0_W,9D3T M#XI\?[&A'0N%ICM)DB,Z_Q(=!5VC@T+3':2LT@U9I@N)?&K>3Q/6%30L5CA+ M'7OQ+!'3P%GZ*23U$^_P@
6@K<.VB*A44JF1P%7EJD M%@:6(6/!VK1RL30J61KUL[01\3]"\O-7(KA[IU"TJ"2)=/YE2 I*#J'0= =) MN3R[;5?1/S@\4R/UYP5TTAEC'E M_:SYQ3(&2NZ@T'0'27+'H,0R9LI@E#
CBBUB6/ 2ADW!; X35-LO%UJL6,\<;T$P24AXGTZ M66#D#XIZ?Z&AG0J%IKM(4B(^OTK&054R*#3=09*&<6"5C%OTKS@S8MZT8IBX M7@27M(GWJ62!$3]"(_-7(;A[IZ!17'EU?GZ-
C(-J9%!HNH,D@>/ &AFWJ%]9 M=VG68D2(LH"K5U:2,]XGD@6&_PB)S%^%X-Z=0B+CDAOR^24R#LH*H=!T!TE6 MR($E,F[*7XFA$%N,,'4];,62H<5]
(ID__$=)9/XR0[L3"DWWD&2$\?P260S* M!Z'0= =)/A@#2V2QJ7[1M*L)6XQX[-C"%TMJ%OQ M+N[:3O3'-:A2RV/+:/N[&LVD3$X?B
M&RL;':%W.EJV,&*.4)=MV>Q(@E/':UBQY%MQ/]\:-@*?I3/Y:Q$G^DBPLF9^%): L# I-=Y!D80DP"TLL+_9W;UH6&TRX@X4EDH4E
M4"P,2'_RUR>XIZ<@;HDD;LG\Q"T!)6Y0:+J#)'%+@+==^O&"6V]A>J[#1Q+) M]!(_TPL:,Z.>VOT5"/;"%'LW^{5}C?GW;B:PIVU,P2D3R2D3X+V;B;DKT[Q? MF#;.AYQLKOS^Z4%
[G:F'^WO;YOAD+[U1O.H NI4&CZX2B2+J;S[]Q,0?DA M%)KN(,D/4_^Z[?"']=2RKS++NJ^"6*P(2QVAG$J6EOI9VA3OMOB+#.Y'VZMI
MKG9+QI<"+XFFYF)G0IN*&/UDVL6,9]BQ6SR5+"L=O'G ,>D\2Y_PEQ[<:5,0 MKE02KG3^%=$4E)-!H>D.DN0M!9;I4E-^2TC&,MH-?],N9H0RQ[)H*OE3.GCO M0$#X#PM]4!H%A.:;
[23FV[7.+8,]N&P*:2Z5Y"T%EN92RV8 C+K+0Q8KRA/' MJYJ9Y%G9X#T# 6$_0I'PUR.TCZ'0=*])\I7-+\YEH.(<%)KN($G[,F!Q+K.= MNF&2JF6#S]P(& (CWHKQUR.XAZ<0Y3))%
[/Y1;D,E"-"H>D. MDAPQ Q;E_'C!K;?L:*".QYI,\KJL3Y0;,%9&B7'^@H-;/X48ETDRF09)$9L!B760Y2BWGWZY&!*M=FK@.+,!(.5$6^56WSM3R M+(FMIZSP 38%@<)
(.4T6S2^S'!]SMCIP^H")\@>H"01>(H, < J!27((MJDP+,(V/(#I-C((F!-(X! FES@);(+ M *<7F":_@)I@ #S#@"5Y@+F]WF:%J7/F5]A93XX!,_;'GCA[O#%-=0=NK) \#@.NU76!IY
98&FTH #*[C M)(6E#4H[,$@;M"4<,#(\3:*M*7D)<$]B@F=.1<1VX(?1R$D8F))\ /L/[Q^3 MH(M9: .GQESDL'-L+L1*/@#0ZP+7\!92;!MMI1YGJ\5-(X-\=!4.2/2M\(MR\LFR7> E80'^
4R'F#8E =@8-BT!V!P'2I MX66N1P8E40+NR900/K3W@+%7P+ 8&;5=5K="U!=YG9^=W.4WXD->WJP:CZ_% MU^8B]+K=3%^N;FZ/7^KBKFG<(OI2U'6QV7V\%?FU*%N#YN]?
BZ(^?%DV^(]% M^6U7QMG_5!+ P04 " 0B&Q9=?; 0Y8# T% &0 'AL+W=O> />DLRAS&H+\M;H7M^@3*E M,222\@0)F/6]Q)E,/]$F?S?P4+22BL=YL%Y!3)/LF_S*A:@$X.8S
6$>$/YO0",/:*1$ MLY6EM9D4%/\ T2YFV-9AJI-FFT9D,3LXUC)?0HU7%J<,5)(A%)IN@*M!I9 M\YSIW25)!$CG"1H*F%*%KK@TX^_0)YZ0*!(KPM!8$;62Z,T(%*%,'NO1+^,1 M>G-
TC(X03=#G!5])C2A[OM*+-5/Z4;ZPBVQAX3,+&\/R!#6"MR@,PN:6*$] M? 21#L=I>*,>[FN)"IW"0J;H#B*@:S)A\+8JQ?[H:)8@U>(/7KW [>+^-NR.PFA*-0HFW/ MF%LB%1JM -
VL0:#3 (W(;ZGS@3*&SHTD6JIM,F38[13;'#'K >Z$/7]=96>= M?T]VS8)=T\KN@8G.^VLNH.3Y_1KB"8BM>VN%W'5O'8'5V+<*]JW#9GG+I1*. MP&I*M
LEV@?,QLAOR1/]N:TKFM+]1"]VRY;<5 M;%'N'7Z/'#UL(.;XK-1RAU=4HO1VV&J87%H,=?&U==K=?MKCTK+A?WBVS-M;T]N1Z\I9',+#X=+$X>:!T]NH7.%5E>C-'78
MZI1>FMZMI_ZC]?BTMZ]@7X:E6&UL MO5I=;]LV%/TKA%8,+=!%$BGY([,-M/:*!4BQ(&FWAV(/C'T3"Y5$CZ+M#MB/ M'RDKHFE+C!TP>K%%B_?HWL,C^HC4:,OX]V()(-"/+,V+L;
<48G7I^\5\"1DM M+M@*GY&D]R;C,K?;OADQ-8B37*XX:A8 M9QGE_WZ$E&W'7N@]_7";/"Z%^L&?C%;T$>Y ?%W=<-GR:Y1%DD%>)"Q''![& MWH?P?
4T5N'_\A/ZI+%X6H"HH5WIRE M1?F)ME7?P$/S=2%85@7+#+(DWWW3'Q41>P%AU!* JP!\:@"I DA9Z"ZSLJP9 M%70RXFR+N.HMT=1!R4T9+:M)PND D>(]P@*.&*D] M?
9S&1Z6X<0,]R57-6&X)@R7>*0%[U.22V:2_!'=PAR2#;U/X7T[8^C;M01 M5P*RXN^FXG=7BYJOIF[BRV)%YS#VY%U: -^ -_GYI[7_-I$A2,P@QA2$T-L MZ),O3-"T]<)=6*\,4[/*9M(?
1'CD;_8S/^X4!B0*ZEY&2E&=4F1-Z1:D1G\K MA%1K4V+6X'.I=P1FU!G7=<:=:C)V28PC,(.87DU,[V6:W(7%>W+K1='P0)/' MG88$XV9)]NN,^M:,_A!+X$T96.!YV MQ','Q!6:6?
^>^PD[%6MU.5?D.$(SR=%.)[3ZA7;!5G'[8HQ(?*C8AEYQ&,O4.+E",\G1 MUBFT&A"+8 ='4L3!L'_;C7(ECM6T*[<;$*]H3YUHI^]@@Y0C,?_K5A MPD&WC_].W90K-),
<[::PU9"TR[>*>T:^3;U:Y8OW%FSL-D;)5_!UM6RH5KK4 MQPPVD+)5IA:O;).O'?SL 7J-%1JLO1,FW:K7J95RA6:2HZT4MJ\6M:O7J2>J MT(PGN2@,6U2NO0ZV>YW35?[\C&V_U-
D%O\8*$-9V"_>ZU;Q3-^8*S21'NS%L M7XYJU[Q36U6AG:AY;9>PW2[M/0HJL5_EB[6\!U33.J,[75%RA692H+T9'G:K M;J=FS16:N2&AS1JQKVZU;TD$1WHMG*!;EXGM
MX.>.CRLTDPKMS$BW>VG$J5=SA6:2L[>=]M+]-'**>)LVU%K%JST2L7ND:I/8 M-KW:$A-=802+:59%N=]:(4V?E"LTD1SLK\L+=-7*\B%7:&;=VC.1;K?GB%,WY0K-)$>[*?
+"+;HJKF=7M%.WX^^] MU*/>J/I,^6.2%RB%!PD?7/3E[<5W+RGM&H*MRO=\[ID0+"L/ET 7P%4'>?Z! M,?'44*\.U:^*3?X'4$L#!!0 (!"(;%G4=B&PO M=V]R:W-
H965TBDY:H!]^25GR<(;4<$8Y9A]2V19_9SCW MWAE>?*GJW[=W9=EX?ZQ7F^W+L[NFN7]Q?KZ]OBO7Q?;'ZK[IUT;0_MUI_.M_=U6=SL-EJOSH/%(CE?%\O-V>7%[G?
OZLN+ZJ%9+3?EN]K;/JS71?WG MZW)5?7EYYI\=?O%^^>FNZ7YQ?GEQ7WPJ/Y3-+_?OZO:G\R?*S7)=;K;+:N/5 MY>W+LU?^"_:C1;?%[BO_699?MKW/7KGBVZ)I6K\KKI&$7[
MO_E5;E:=:BV(?_;4\^>1+L-^Y\/=-[M?;LW'XMM>56M?EW>-'^Z6FUW_WI?]M]=G'G7#]NF6N\W;ENP7FX>_U_\L>^)
MW@8M9WR#8+]!H&\0'=D@W&\0VBI$^PTB6X5XOT%LNT&RWR#9]?UC9^UZ6A1- M<7E15U^\NOMV2^L^[,*UV[KMX.6F2ZT/3=W^==ENUUR^J8K-UBLV-]Z;L@W0
MX\=7JS;CBLUUZ;6YZUW5YDWEO:[J M5KJLMQ[]<5_6RW)SO=Q\\GBY:4'+8N6)Y6V[01OP/[UO1=D4R]7VNY;VRP?A M??O-
=]XWWG+C_7Q7/6S;%FPOSIMVY[HFGE_O=^3UXXX$1W8D;)NT:>Y:^3.RO3!OGQNV/V_W[*EG@T//O@Z,P_E_8]>N/C>"Q9!--*>*_O-P['=^3IU M^CIU-F\NRNMV\\
AOGT5M/KTOK\OEY^+CJOS>^[FN'MH/ M-YXH/S;M7[9-_7#=/-3=]WY[TR*\GYIRO?WO6#(]ZD7C>MUX_F)[7UR7+_: M 7M;UI_+L\N__\U/%O\8BR02)I
P0L(8!%,R('K*@,A$O_RY:MHQY%_5IKB^ MKA_:C[N!:RRRCYQDQ^E.K)\O\]#/+\X_]R-F%'.-F(TB(15Y])BVDD^*2@_' M3ST<6_3PJNO6[[W[:MMXKS[\TA[?O[#8FP$>?V(BWN-
"%,_C=),ZVNCK&M? M6XH24I1'1*/VOR08[_'DJ<<38X_G"T\4?VZ]]AS[MJI+[UW1=KIX*+W?WI;K MCV4].G 9D:X#%Q(FD#!"PA@$4X*C2$A%'BK&49B.CZ?Y4T?
GQH[>W9BLE1N3=7%3 M=G:].;6W ME; >@V:P_J[W,:A7KW&=6Z+C>- M\8[/W!;G$P_4^H#2"$IC%$W-$6FG^/'<5R!(4^,*2A-0&D%IC**IB2!='M]L M\[@/XLG(Y80?
Z8,XU+RQTB2H)J-H:ERD,>;[_IQ@WBXZ+;)\DLC^A09\A"D:"*C**IC]NEY1,8G83+=\6?Z^Y:6I2KHAN6G\\.-#?$]:"% MT@241E
:HVAJ@D@K*/!G'KT#D%NS3P0D34!I!*4QBJ8F@G2Y @N7:S2>2//H M"DH34!H%0R\M2C3+DE&2:IBD^Q5,N%]EO?;HCV9?R/BL(SJT'@A*$U :06F, MHJD9(GVX()I[1(>:;5":@-
((2F,434T$:;8%%L5+H_$@- &E$93&*)J:"-+?"LVE3K_NIM&5-S^\^ES6Q:?2^W;97<-ULYJ^ M&PTSU+V::)P?]LR&E2H5S71DB \WA)&M40-H72F0K,S-0CAXX,&Y8)]-)10 MXPI*$U
:[6E*&9U^ZD4IJD'L35:SJ=JR*:(+AZ53?N1K]Y179CGG<-AH$E23 M1S2#112-EWN'TOX)S658SD_A]CSU[CS/TTQ_%&<6=NYR2UF"RO*8;!KFP2(^ MTO'2;@G-=LO$Q:7WEW?
2W":SJO,H!BUP@M((2F,43%R=P7H%"/"$H3 M4!I!:8RBJ8D@/:+07%'E/AZG@Q$J6^C5RF91Y_!92!)4DDV4@25))1-#4J MTA.*S"5&,P[R)TR_,C?
>^5"'^DM0&D%IC**I227]I6CN&J0(6H,$I0DHC: T M1M'41)#65P1>4BD:66](?^9CUG2.WK!&:##]"JK(*)H:$^DM15]5<-0.U/-- MT#(WU?
FPAKI24!I!:8RBJ0M02ED3N&^G!0FH#2"$IC%$U-!.G#Q>8:+->B4S/...$H05O"*)H:U-Y2X%];WS7CA#%S6YTS!KL<.;0J#$IC%$W-(>D QG-7A<50 MUPY*$U :06F,HJF)(%V[V*
(J;#2>4/-M3S/7&HQ\:5AK,$8:K(V :KS:J=(! MBZ>*OS;;AW:,MI[<9>8Y=S;4*X/2"$IC%$V-LW35XKDKMF*H-P:E"2B-H#1&
MT=17A4AO+#%7;+E>9YMQKF&>:%RP,$SN@K:$)EKBQX;)7:B6J"&4KE:"J@]+ M1HJU@D@OC#;+N1Y[5IH$U>01S2")CKP&(I&^5 *N_$J&55A)OH@7^IJK9EWG
M'K=3):@JCZE&>98)0G^-C M%G6-BHTD024915.C(IV.U.QTS',A8CG!Q]Q6UU,2E":@-(+2&$5367>UCFHI[>$H"UA%$T-H?1_4G-ICML@_JP. MHKFESH, U#B"T@A*8Q1-
S2!I'*5SOQ$OA18J06D"2B,HC5$T-1&D+Y9:^&*C M\IG1U;USJ2SDTW-^K*],#FUFL_< .?!#.KT0&D$I3&*IB:&='JRN:=R9=!Z M(2A-0&D$I3&*IB:"](LR\ +?
V7#IZ^I.K56"@25)%'%(^? J6QDDU/\+(> MC)_/EC.WTOE A;HQ4!I!:8RBJ=DCW9AL[FEC&73:&)0FH#2"TAA%4Q(AEV93 M?N)"W^;M7..9#Q?Z3B-]\BU4DFPD&26I]KYT?
7*;&5\.Y\M\9$)4N-#+W\VJ MKD>/E29!-1E%4^,B39A\:N&BV4^NEL5JYH8['Y;0&B4HC: T1M'4A)*F4#[W M,QQA:$(7%"2R.#CCE[*R=
MFV&26BB#7BAMUF&R*94YD)29R_G@W7L3@NY!L5$EK"J/J091=N2)H;\(>_T- MGBEW /:;DH9MPX<=#S60;'4)J\MCNDD4YWYVK/.C7N>;G9_I:]%3JV8FE-U' M-
JB9A,41%L)^.#ZY@.0*6?,OV-FQ.R[L&Q$"6L*,-P6G!Z+HMO_1:VY[ZRL2QBFFBQ M\\D-BA-8'&%Q#,-I^=1SD?RY:YD.BK!\P)I14!QA<0S#:?G0,[9\<$G3 9@H
M)\G!V(]UH2PT":O),)P6FIZWY%N_I^WXT#_?:YME07%TP"F/C/3W M,,,TM6#U"'K_:RNAK-9DG)!Q#RW6EH+B"(MC&$Y+@IXMY<]=(750A.4#UOF"
MX@B+8QA.S8>@9Z8%X#*I"5Z8&99HG-C8.;9?T1;"MH5A."V2/0,NF%I0W7EX M?]XK?7-[G<<%*$Y@<83%,0RG95//,0SF7EK]H C+!ZSC!\41%L,L,]T]6-.:A-
5D&$X+0<]D"P#58ZJ3TWUOUB$?6X4&Q0DL MCK XAN&T_.HYA<'L56@!UNR#X@061U@E,6VW)]?N9H1[G'#FG)0'&%Q#,-I >[9=\'L M!68!ULF#X@061U@C!XW&H6=(^?
C2IA57E,U8^. M39P)>T99"'Z+X &H/!5(%W&@=[M9V+G;[60)*\NCLEG:D]5ZOF=LA69C2SNS MG3Q%QBSC/-I!<0*+(RR.83@M"7I^5#B['Q5B_2@H3F!QA,4Q#*?E0\^/"M'S
M&,/AO+ZV/?I*LQ.Z[F&T426L*H^I!O[1H;AG0853%M3^95"=L?3OYJ[]9!YR ML7X0%">P.,+B&(;3@MWS@\+9_: 0ZP=!<0*+(RR.83@M'WI^4&@S*]'JAB,<
M3M'37ZXZH>8>O$E)PDHR#*=%I.?YA."UU@] Y704QN'P+(BU=NQD"2O+QV2/ MO 7##WMF3#B]]/J1$^'I]R=8-P:*$U@<87$,PVD)T7-CPMGKJD)L7144)[X
MPN(8AE/S(>K911':+HJ&BY4/9T2859V#:*%)6$T>T\SUM57.MW=EV8BB*2XO MVE'V4WE5KE9;[[IZV#3=,=C[K5>7MUT\7KP*SLX'OW_MO[CR1WXO_!>T^_VY MQ%]>W!>?
RK=%_6FYV7JK\K:56OS8O4&Y[FKD#C\TU7V;"F?>QZIHJO7NXUU9 MW)1U]X7V[=5U1Q^Z 2^5/7ON]VY_#]02P,$% @ $(AL60YG>5>5!P M7T !D
!X;"]W;W)K&ULM9QM;]LV$,>_"N$$ M0PNTTM4C)LITE 9)83T/;%A2=M$__*B'6!'%)SZ8M6 MEN]^=S3_HDB>U.,[QO\@V3Y<(7!:"W$$]E=@\3%NZQ@ScenariosAO%-
M+.1'OAH76T[C9>6TR<;$LMSQJ]lE9TI4KHAN6G\\.-#?$]:"% MT@241E
IWDI]BO!Y;>I]!.G'UB<%RC.E^@#E9JI#\R>0W$>4*1 MO)K0!:?+5*X]!C5%Y'IB'%Q6(Y!Q*K]^;YF=]8H)PD<:DKZUOM2SZE=M^{8}H; 9AMRS6;IE]2+G8++E<9I5;^OVI5;J1+E+P%KE=G5DA2<]H+%W7%[:%E
$F7&O^%V7]N\!_+GV3_NY#[W^6<&(%7=/L> MV=9;1"SBH"]7"_3ZU1NTY7*4X>*[)L&+X3S[G]=KY\^D5="5''^$*3T/)CW? MC/E]E_?3TV
",V9!$XG!3V83#L_&A(F&9T/TF([$[/VE9U=<^Q&NG^;R&DOS M%;JD"4UOX^N,OI4Z7J8W:1*7MX("??T@G5 DZ*;X1W=5U1$VD[)GIU M5T%;QL4-
RU)V/SX5Z,?]H4[+1N2A6H:$+6K8I(*5L\?;4_=X?/M0H)#A?$A8 M D+(6$1$*PCT,E>H!.C0#]S=IM6$_9RAI.5:SA6;1=_&MO!,D5+?"#L3Q<@WMNY0B4#"0DA8!
3K2,3=2\0]0"))/0FN M1?)6CFV%0&=77^2< ,_?68Y.-D;\H>.9VQN",)DYBKX@(WK]B(1,E(@^9,0 M$A9"PB(@6$$>'T[T.IT8==A=C/Z'#:7_4F;C67!F_IKWNMFUW-E44-HCE#6+Y
M&I;CSJVN5:"+:+G*_3?46)&IHT2,^E;$MNU6TYW^F>W[9V8>)RA/Y(PF7E'$ M;E#\>&\AP5"\6G&ZB@6M[CG:NTT=;?8@2>N]9,*1XZW?F9##S(M#'Q(6*!M#K:
((B'(F!$0K"/(^5Z0NU+F-E9%TSC4-$B>A!1OOA84$_:G,7Y$89,0("-:1&+;;;4/+*+(_MQ)IRJ2\I,JFQ7?WZ!D'?,5799W3OIM2_.":@6&-?=URU(5 MAON:Z%DM-"P;JU:>AM6/Z)M;?+
D(&DA*"V"HG6U0UKM$*-V+FF1+N4<+)6C MT64Y)'GUD/3U(]U<4Z[=.34C#UV>@=(6H#0/E.:#T@)06@A*BZ!H75&WU0'\M\N4!#%H?
4M0&D>,T'I06@M!"4%D'1NB)OZP387"CXM"L'Z'+AW-0N4[E. M3G/$]--+],-4XSS'_8WZWBP M##P=$ /-* /2@M :2$H+8*B=879U@>PN4!P M(8?7W49J: T'Y06@-
)"4%H$1>LJNBUG8/?EYQ.@-0U0 MV@*4YH'2?%!: $H+06D1%*TK\XV%:W'"!#>IJ0 MV+)<=6L",F8 2@M!aF$4K2O(MCB$$S=6A9U?
O&GYG9WE">MNGLUZO3_'$594V MA.4-8ODZJXFC:#O061%GKFYD]JW:$?E!: TD)06@1%Z\JP+;80<[%EO[HMG_:O2WFFM:V9=NBD")2V *5YH#0?E!: TD)06@1% MZ^JY+0
1\N)K6P):$ *E+4!I'BC-!Z4%H+00E!9!T;HB;PM"Q+@7__RUK9E_ML,)MS=I667" 1O0T$;'ZB) /&C(I86@M B*UI5C6[HAYM+-LU>VI%\\P=A1 M9[1.;\F*B;J#,H3D#2'Y.B/UN9M
:Z0\ZQ_JC-2%;Z0SLEW]BI:TM0MBKEU MK&A)_S6$7M> UBB>#NB!!O1!:0$H+02E15"T6H[C!R\;RR7$JGI3O4)V^6B M?OEQ?W;_-OQ9]0ZX8KU(YE&PO=V]R:W-
H965T&!R7>Q!IDRTA* M_QZ)-DQ27%%"GY)+'G/V=VSNGBG.\;_B!Q HF\%+<7,R:6L)]XK5CD46)RQ M"DKU9LUX@:4:\HTK*@XX,Z"""NH'G16Z!2>G,IV;NFL^G;"LI*>&:;(J$$M"LR_
M7P)ENYGC._N)&[+)I9YPY],*;^ 6Y/OJFJN1V[)DI(!2$%8B#NN9<^%/TK&V M-P8?".S$P3$P3/2F2P9^Z(';(*9X^F @,)*:@:L_NY@ 91J(A7&UX;3:5UJX.'S MGCTUN:M(E.A=SK9"
MX<74E2HD3>RN&O>7M?O@ ?<#=,5*F0N4E!ED'?C8CC^WX%TE1:M'L-?C,K 2 MWD)UA@;>2Q1X0=@1S^)T^* KG7_SGOR;]]0.CV&EX'X7_$C+0;NV!H8O?(#O
MHF!>$N'N4/T.FW!T;!/_;N./@WM$ M28?1^=@_-DJMZ>DC?R(JO(*9H\YT ?P.G/FS)W[DO;:(%[;BA5;Q]ANS2ZGP MM^#/(]_S[FEEY3\]^EK4DUPF?;I,_^3R29-9A*^*O0*'NO'"*G
T0U0LS!%3BJ! M/EU!L03^N4MM*^$CDUKT21;W29;T29;V1'94XJ@M<60M\<$MAO4M]A)M!:RW M%%&RAJX"V^G\$"T'S+N.K(45^=AJ_G4829]AI#V1'95NU)9N9$WR'<<9J$^.
M NQ;TLKRV"W9)UG<)UG2)UG:$]E17<=M7'<@U9!78,;T]0)M&+;4M9?=NULVS=>F';IWORE/UGX'?.Q/TGJMO 7 M?=VD7F&^(:5 %-;*E7B!991J5)9/JCC:/N>J5@6L#]7[-F-P/
MM(.V^Y[_!%!+ P04 " 0B&Q9Y6#&I1P$ "B%P &0 'AL+W=OTC9;NI@Y_'"+5UOI+[@SB8%6<,"Y+?BAJLS MMV9): :YH"Q''%93YQI?Q7BL
67%GQ1VXN@8:2GWC'W7)Y^3J>/ICB"%I=04 M1'T\P!S25#.I/OZM2)WZGAIX?/S(_J$4K\3<$P%SEOY%$[F9.B,');BVU3> MLMTGJ 0---

^2I:+\BW95K>>@Y59(EE5@U4%&_TG^5$9<03 X1, OP+X+P4$ M%2!X*2"L &'IS%Y*Z4-,))E-.-LAKJL5FSXHS2S12C[-];HO)%??4H63LX^, M)3N:IHCD"?J<2Y*OZ7T*Z%H(D
)=H(5ZTI*MNL)6Z /-J82++VJE^HK?QB) M3<4[!?NVB-';-^_0&T1S=+=A6Z%N(":N5#WK.[O+JK_W^_[\)_I;0'&) N\W MY'M^V .?F^$Q+!4UX- H^ L(<:5FYG*;;5,BU<-
$,L8E_8_H8=JG/.RT<8'#\I4Z[G:^ M+QLTRGSU&](29>SNS,4>U-H'1NUW3)*T3^*@T_L81^.6P&X1QEYGT8P=G*EO M6.L;&O7-&0<40\$$U2/A*V3WP'N'@9'GU*?9)EELB:SA7U3[%
[WNC(ULVFJ3 M++9$UK!U5-LZLC-CC32GVC?JOJY1&+7'T7-5#<'C6O#8\HP=]PQ/[/FX-8)Z MRL;18-329&SNS+7&WB$5>N<-V0IWW/TP#-
M3MJ8AV>)7CK;8:K:URA;;8FMZ>XBW MV%*^-?.<[&'0>8L'P\[P?:ZJJ?F0<+'MB(M[PJL_#KWV;.HK"]I!,3:W=^Z2 M'T(N/C/EXFZ"]:.@([);%?ACW-;X&CD7'X(N-B?
=.TX20'^0#)Z9NE:#KE6V MV!9;T\)#UL6O":QU;1KE2VVQ=;T]A!XL:7$:^8YV<-NFAVV_S^M:H;]-4V] MA[R+;0?>BK"QJ]#N=?Z2HMC]=1LIN"]3W*\;DXXG>=:VWY6?_U!+ P04_"
0 MB&Q9=RH*">8" #$"0 &0 'AL+W=O<%F)B95*6%[8MD@QR+,Y9"85ZLF0\ MQU)U^<&E%.;<]Q0CO'I+#BL1F[Y?&859*2 FXY$E6>8_[["BC;3"S7
M>AZX(ZM,Z@$['I=X!7.0#^4M5SV[=4E)#H4@K$!'PCL!%; M;:0S63#VJ#LWZ<1R-!!02*1VP.JVABE0JHT4QJ_&TVJGU,+M]K/[MIS";6R$(I+'%%Y1W;?(8FGT#[)8P*(W
^U>!WPA\DVA-9M*:88GC,6<;Q'6T3J*5$Z&7]B+-T02A$N4G132%RLR(("NA0"I$!G:*[635JI$;9$UZ0@$LZ^ MJ,)W!)^BZTI67'5SQB7Y@\U[^OBD%IP
=#P#B0D5)\KS83Y#QT^S#+IGT9_UA2AQ A-+?;<" M^!JL^/T[-W0^=)7@/YF]*(C?%L3O;) 9M$H/>)!1WT,5=JX(M;L\+PAWP7NL#P8,6/"@+/.P"#_;! MG=$N>*_U@>!A"QZ^!3[L
@_WP-W(&>R]UH?"#YLP8=O@8^ZP(?[X*X?[8#W M6A\(/FK!1[W@]QFH(\!2 N_"'W7@1[MU[YW@0/RHQ8_Z\9G$M(L\VONW1.YP MM_#[0:
[K.'X;52/96WNL/M]\Q7Q%"H$H+)7..1^J^O#ZS%!W)"O-MKM@4FWB MIIFI8Q9P':">+QF3SQV]D[<'M_@O4$L#!!0 (!"(;%G7\02)J00 , 6 M 9 >&PO=V]R:W-H965TV@41:MP%-
%R3K]F+8"UJB;:(2J9*4W0#[\#U*LF1%"AL/W)O$>K@_M[WXD3W=<'+CX+'>$*/0U39A<.CNELFO7E=&.I%A>\8PP>++A(L4*+L76E9D@ M."Z,TL0=>-
[$33%ESFI1W+L7JP7/54(9N1=(YFF*Q=,M2?AAZ?C.\<8#W>Z4 MON&N%AG>DD>B/F7W J[<6B6F*6&2$K!3JUNN0 +RK;R GV 9XAO4"!(3!7"+$:/^9J+F#*L M2(Q"LE;H$GW$0F
]6^AM2!2FB7P'=S\]ANCMFW?H#:(_;'CN01[N7 5.*F' M27:&A=X$&WF#4 MXT_P>O-ACWEH-@]).9^GWDKFF$]7\-";_2B.U$NJ*)$(LF3&.5 22"\%83 M;E02*0[;,_U)\4^CHK[%?
#^7RZG3(Q.Z%QT+3,ZWN]['9@-SP9K2:T-MJGN?7-Y M?T?9]]>ES>(\L*H6VE)KXVN: M]N5_":=6D>T=?KLI>KI2:@XOI_M!1^TU/X
MYJ:B*1:K(O$]CFBBP1D7JJ4BOP)J4RVTI=8&VG0@OKD%^3U74D$9KI&NC>U(M)63N. /S<&?#L:36AM-T+OYW6I=V0W)<:Q?0L^B33,VL;N%0@,$3>-K+;MH]
MZ_!ZX%GM1&RIE?#[=YAL:5,HH1L0-*[FL+6$.5Q:7FA>%8<(*ZY4CPM?NX(ALRJ7X#G&\[5 M\4(/4!]:K[X!4$L#!!0 (!"(;%E@ 7,V704 , G 9 >&PO=V]R M:W-
H965T+I(XYVC#^72P) MD>@E3:BX:2VES*[;;1$N28K%)97A!ID1^ MS1ZY.FM7E"A."14QHXB3^4WKUKX.[*$6Y"6^Q60C=HZ1[LJ,L>_ZY#ZZ:5FZ
M120AH=0(K/ZMR80DB2:I=OPHH:VJ3BW$!0:<4=/9KZ!X0=$M!]UA!KQ3TCA7T2T'_6,&@% SR8!5/-P^- MBR4>CSC;(*Y+*YH^R..;JU5$8JJM.)5*F"[$!?I-W4-LCB:<
M1+%F9HNIHQ'L442Q(AE\PD^MQP[7?,.=:60FI/?]/[AXO[S3(;/<):&2VP?E_A&U6X7< M;I '1\B=H9;;0T,H.I5].SFO<[WRG[W5$B^4N.C1,^YA^\E2<5?34XK:-UF
MFA[VKT6&0W+34N.Z('Q-6N.??[+[UB]-88:$N9 P#Q+F0\("(%C-+-W*+%T3 MO3!++,0*TY"@D G9.!H9(:=Z!!+F0L*\ M;/87K!LAYW+?5&KW=##UEA 2K MA;Y7A;
[W<>BWX\0%^H9YC&>)&BNH)*H^B9[4?':!OKQF!#U[+U*OMO1]CRJ% MGMT8;1Q1C/6>ZA9S)U;B\P+C['I*PI6:HO]8$T[U2LM7),R'A 5 L)IK!I5K!J +F0&D62!A+B3,@X3YD+
M"%8SR[RR] \Q.Q^@47*.4T.,2).=0@DS(6$>9 P?_AN3>3T+*N^* J :JQ% M_JJ*_-7QD<_'#-.,8F2=:@%(F L)\R!A/B0L (+5K&);V]2.!3JGE#@@OX#2
M7%":!TKS06D!%*UNFIU\H&T<81YYK+XE,IP@G.HE;*-1C(B3C0))4YH'2?%!:4-*N M=L)O75J]OM,[8(!M3M4V9N&.S9.5E%W_=3J#^F)IDX/VOLKWF2W0
M*@,H6CU@V[RF;4YLWF$1"U3\%HD81>NWY)9^@]$9%@BCC/!0+0+.&R,)FO(L M:7H>VW6F,[3MOKT?>="4)BC-!Z4%4+2Z1;;Y3]N<.[Q-&9?QWWD>$Y&7C%"1 M_]87'?
FN]]Y_&=G[K_K'9=R&,OU.O8QG[LG)401-+$+1ZE'S96>_/J#IAY!:1XHS0>E!5"TNK6V^4<;-@%I@V8@06DN*,T#I?F@ MM "*5C?--@]IFQ.1'W\J@&8A06DN*,T#I?DE;5A?
0O4'O;U<)%2M1?S;._N(M4L(7^18QH58%:D8IML=45ZMM:+?YYJN]ZQ/[VBTVDVTQQ=ZV!\P7,14H(7.% MM"X':D+EQ7:QXD2R+-^M-
&-2LC0_7*IE+>&Z@+H_9TR^G>@*JDU[XW\!4$L# M!!0 (!"(;%D1O".7DP((,& 9 >&PO=V]R:W-H965T--2<. MMM..?\^UDX5VS0H/O"3^N.?XW./P'M:N.6KW-
@%/XDKML(YFOOJ1M',[U@R7F"IN2Q!X7+BO1M<34L%N96;CY@FX\3F$JAW1,V;6S@05IK(XL6 M3 H*7C9O]MCZL 48#%\ A"T@_%= U (BEVBCS*4U8X8EL9(;4#::V.S >>/0 ME
TO[2W.C:)=3CB37$M%"%ZN-+ R@T^T#7()4X49-W \IZ\FJX5;RW!A3N!X MAH9QH4_@#=S/9W!\=)'P$NXRV6MB4/'OB%AEMY/6Q'7C8CP!1%SK,X@"DXA M#,)A#WQZ&#[#E.
#!X]VX3XEUWD2=IZ$CB_ZJR>GSPVQ'LWKA509+YG!#&9D M"GQ_M]!&T1?YHR_WYK!A_V&V2J]TQ5*<>%2&&M4:O>3UJ\%Y\+;/B?]$MN-+
MU/D2'6*G:TIKQ0U'#5J*#.HR0P5LI1"IKHT&(ZFPJUJE.156GQ4-_[GCM_UE MG427EQ>QO]Y.<3]H%%R,NZ =Z<-.^O"@]"\F)ZE_+K9/7,,PVCDW")Z)VP\: M;P?
MB!MUXD8'Q=U)PT2?HM&>$^-]N_:#!M&^7_Y6B[#M^3-3*UYJ$+@D7'!V M032J:7G-Q,C*=8V%--2#W#"GOP0J&T#[2RG-T\0VHNZ_D_P&4$L#!!0 (M !"(;%G&IP$G^P< &8[9
>&PO=V]R:W-H965T]Z5WQ[%%.[\1&)W'& M'R52FS1E\OV!)^+UOH=[VP=/\7*E\P?]Z=V:+?DSU]_7C]+<]7()#W4.P!3(Y4(%4%J#"H*@R.;6%852A,[Y>V%\11IMGT3HI7)//2!BV_*-
@O:AN^XBP? M*,]:FE]C4T]/@W2=B'?.T0//^"+6Z#%AF4(7WYB4+/?A);J@7+,X49?H%]1' M:L4D5RC.T/\<%.7.TJD48&4YZ.7Z=_;W/5?
M]EENEQF,AW89VBZ#AYYG%PHZ"@WV"EG&#G?&#IW&?MND MQ8"%%*E%OT+\C M!B$#TFW[S<[V&Z?M_Y LTY\BICE:L%@>MM$)<^HLA 2C-VWV<2N> ;5H<3S9
M<3QQ*%=.(O^77G5&Z@G3D MF=G'1>C'10)G$=O@6JY@YU*[SL-BHY4VZC;.ED?EWPK7BF(#OVDWJ (YILD MJDF;SUI;8+>X>)0BY#Q2Y:+OJ.6>&_'DR0V)1BLT*Z'=-
!D':M%FO!8XV*UP MRFSW>6W P[BJ34D.:^& M)* :$A2-@J(%4&BVHVH-2> U9 6Y'QC\<7/[B;3U'QDW\BSM*(3]5H3I*D4. MO6L@M9HD;C7Y/3.+
<+';XO\U;0^%TIV&^VV;6CN),W>S)X^V8]H,H-JTJ:R% M)'$+23>51K"7>^5H(22J2N:_=G(,*C!!T>@'+!#TSIE4"*,T?P&.R !%[+W[MM>\Y9"BI92AQR]#?3=
(TGKJ(LVIMKMF\B>RDXOT)SOHRS+,Z6^1JQFA='.P)46(*B4=)^[X;'>#QNA:IS M2$922T;BEHR=GI@SLSX)>>&'2"1)/HN-:TI/Y"ZISW)TN@5(Z%5N@42C%=IX
M/W^0:])\S0/5J.V56JL2MU8E'AY6Z_]9TR;V%QPN8)+U:ZR_SHQ/%.P!UOVB=#CS3U MA;LK)_-[9+,!5+,VP[50]=U"=>!A=/'C$GUE.ESE.?N)94N.?C5Q9YLB#+V[
M(TW/)J/+=_3$HTUY /K#9.)N_^1) (E&0=$"*#3;DWN'3L]\ZA3VV"GLN5/8 M@Z?G4/5^K>I]MYZMSNA(E&[G7+AW&K40]?E2+=5 T6J%AO!_[MFE'O'$+=KX6Z[Q;J)[B
5R>JE,D[0AG]PMX['0*JY4'1:(5F.<2[]IJG)J : MM7U2:WG?K>4/9*+?7@54)@)5^:!H%!0M@$*S/5GO!?CC\V8B4-T/BD9!T0(H M--M1]?: []X> ,E$H)L%H&BT0FL$OF$S[IUC$\"O-
P'\#]YMP^\&4RZ7Q0>;RO"\R73Y6=?NZ>ZCT,_%IY"-YP_X=H8[MGE-\&Y2??-;PY1>H7YE!G.RYUE:P#U%;)_GF#XO(2/'A6$;+QU?T^V.RPXSF)=X M"P_
RKOJ6B9#4J2YE"PE!2(PF9AW-HWD>U* S7B[Q2.[.0925?6A#S*QA) MPK#DC""#F$L(+/X.L((LDTAB'O_5H$;#*0U/GU_0?U/."V?6F,&*9-_2A.\6 MQM1 "6SP/N-?R?
%WJ!WR)5Y,,J9^T;$:.Q&,\9YQDM?&HIVG1?6/GVHA3@P$ M3K^!4QLX70/O'0.W-G#/9?!J ^]]*N!!S',PI.2(J1PLT^:#4 M5]9"K[20B?+ J7B;"CL>1'F9D6< M(0"-
BE']QDN&+IZX"1^1%]*%_3![2PRW M20I7X;GOX/VYS]= ^Z):V7G]=K*HW; 2Q[P1-5B0]@!+_\9(^M7_LDU0D6 MZ@2+-(&UQ/<:\;TA]"!Z AJG#!)TE1;U KONBT4%XRL8N1\
<@L_V>.;,S<.I MR&]'6>T180_.V.[B1'UL_L3RFV$M9_W&67_0V2^;31H#1;A(4%.*JA+TSQW(M+/RWS_5!T$O34"=8J!,LT@36BLRXB5 Q[['J=ZA-IHFS)/&UDGNHIM8,PEXJL
M$RRDQ.4/9C@ MWP_/)]1=! G),DP9*L6WCUH0O>MAF/CB$.I$"VNTR>G*<4>^WUDYNDC;L7%> M8^-\,#:HO0F<&9A!UHL#HQ,MK-%LYS0R]LB:=2.CB;4=F=_E#> *I+IE?
XZOKP#M-M*HYH&6P$E36:B/V35C=R58.34ETY MK0GG)%>/.\ )4#E O-\0PE\:DJ"Y%PW^!U!+ P04_" 0B&Q9"Z3[!.4# M !U$@ &0 'AL+W=O3TW(S1WPI%Y-^7AB"UE2G.
<;X@/*O8LI5RZU18HA+BC+@6,R=B[]BXG?UP9FQ-\4UV+K&;0K M,\8>=>-K/'8\S0A3C*2&(.IOA1-,4XVD>/Q3@3KUG-IP^_D%_8MQ7CDS(P(G M+/U.8[D8.P,'8DS(,I7W;/T'5@YU-
5[$4F%^85V-]1R(ED*RK#)6##*:E__D MJ1)BRT#A-!L$E4'PVJ#SAD&[,F@;1TMFQJUK(DDXXFP-7(]6:/K!:&.LE34SS.X>8) M>40%PI33".&>Y',\@T_7* E-Q1E\AKLD43T SL9M?8Z3,?
6/>MM!IUTO2-GCMM^AH73[KV(QAPC*U8071BW$. MID? Y5(N&*?_JOZEDH##@V31(Y1+5FI]WKA2\..;F@N^2LS$SR;A2V*=9F+Z M1+D0!8EP[*@C0R!?H1/^]HO?
\WYO4NU$8#L:=FH-.S;T<-=[%<\TAYBE*>$" M"J68B;VS)@E*W+[!U6?@*O2[+:\JZFU$[I+LUZ:Z5])]+O3UV MMISF7>Z31K(E7G>;AN=W!J_(-HSJM3M>,]E>3;9G)=MP0)S#=W-
JJKB\7"%7 M60#N4:<2[*1 M @QJ 0:';"\R2W%?B X."E'K=$MII7BD0+XWJ8(M*P2#%L]KT[/C1G9:O_>S' JM%UOMTH>__^:8"MFI]+Q1&B[.@8;'8,/2K(5 M\+Y-
89__6/\V=9AO+5&.R,<5X+[3SC[OL7YM:B/?7AR=*G7OF>;MW&TW/-;_ M39GEV^NL#T[?U>Q[@]M*\E@1-N6;;Z^LWI'"*Z2]4?T1)9F_JT5PMS[L,^1S<]\A(&++7);?
^/7;^D[ETMPDN)OAY87,+>%SJN1) M,5&F7JNOEI.7=QQE0[+"7!/,F)0L,X\+)"K[Z0&J/V%,OC3T!/5-4_@?4$L# M!!0 (!"(;%D=)4:Y6 , $+ 9 >&PO=V]R:W-H965TBP;J'PSTH-I,(
ME25/4I(.V(>?)+M.ACA&5MR]V)(MDC]2(L7)3LA'M0;0Z*ED7$V]M=;5M>^K M? TE40-1 3=_ED*61)NI7/FJDD *)U0R'P=!XI>$A;$5<"L>*.S4P1A95Q9"/-
K)YV+J!98(&.3:JB#FM87WP)C59#B^-T]] MUJ85/!P_:__DG#?.+(B"]X)]HX5>3[V1API8D@W3]V+W-S0.#:V^7##EGFC7 MK T\E&^4%F4C; A*RNLW>6H"<2 0X1,"N!'
CKLVY"@_$$VRB10[).UJH\T. MG*M.VL!1;G=EKJ7Y2XV,<(4NYF;[BPT#));HB^!7 M6U :"G1O7I+F=CC7(G^\1!XQNA6<+U6Z",OH/A=WC<^MH[B9T=GN%?A'*H!BH*W" 1.
2_>R,1>U";63HC-A,WV9A M&J9I,/&W'7##%F[8"_>7)-R>EG,IAD<4Z3B)HVZ(I(5(>B$>ZJ-]+D-RQ' U M#'&4=$.D+43:"V%*S!*HX?#AJ:+R#WC28YXH"L;=.*,69W3NJ0%>O."\C(]/
MRS@9):-NK'&+->Y-L6^NR)K@W&Q!FDL#N0-T92H?H$^$2O1 V :Z>,;_0PJ& MP;[(!G^>A MB2FT.+J2%8(Q(9:-7 CA MV3GY$JSFOL&'7/$@B$]PX3T7/C=-7X*%.[#"07H*:U_TP]
[J?2)Q7T(8=08N M'9X@W%\ X=DW@,GE_^+DQ<8?^@*RE!KESOI5 N-ES7#4K[M>WO;NJN M9K^\;@YOB319HQ"#I1$-3% \).M^JYYH4;D>9R&TZ9C<<&UZ5)!V@?F_%$(_
M3ZR!MNO-?@%02P,$% @ $(AL63>X-570 P ,!4 !D !X;"]W;W)K M&ULK5A=;^(X%/TK5F:U:J69YHN/T@4D(!G-/'07 MM=J=A]4^F.0"5I,X8QMH__W:3IH2"E_0*)XW.N[G7-_$$=
[BA[XFL @9[3 M).,C:RU$?F?;/%I#BOD-S2&33Y:4I5C(6[:R>R7.MUX(&LUD(-V.-ACE?P".+O?,[DG5VQ MQ"2%C!.:(0;+D35Q[T+75P]XQ\".[YWC90K"TJ?U,WW>&0Y:D600"04!99_
M6YA!DB@FN8Z?):E5V53_>M7]J_:>>G, G.8T>0'B<5Z9-U:*(8EWB3B@>Z^ M0>E05_%%-.'Z%^W*N8Z%H@T7-"W!<@4IR8I__%P*L0>0/,T KP1XAX#."8!? M OQS+71*0.=
<"]T2H%VW"]^U< $6>#QD=(>8FBW9U(567Z.E7B13B?(HF'Q* M)$Z,PS1/Z L FD(&2R+0/,$91U>/@D9/:)++[(L(UC'5280F*K)$O%RCJP $ M)@F_1E_0;\A&?(T9*$MY+
(4N1V52Y@62_!.+,%']S03:X["+(:X 1^TXP%O*46GBO6HR]5H)'R&_0;[S&7F.UVE8S^Q\N-_DSL>LA[]LO2:&7R6(K_G\
M$WQ_;M(%L*:H%KA.,TX5N#N>XPA&ELPA#FP+UOCW3V[/^:-)4I-D@4FRT!!9 M3?Q.)7ZGC7TWMOLC'LYSZ MC*"!I^<>\H1-UKI]IUM-JSG;K9SMMCI[JN2H:C1YD&7FWWM0N?
A?DP"MU)%9_>+U:"GDGQ39(%)LE"0V0U\?N5^/W6S?'71G"!LYAD MJ_=J02O1I=$P21;TC^J&_)YU#FI0:,AD3>;;2N9;,P6WE>92D4V2!;=-KX)C ME0W9K*D\J%0>F$KFP9$WG2-?
9JW6+M7O'(NA(8LU]5SG[9O=::W$/_3Q1R;I M9 M,'N=0F;9XD0";,Q)!XU>X8S)GC;(%1ME"4VSU\.P=J=S6]'X_/)_1X1:(M:9)@QE$.K-@.C;NAW?#%(33)%I1L_5IUO^D?;!Q3-
NNA\=Y"XWTP-*C^"C@S M+JU6+XZ+2;:@9'.]=P)CR&@],&^G3+?U"4R,!_=,/X923EK7]O%@I]C,S1E ML]#;WNL I.!:@?JCM,;?=%+
MO,=L13*.$EA*4])1^>ID17NNN!$TU_VG!16"IOIR#3@&IB;(YTM*Q>N-,E U M2L# "2$@ &0 'AL+W=O.R9N+=A_%XL$24\)'$J M^LY2RNS*=46XQ(2(=\9^EH[GD:$,892NR#J;XTC
MC&/M2>'X43AURCFUX>[SD_<_#7E%9D8$CEC\E49RV7->=,"IUFN2M/X:[X$1^OR08=G!".6J#TKC)H-,&\$#%=RR3C]5[U?*0EX MH?
SGS&ANUK!1N5[P[9.:"SY*3,3W*N%S8*UJ8/I0N1(9";'OJ#46R-?H#'Y_MYU]X?U2I=B)G>QJV2@U;-N^#??8J FD*$8MCP@5D2C$3>V=5$N1^.\:O/@;7 M@\ [[_3<]2ZU
X/V(+=+R&TKY+]7>G/L;3N-.M\EE5!S?^T=%"W/\YY!_?\@ M=E%BO;!B?7Y -."K.3)51 [7R%4*@ GJ/*)9?*)SK()OGZ()B=GE
M59%EM:P969V2>N=GJ3_;>L?'7N>8V+/"JTG^LB1_>9A\08_,8FQ $;4[?8>B M]O*8J+7"J$FR6Y+LOI+DZ5:X>\P*6^'5).][VYK L]+WV^=^M\S5E>G9ZN"U M:>)4WO;I[I1
_J^:;0MDI]+Q1-[V=0RV.@9OE'$+QP0'YK!E9OJS;_B++MC9*Z?U3=9@?X6@'W];<$;Z@ZK,_QKDR5<#52O+\ B1O2):9 M.X09DY(EYG&)1*5"/4"]GS,FGQIZ@O(::O ?4$L#!!0 (!"
(;%EH\9AI M6P, $<- 9 >&PO=V]R:W-H965TY:3D=CJ@G%XED1MRY+*;T]0B-W8W;+DK$2N&*"$PGYV'ITA_/8Q%,KX"G#!2Y M24!35JA;^+!)R\^&6?"",DS_68JLP7HULC;,P7';:*#
[5BMX919]\1(VU M(C.>0=:!3_KQ@QZ\C:MO+?#>+'CR>@D7L+DGOO,+\1POZ)C/]'*XW[6<'U.? M_9CZO!^>0(IPMPM^X*7?;B>_XO/_UW9*F$H+H;82R-^/2Z4EGBO_=.V@6B3H
M%C%G[5!M: IC"P]3!?(%K,G//[F1\VM7^JY)EER3;'9-LOF5R [2'K1I#_K8 M#]*N!8%7#9C\5$+&=%=^:[:H8C-7W\LD?G#".!K9+_N9ZQ5];^8NTYQ=4W/> MH>E&@]!M-
0_<#ENWPUZW%QK_6LMOI "M02HB\AZK:ZIP;PK>P'MPCISN%7RO MTQ=)SJXI.3^5C"/WC,U1:W/4:_-C@547Y2D0K-_0Y!Q+F*+JUR7?><^C4P-\
MY]CR7O'W6GZ)XNR:BO/H9&M[P9[B@>-QZWC,/'/C" ?E0 !D !X;"]W;W)K&ULQ9Q?;]LV$,"_"N$50PLDM23JC],E!MJD[0(T6%"WW4.Q!\9A$J&R MY(ETT@+[\"-
EUQ0C^BK%)^BEM9WCD3S>D3_?T3I^*,IOXHYS2;XOLER%DL>:[^3D;^Z.<"]/;.ZD_&$^/E^R6S[C\O+PL MU;OQ5LMUNN"Y2(NRE51?--OSJ]/1IX> M$<_X7&H53/UWST]YEFE-
:AS_;I2.MGWJAO77/[6_JR:O)G/%!#\MLK_3:WEW M,IJ,R#6_8:M,?BP>_N2;"45:W[S(1/4O>=C(>B,R7PE9+#:-U0@6:;[^GWW? M&*+6P)_L:!!L&@1M&]!- UI-
=#VR:EIG3++I<5D\D%)+*VWZ166;JK6:39KK M99S)4OTU5>WD]!U+2_*%92M.SE(QSPJQ*KD@SU\+P:4@++\F'U)VE6:I3-7G M%YQI@6NB5N
CGZ_*,LUOR1LF4O&"/#_CDJ69>G5(/L_.R/-G+\@SDN;DTUVQ M$DJ5.!Y+-6;=\WB^&=^;]?B">.;\>5+0KT#$GA!Z&A^"C<_XW/5W*^:4[OY M6%EJ:ZY@:ZZ@TD=_;:X#-
>N,Y7-.9E6XO2^+U5(9XX"\2W/U> M'R[;("FS+$6WEJ*0=LM2RT)(\GKV6:V"?W3HN=;QS5I;7&G3>_]-/)\2N/C M\7U]2DVQT)N$OK<5LP8;;@<;MA[L>;Y<27% /O![GI& ?
+W@BRM>.E<+U-IU MM9"460:(M@:(AO7K"--22,HL2\5;2\6H?KW6%OW*KYMBD%\GV\$FX&#/>)G> M,WU0DIOMZJ6YD.5*+]]Z?T]SR96=)"G5JA+QP):$W9:\6F 5!TR?!*Z9)8TA
M^P&=)(\FYI*:!+Y[7I/MO":]SRO;'&L_7':-$<=5B>(-3>7U,1+W',[VL[M M")S;YQGY5%;'[\RTT?L^N2%MB%08=?@0E)FS=WW#(YXPVY$F_Z1C(6ES;96
M#=Y\U,UHHZ[NL4ERY/N/_-HE%GN4NAW;-_#D@\2A7?M]<<_+7"_9H5BJ]2HT M3+[5D;HL4Z"_(Q?R;9^#W?7>2W[P"7?\))/!_9\$-@Z6PM)FVTM VQ^>V)K MY?EA\X -
HOCQ,>P2FWA'NSS?X)4/,LGT8I6G\W2I%DZT=&U48,+29L_>(),? M#^S:(+-UMA:2-MM:AME\&-HZN[8#L93//@8QIUB0Q#M M?.3V[<#P50#SU451REMVRP^OV/R;
I7:YOW_>RM> 'Z.:R\NX&S8.#D5X *'G*N/JJ]YJP4NF/W>;"NY\#1OKXH33-D]M;AO#L%H MLYHC;#Y >25876=/0-)F3]Z07S 9.&Y001%+FVTM XH!G-
>KQ*#!72]E1HJHK0^0,K[.H96-KLZ1O*I/ZP<411011+FVTM M Z(43B)V+BP&+2N+33FH!$-KA5"8!3\54BT;VQ34);G1$[C7$W .ES8+1CY- M&K4'AUP8^
'=45FAA@0I3(*]UU;@_CM[8S-C!Q1AJ(%""F?LX#V)_$>>6C.& M^^T_3Y@D!H8I -G]BAJ9@]+FVTM0XL4-[-'FRD[]];5E .W+D-X%,[M==RZ MFO50]];5E .W+H-8M#5B];1UH>;B-
MI:;EVAP:EP'YQ26]<32LQPEYVONO0! M7*$!KG!@X I1@0M+FVTM UPA+G!MU/VJR.P2VUUD#@UNA>U3;T_Q_CV.=GAD MG9>]CPIK6+L2%PX<)+BWY_K((88&%\/VN-@J2*)V0>
(0 X+$<%O8_A;;KB!! MO:H!CZ?S8O?!<:'AN# 9.#10TX18VFQK&8@,88CL'!HN/&Q>U7")[;ZJ$1](M#&&([#4T]CE<4-D32YM]V]@@:C3P-;\(E5>QM-G6,KP:X5[SBYKW]UP1Y!+;
M'4&1 <:H/3 Z(ZCS;2BXP\ZKV4=M.#* &@U\T2]"Q5 L;;:U#(9&N!?](D<^ MT'$;RBFV\S945/L=Q9YI0]#W]S@>X'%U7O0^THJ1P=-HX+1BA(JC6-IL:QD< MC7#3BE&
["X-.L=TA8G@P:L^#SA#I?J,0[K'SW1[DG./\>!P0\L*ZKCJ7--J-!S'C@VX@Q M*G%B:;.M98@SQKV-&#MJRZX8:8I!,6*0+VZ/?&Z&VNM:+MQ[YZ7M(^\8&]Z, M![Z[&*-
R)98VVUJUW^XB_WBW^;-W1[L]0V&?HP,U'8FE MS3:IP<]XX%N+,2J,8FFSK65@-&Z?#6T5,#,:+_1U*R3.Z-I M+1:WC";#EY?2NOQ.!^^N\]GWD)Y/:0V@&+IQ9AH=":I\3"C4YBJ7-?
DJ2@>')P&7V"2H=8VFSK67H> +G M9OM_JI3?/'Y&0^LF<%ZR\59,B&;]1ZKV7^DPLUP^[7+^1Q;)Z M7N15(66QJ%[><7;-2RV@_GY3%/+G&_T(RNTC1Z?_U!+ P04_" 0B&Q9
M$(Z8S^L" "O"0 &0 'AL+W=OVT[-_OG(2HB-#! M5&E?$MNY]_SNV1=[N);J7B\1#3PD(M4C9VE,=N2Z.EIBPO2!S#"E+W.I$F:H MJQ:NSA2RN EPO4]+W 3QE,G'!9C5RHX+
+\"^*\%="I ITBT5%:D-6&&A4,EUZ!L-+'91N%-@:9L>&I7<6H4 M?>6$,^$IXPINF<@1)EQ'0NI9 M*HQRI7BZ@!.FN?X ^Q,TC MJ?82;Z03V]S['O 4OB]EKHE-#UU#LNWD;E1)
M/"DE^B](G&)V !VO!;[G=QO@X^WP"48$;Q?PSE.X2V;5COFU8W[!U_FK8RW* M6K T0I@6!?=%R3PC,UIPRE,:YTS U#"#M.L-C%EF-ZZ&NW-BA#,:UC^;W"BG M[S9/;ZOZ2&WAY_?
FR*<&M MJ+8^/$NSW.@6G.,*!73@[@*3&:K& M[;65]:WN[XCLB0%!;4#P?PLQV*53.R)[XE2_=JK_3X6X%?76!/O/]OB+A3BH M=0]V6(B#5Q3B\YB&0G0WCE-
[E;E@:L%IOPB<$\P[Z%.2JKP>E!TCL^*$G4E# MYW717-*-"I4-H.]S*&ULQ5A=;]LV%/TKA%8, M*6!$7[:<9+: U%[0 ,T:)$W[4.R!EJXMHA2IDI3= ?OQ(VE%EFM9C0;%% MZ=
[#8_'/.Z!\,W5\Y_G& UEE MRMQPXTF!5_(ZJFX%WKDUB@IR8%)PAD2L)PZU_[5S(],@HWX3& C&]?(E++@ M_)L9W*93QS.,@$*B# 367VN8 :4&2?/X7H$Z]9PFL7G]C'YCB]?
%++"$&:=? M2*JRJ7/AH!26N*3J@6_>0U70R. EG$K[B395K.>@I)2*YU6R9I 3MOW&/RHA M&@E!<"0AJ!*"ER:$54)H"]TRLV7-L<+Q1/ -$B9:HYD+JXW-UM409I;Q40G]
ME.@\%=]@(M!G3$M V[[;3!D6D?H3A'H3= @1<,T=/C')V]>=L",^N& MF4.B87P+$[;#N%J06I6@5B6PN.&O5;D#;"31.U=5.B!=LGV([4;\!$G&R/=2
MJ_;U@\9!MPIR^7>;)MM)A^V3&L->R0(G,'6T(XWXX,2__^9'WA]MRO0$MJ=/ M6.L3=J"VC04*Q"8:LOH-TIJU*$HR;,%&#>+!^+*=]ZCF/>KDO=M]@VK+#= ' M6 -%(?
IZ!_D"1.OVZD0]M:Z>P/8$B&H!HM>P7]2G/CV![>DSKO49]VB_\<$. M/;3?8:^57D)5.0 MHAF6&;K1C4_M0O0O:IKU+\X$)*40A*V.Q9QBZ$Z>IRK5$]B>I+ZW:S.\U[!T M-
6M/$O6%MJ]1HQ7S>[1U!=;]LUH%O3F"@PJ/FMO? MM2Y^=^]RFKT/-NN@3D$/>K&:L5_LF4$C7:_U(JZ@T]O=+$^6JB>T?4UWC98_M?!5W]]JI]86VK]&NJ?.
[N[HV=P]0WI"+&+E:=1@=N+CA@ZJZEICPB%=V?9C? MV<98G[^48Z_=5876K";\N1JW<>HU?SG<8;$B3"(*2YWDG8]UMMB>XK<#Q0M[M$%YPI8_5]C(#G((P ?

KYDG/U/#!GZ_J_E/@_4$L#!!0 (!"(;%F4>#1W MR < #0Q 9 >&PO=V]R:W-H965TQH9CG<<\Z$/K]/L^_Y7"E-?B[B)+\8S+5>G@V'^62N%F'^-EVJQ/QF
MEF:+4)NWV=TP7V8JG):+%O&0.8X[7(11,AB=EY]]RD;GZ4K'4:(^921?+19A M]O!.Q>G]Q8 .'C_X'-W-=?'!<'2^#._4K=)?EY\R\VZXC3*-%BK)HS0AF9I= M#"
[HV94,B@4EXEND[O/::U*4,D[3[\6;F^G%P"DR4K&:Z")$:'ZLU96*XR*2 MR>-'%72P_._)?<5UAG0":K7*>+:K')8!$EFY_ASVHC:@NHZ%C J@7LJ0MXM8"7
MA6XR*\NZ#G4X.L_2>Y(5:!.M>%'N3;G:5!,EQ66\U9GY;636Z='[,,K(MS!> M*7(=Y9,XS5>9RLGKJS#+'J+DCEPNTE6B29A,R>^YCLS&J2FIK4IGY'V4A,DD M"F-
RD^0Z6YFKK/,WY/6UTF$4FU>GY.OM-7G]Z@UY1:*$?)FGJ]P$S,^'VI10 M)#*<5.F^VZ3+.M*]5)=YKG1^!M6Q62C@A<7->98OPXFZ&)B[+U?96@U&O_Y"7>@C5J MY-
L:.1;=;/EDE44Z,ET1KLWU#,>Q.C7GQVD>QNJ$A)K,BFY8%]UP0I9IKLGE M[5>SPS0X=:!K]&[S?6[Y?<4QLQY)AW+NG@_7]:+;,.'X@CI;6*,!92TA2CESO9V\VS#F,LE].&^YS5NBK?
8A"L=1 M7"8.]IOLL]]Z"M8HU-T6ZJ(7Z,\TB1*M3&!].E9A5AQ"4\-=Y@":*M->D0;/ M#;>UZ[[+ Q'L7!P %OB.$/#%\;8Y>VC.-T&2>D(MZ/9@VUV 9K=+OO\\U$MQBK[%TH4
MC71HX_<4K%$T=2P7.\?22;6RIS+[BM:LLZ8YZ)[+F\]+13$I7J@?J\B#>9ZW>] "..935JNQF;OE;XH3^%]ZKC(C(]?FO%UT-@U PHYIA]TD M 4KGKLLZZ-XD #ZVOSL.D-?Y?
\0)C/NFYI2]?4>Y:8HBC='WS:]A2M6:QE M>HI3_9&"BK:I'514$ Z15-1J (J+@&-$515RKZH"<*BL8I;#&N.[ND0[3 <'04>.EC@93IQ]'.AQ=7 ^@/4!;"K*04NS/@CF
M.UT=;$F7X:0+CJ_OW#@QPW)!W '"8=V"6EAE.R_P#@Q@76B"!N"P M$1JWY,QQ:]3];ZB-8NMS=5QS7"D+N=M>0#J<@B'Z')N=03'=<0QNIRW M.1_4Y0 .U>7V2CR]W:S5BE
MV,9)X?.@*T/+R!QG9%R7\'M58QH:@\ MQ\,>>MCW%:VY"9:U!3U6G@N4[P^NLZ=HS3HM@PO2XL M!0N<@KM;D^&MB88]^)+U%*VY";7_$!='MR:J! ZNLZ=HS3JM A"X NC?
BXDV MZX->#,"ACS)8<2!P@)P,> L$X? M(ZSL$/ZS?(Q 5\C$0#O$QTNH2B>N28WR, M;-MZT,< .-3'2"LD)&[_C_(Q$O#KH(\!@8B/D5882%P8[/4QLDWRH(\!<)B/
MD58,2%P,X#Y&0G:ZY6, %.)CI.5H^3_/[N739O<@K-,CR-K#;3@W=PLQC@HQ M/.S!C[V]Q A?6C:71X_P9:\C_+ZB->NTS"]QYG_V%%9"XWIH"@L!L2FLM PO MG\?PLE>&
[RM:LUC+\'+/R/\I4Y0J1OUY76B* L& *G-_^ MH<3H/U!+ P04 " 0B&Q9!6/TD$0# !<#P &0 'AL+W=OB[ZE9BS^TI.2N@ M5$R41,)ZYER/KI:1B6\"/C+8J;TV,6]R+\07TWF=SQS/3
@X9-H0*/X]P!PX M-R".Z?0IC7"__4A/FW?'=[FG"N:"?V*YWLZ<5P[)84UKKM^+W3_0O<_8 M\#+!5?-+=FWL!(.S6FE1=&*<0<'*]I]^Z]9A3S *?R+P.X%_JB#H!,&I@K 3 MA*<*QIU@?
*H@Z@31J8)))Y@TF]6N;K,U"=4TGDJQ(])$(\TTFOUMU+@CK#1. M7&F)3QGJ=)Q2)LE'RFL@"5,9%ZJ6H,C9=9XSXQ7*7Y"S!#1EV'A)[E8).7O^ M@CPGK"0?MJ)6M,S5U-4X%0-
TLR[M39O6_TG:%507)/#.B>_YX8!\?ES^IBZ/ MRI/C\@0RE(\:>3 @7YP^^2%Y>OKDA^3+TR?O'\I=W/S> 7[O +_A!;]TP#FY MH9R6&9!54P274M05*S?G)&4ECC/*R4I3#5B)-
)G3RAA$D<]OD4A>X[#Z=\@) M;?IP.+VIM%>JHAG,'"RE"N0#./%?ST:1]_>0+VS"$INPA4U8:A.VM 0[<%?0 MNRLX1H^O.7[K&D_A5Y-D$K"L$*PR"M0YJ832Y'IUAU8>7;
[TAD[R38N/&KSY MK#[$P3CR+J?NP[XM!J+"Z-(]C$J&6%X4'48M!J*"Z-7D,"H=B/(GX9.HY8]1 M?A $81]UL*9AOZ;AT37%SR['4RCQ.-YRR#>0D_OH+@'.7C^CL)^]_S9A"4V
M80N;L-0F;&D)=N"5<>^5\?];W</T%:0+P^5H(_=@QMY/^0AU_!U!+ P04 M " 0B&Q9PV*E@#H# "\" &0 'AL+W=O0AMTEC2I&EAM)&VEHE)[&E:'R"$^. FMZU%8N?9
M3DO_/==.EG4E"T+B2QO;YQR?>^W8R]W4&W@/$_=\O3%VPD\F)5OC LW"\D[1R&]5,EZ@T%P*4+B:>I>#B]G8 MXAW@$\>=/G@&&\E2RN]V<)--O<
:PAQ38Q48_6UQAGENA>Y#ABE6YN9>[]]C$$UN]5.;:_<*NP08>I)4V MLFC(Y*#@HOYG/YH\'! &HV<(84,(CPAA_ PA:@B1"[1VYL*:,\.2B9([4!9-
M:O;!Y<:Q*1HN["DNC*)53CR3S%'Q+;.IU'#-!1,I9SG<"&U418=E-)Q<,Z[@ M$\LKA/>8K0E(Z;]B.6$1%G;G4SB9HV$\UZ?PBL@&%6H#]\P08,=*^,#9DN?<
M[&GY2(Z+-7R]Q6*)ZANMSE'SM2!B!DRW@$<_A]B/BSF1E68B MTQ/?4%YL='[:Y."JSD'X3 [>P*T49J/AG<@PZ^#/^OF#L$? IP-I3R5\.)6K
ML%=Q@>4Y1,$9A$$X[#+43Y]C2O2!HT<]=J+VDD1.+_K])3D[/+^O'P@(-P8+ M_:TK[;7JL%O5UJ<+7;(4IQX5((UJBU[R\I_!*'C;%?)?$GN2@&&;@&&?>O+9
M50.ZDY=;5%3,F$00,;V75=X MUB\0-0)#*.J;& X[E)[$'K>QQW\6^QW;NU>[*\Q:ZK63L@UDFP3GP9#NX/8P MEFY4&+>P)T9'K=%1K]%_I6T,5+TN"UD)<_98=;J_HL)Q M$?
=1L>MT7&OT7?:\,*5N,=WJX5[6S;FB]=1_(?X75?OV6*2K*&'%=$#<['=)BJ[H7UP,C2M9NE--2\ MW..&/B]060"MKZ0T#P.[0?O!DOP4L#!!0 (!"(;%DB?W%GL@0) 8 M 9
>&PO=V]R:W-H965T0\O[)M-EU"BMD%R2$37^:$HB+5[JP64X! MSY12FMB>XW3M%,>9-1JHL7LZ&I 53^(,[BEBJS3%],> A7BRY M'+!'@QPO8 +\2WY/Q9M=H)#&6?&+
MMR41>PK!2PI>J> =J^"7"OZQ"IU2H7.L0E JJ*G;Q=P5<2'F>#2@9(.HE!9H M\D&QK[0%7WFV7"J?@:"ST^"H'&:RR#Q=!-G.%L&N,$W6:,TY7(!\[0R0V. M*?J*DQ6@3S!;"$$1X-
ML2E) $XXY2+E3=!("QW'"3M$Y^C()TE=]>%=]X+WOGHCF1\R5"4S6"FT0_;]?LM^K9@JJ++ M>Z;KVFL%G$!^@7SG#'F.U]'X,SY>W==-Y^>L1__;>HT,O\H=7^'YK^;.?L*<
MH3]%?T(GGPD3N?#X62BA6Y$D[)LN_H6%CMZ"[))7+,=3&%JB#3*@:[!&O__F M=IT_=.2;! M-@D6&P&IAZE1AZK2ACQX@)Y3#3-0B!P'/Q8,J7E'&'&_/80MI MSA&#Z8K&/
9MG18FNLJ$7'S6(S]P!O9ZGWZ=3+J[&FIM;*UNO;5B3(*%)L$B0V"UV/:KV/;?O;'U38;) M)%AH$BPR!%8+D^OL3D9.:Q'>:K=+^"F!5_9*)>Y^?PFV3.
[>X=!MI2":S\6!7ASXYLW.#K6^KJ?!U;CN-5EH M=>"MV:)CTR9K'/J[3CU?F8[?DQ^>8?YY?E^DUGO8!>MRZ]#+#=PG0/. M#L%:\FMW@'1;#SX&=@^E@<99H;E[:'?CS5EV:/-
P^V#*9)W9W9G/;3_T[5:9 MVLIRMKNQD45=WN(0BL8D%7XLY0V@6IC4^&.TY7)$IF24B86*JEAHEZ17_#%Q M"!W_ AOA+[1O:^->L;LSL=N^P%YC"G](4L.IV15I(=J]'(;R8!K8QX
MK]=M5I_1$^YQ1B-31@LV[;T;5E$&"W6US=!4,E5&PO=V]R:W-H965T2;J\^)1Z#,W\Q+0B#!).0."3 ?.);RX]ENQ0=+B"R4KF3L&<2IC MSK_%)W?!P/'BB$A()BIV@?77"
[DF81A[TG'\FSIULCYCP_SQF_?;)'F=S!A+ M^^DC2A-JQOPD/9?()5FE;SP&3I50\2HUU!!%E MZV_\F@J1,]!^J@U0:H V#5I;#/S4P$\274>6I#7""@_[@J^ B%MK;_%!HDUB
MK;.A+'Z,STKHNU3;J>&("/J"8RDEN*4,LPG%(;AC4HFE?EI*@J,[IH@@4H$G MK AX7N&%U \PU"U>KDDF#WJ2Y0E:'SV1Q!GSO!" /M2KBN;:;C\A$F\/$W+>$XV=/
MRD_\M;;XN\9R#FYUV65B9R+^9R2^8Q,>D>Q6E8S6;N)IXT(N\(0,'#TO2")> MB#/_3?8\?ZHTJ F9P5%6IDBK<2[OWOLGH!;3 7X@L.E3OY>-P1WBD2R4H!6
MG0+4Y*P@0#L3H+U[2$SC(3'70X(/0!H]%:78Z*K=!)B*>F4ZDNZNAAY50 B M$"6%4B7-NK].TE_\!G@90M3INR_YC*TQO3/C3I9QIX8BN'G5;SEIKP)K/X<.
M@IJ<%23I9I)T&ZF";IT"U.2L($ O$Z#WDZM@W5\[5P4=O[51!=:8WIGQ>9;Q MN37C/SD[37(--+&8][=MN%L='OJT:W)6R!UZAEB\1@9\ZK8F#>KR5A0AAVUP MQQ"
(*5BCVF7$ETR=@$LIB:I,&Y9&L]_Q/,_?&-!IN_SB/QN*=RJ9CVX+5I#6=".625A[RD>TY"J[Y7!^GN*6VYG M%=<@$+0"QA9Q[3&W2K&<5BI.06;);&NS)Z-RLB29
!QK2@7;4J:KV=4[@**OYX\K\RDQSZGFX_A*W0X7^TW*: *AMJD 'OG[TW.X!C:$\?@+P8+]K@/+HDFUM&0 MH4C4S$H:JG4IK2YO11$,EJ(]L70O\D^=%6JG_FG>KJCC7SO M;@G9
)2_)T!![]=Z)]OC/OBOK2:PSC=8YZ-&2MFO"=A2$9K /S_WG^>!JW%; M6=WNZ."TR^MUZ\&^I78,:?F'K]?M6>ZULE;JK3!YM-N=C?3$/&"ABUN"D$RUJ7?6U=J*]1Z+]8GBBV2;
MPI@KQ:/D<$YP0$3<0-^?3N(.LITNP_\!4$L#!!0 (!"(;%DHST4(MB00 #D6 9 >&PO=V]R:W-H965TM&%+ C=[\ELPVD%C*&J!!@WCM/A3[P$BT350B/9*.L_WZD;0B2PJC)(LZ
M[(LM47;[!C_+M882[C/,RJFSEK*S:GKBF2-(ZD M>N4K5VPX1JE1RC,W\+RAFR-"G=G$C%WSV81M948HON8@MGF.^%_G.&.[J>,[M#P,W9+66>L"=339HA1=8?
ME<<_7FEB@IR3$5A%'@>#EUSOS3V ^U@I'X2O!. M5)Y!NW++V'?]<4RM6GQ_0+XSS MRIE;)/"<9;^35*ZGSMB!%"_1-I,W;/<1%PX--%[",F%^85?(>@XD6R%97B@K
M"W)"]__HO@A$1<$?/:$0% I!0R%X2B$L%,*7*O0+A?Y+%0:%@G'=W?MN A(7[Z'HPA+1#+Q'CXH5(DY%A)ND,2PV*$-?+O"^2WF?ZBO$19D1=67%) P MB!KH8$E5MCZSEJM_+*
(X.C=>W@'A,)O:[85RE@Q<:4*EW;:38K0G.]#$SP1 MFA"N&)5K 3%-<6K1C]KU3UKT7453R57PP-5YT JXP)MC"+T>!%[0M]@S?[EZ
M:'/G;;/'_WKV6C#"=V<_^4/O%UN0NP2+N@2+.P*KT=$OZ>@;]/#9/%)-'CWX59U5NN.=!4HZ8'"ZDRKTFS*L\7 M6XIQF+-<6;'6A8%A=K_5XGNI1VXSK'*;8IHC?
>A;.6TUY[6)NL&J$#DM"AZW@9[D^ M$PJU>@_1R) 09$E4/):&$C(!8A?]00BBQ"0]]K M1,0VW6A@C\BXC,CXA;N]DI1[S97R3&QZL"\ -K/:]-%>W!> MERZZ-"SN"*RV)D[*-7'R,K?
C>W79%.V%4RO4:^GHBSJBSN"*S&A^\=;F#> M#R^=BBDZ8JI3M*A3M+@KM#I9E>NR__\JH)ZQI[F=K72^&2)Z.T3\)H@Z6\&! MK>"_J8Z*>6K'\TF_60U8I ;C1@T5682"?K,:L
@-3\;V:L_7)G]]CMSQQ52 M,5O-DZ!9,EJ$_,&CF#P6&NDF0STF%J1ALT)R*ZTPM:]6I@(;XB5$"&EVHJ[WBDK@5\WZ?H*R6SS[!U!+ P04 " 0B&Q9F6-[MN]T$ #3& &0 'AL+W=O?
K&UUG48PSQ*[)&N?BRY+0#''Q M2E%("A2([PG> ML:-G(%5Y)N2G?'E83#5#K@BG..*2 HF?+?9QFDHFL8Y_*E*MGE,*'C_OV>\+ MY84RSXAAGZ1_)0L>3S5/ PN\1)N4?R&
[3[A2R)%\$4E9\1?L*JRA@6C#.,DJ M8;&"+,G+7_12&>)(P#1?$3 K ?-4 :L2L$X5L"L!^U0!IQ(H5-=+W0O#!8BC MV822': 2+=CD0V']0EK8*\EEH,PY%5\3(<=G :;)%DEG,7"?
Y"B/$I2"AYQQ MNA'QP!FX")=+X55 EN >)11\1^D& Y0O@(]8#.Y%J(%/>+'"X#:*R";G2;X" M(@1XC 5/1#)\"2X"S%&2LDOP$7R;!^#BPR7X)(FO#-["">=X?0TLXPJ8 MAFDKUN.?
+FZIU#EO]O!_S]XPAE7'E57P6;^,J^-@N@)_BMP%+CX3)F+AQVRSKX2+[9[D' MN+A[D?E7YHJ1Q"QI9?+8SUX;.>*)OCXW<13F. M;7M-5-!%0<]Q+:L)"Q4PU_#, ZRAL5-K[/1J?
C,,ABOP)PC$8(B/&6**S,6 M(!3X)!,&CV5-W.XS&?@1OG Y\IQBD3=$4%,DZYTR?/O7<:KE_6%H@F%HPK-I M&DYS:Z>Y;^'%+^*I3);O%Z7]ZWC8FSQ\U>3^V0S!V0SA.0P-
!WFU@[QA$J?7#0]K M[+1"S>^B',<<.:V [*)$XC3,=N)4P%S#.4K##8W'M<;C@?9@R>,5O2.3-2N2
MW>)2=HMQT2U2G!95B<7)6MW^F9U=_=$T6LG.5Z'@J(4*5"@7MDNYA[8'_C>B%8/_Q_?239T74:.R\<7N=O@HF MVK]Q6^DNS'/L=CH.%3 7BO-G2VW]Z))6=&2KXG:
<@>+*M+Q7JT?K&_C;XMZY M-7X';WRH&_DC7UQ*7R@+Z_['Q%=)3D#*5Z*J8SKD? 0+6_0RQ=.UL45\3/A MG&3%8XS1 E,)$-^7A/#]BYR@_C_&[#]02P,$% @ $(AL601#3E3^ @
MV D !D !X;"]W;W)K&ULK59;3]LP%/XK1QG: M0 *2)N&RKJU$F[)5@@E1V![0'DQRVE@D=F:[+9/VXV<[:6@A=&BK5#6^G.\[M5]NGL^#B0::("A[SC,FNDRI5M%U7QBGF1![R
IG>F7"1$Z6G8NK*0B!)+"C/ M7-_SCMV<4.;T.G;M2O0Z?*8RRO!*@)SE.1&_^ICQ1==I.YV" M3'&,ZK:X$GKFUBP)S9%)RAD(G'2=LU9[>&3DK< WB@NY,@;CR3WG#V8R2KJ.
M9PS"#&-E&(C^S'& 66:(M!D_*TZG5FF J^,E^[GU7?MR3R0.>/:=)BKM.J<. M)#@ALTQ=\\47K/RQ!L8\D_8?%I6LYT \DXKG%5A;D%-6?LEC%8<5@.9I!O@5 MP'\."%\!!!4@>*N&L
*$;]5P5 &LZV[INPU<1!3I=01?@##2FLT,;/0M6L>+ M,E,G8R7T+M4XU8M0T#DQR9)P3AEA,249C)A48J;+04G8'3&% J6":Z(0Q@M2 M2% *#A!M!F"2V".0>[$:H",WTZ
!NQQ'L[NS!#E &-RF? M2<(2V7&5]L+8XL:5Q?W28O\5BP.XYREH8LP:0!'VW&?]R =W7TZA#ZRQ#V M_8V$8RP.(?#VP??\L,&>P=OA09,[_Z=]^,_:UX(1U/446+[P%;Z7Q0)WEYC?
MH_@!O^$K9P^W>M8^]3 M4R:V219MDVRX);*UG(5USD++'OSU#E@]^/OP63\SL'O!I3Z_=Q<:!".%N6Q, M4[C--&V3+-HFV7!+9&MI.JK3=+3Q:*UJ^7I8SY?C?9+H<
_7I>)&HB"D]-UH>%+H5/_25GIL[OR5.D78VI[! DQ MGS%5WC+U:MV&G-G7]]EZO]4>M!K6(]VVE%W&$WW9\UP2,:5,0H83K*%_:AO.=*/V=VF.K6"X41T/L3SM5R8A34S5SO#U!+
P04 " 0 MB&Q90M#Z2EL" !E!0 &0 'AL+W=O$ \N,FUL>;8F>VTV[_G[*2A M%=W@@9?$Y[OON[O//J=;;1YL">#(4R65G=#2N7K,F,U+J+@]US4H]*RTJ;A# MTZR9K0WP(H JR>
(H&K&*"T6S-.S=FBS5C9-"P:TAMJDJ;IXO0>KMA [H;N-. MK$OG-UB6UGP-"W#W]:U!B_4LA:A 6:$5,;":T.E@/$M\? CX)F!K]];$=[+4 M^L$;-\6$1KX@D)
[S\#QMX$92.F)L(S'CI/V*3UP?[UCOPJ]8R]+;F&FY7=1 MN')"/U)2P(HWTMWI[35T_5QXOEQ+&[YDV\5&E.2-=;KJP%A!)53[YT^=#GN MP? %0-P!XG\%)!T@*,?:RD);<^YXEAJ])
<9'(YM?!&T"&KL1RI_BPAGT"L2Y M; Y&;+B7TI(KH;C*!9?D1EEG&CPL9\DI*B2Y X/[=_#8" /!<49.Y^"XD+AZ M3^X78_V[D8M41 HB-
,X1KUJN6X4^FMNO$+'M&@3C$("_^9LLL%%E++- M?HM_QB2??L>TE;.](? /T!=N\'PLD;!"5'3^X8(2TPYU:SA=A[E8:H=3%I8E MOH-@? #Z5UJ[G>%'K7]9LU]02P,$% @
$(AL6=&ULK59=;]LX$/PK"UU1I$ 2R9+C M.*DM("%2W $I&L1-^Q#< RVM+:(4J2/I./WWMZ1DU;ZH:M/KBTU2.\.=67Y- M-DI_,06BA:=22#,-"FNK\S T68$E,\>J0DE?
EDJ7S%)7KT)3:62Y!Y4BC*-H M%):,RR"=^+%;G4[4V@HN\5:#69<89".")*XY^&,VBG=,#=]I;]G==.6A;,X$R)SSRWQ308!Y#CDJV% MO5.;/['1<^+X,B6,_X5-$QL%D*V-
564#I@Q*+NM_]M3XL ,8C+\#B!M_+. MI $D7FB=F9=UQ2Q+)UIM0+MH8G,-[XU'DQHN717G5M-73CB;WB!Y8.#@D@DF M,X2Y7SI^%"Z,06N R1QN.%MPP2U"\P8.KM R+JAU!/?
S*SAX]09> 9?PL5!K M0^%F$EK*SEW4>\7?R.(/W2MK"P+7,,=_'AZ2I%19OA5W&O81SK(XA MB0XACN)A1SZS?O@59@0?>'C2DT[2^IQXOJ3?YX>+A;&:UN[?71;5%,-N"K>?
MSTW%,IP&M&$-ZD<,TM=_#$;1VRY]OXEL3^VP53OL8T_5*B9Y7(%PJ\D[3;3 MD5H>K:G#_++JTE^3CCRI.WX>T\'@=#B8A(^[PIY'G8W/AFW07L(G;<(G/YFP
M+]0AW&TSOM]NA$.86V:13C +:@GON*0-PYF 6V6X/Y(>KI^L.]\6 FG#F.X: M_R /6Z!N-EY747\5O6?*J#5E]*(JBF^'0)>RT?/JQ?$P^D_U.J*B)$JZRW?:
M9GKZLO)MSZNOOZEJ/YC>^W[3:_L?U'LN3)N71GWUH^U3X\+?L.&W\/J=\I[I%9>&EOB2H-'Q*6TQ7=_]=<>JRE^?"V7I,O;- M@IY+J%T ?5\J9;<=-T'[$O_!5!+ P04 " 0B&Q91)<&
!X" "U! M&0 'AL+W=O;$5@".O2M8VHY5SS8(Q6U2@N!WI!FJC:)D,D_9X9R#G56AO]"/W.Q$;7$CMBB,1A^GE)CN MDG0=IYM0F!OML,Q#L\)W!8P/P/FMUN[4\;4°%3Y7U!+ P04 "
0B&Q9 M2J^IDED#]# &0 'AL+W=OL@- FP?*S:5?:2*PI @G$Q&!\]A*WL>;8P7;;\=]S3K+0)EZ9H%^6 MQ'WO7=Z=<[]-
=D+>JX(0C1Y*QM7<*;2NIJZKLH*46%V(BG#X925DB34\RK6K M*DEP7I-*Y@:>%[LEIMQ)9O7:M4QF8J,9Y>1:(K4I2RQ_71$F=G/'=QX7OM)U MH+G#BBP$ M^T%S7H*2\N>*' M-
@]]!-"Q$X*6$/0)T1.$L"6$SXT0M83HN1%&+:&V[C;>Z\2E6.-D)L4.28,& M-7-39[]F0[XH-_OD1DOXE0)/)Y\(9%FAL_J*%D)IA3#/T1==$(D^\F8G0DG/ MT5E*-*9,G.;WZ/M-
BLY>GJ.7B'+TK1 ;!20U")\B#X+ MK@N%ECPGN86?'N=?'N&[D(HN'\%C/JZ"HX(WI+I H?<:!5X06=YG\7QZ:+/S M?]&7_QS]
(!EAMSG"6B\\MCE09C;%U%;;AAW9V:;#356%,S)WH(4I(K?$25Z] M\&/OK2VQIQ1+3RFV/)'800FBK@31,?7D2T4D?']\C=B?8MAJT.>SZ'D-#KV1Q"QKUL+8>0R1,6X\YB?-3B-
Z$QLWF*!Z%&7J\PBR$FBOO% M&V+\:!+V?%E 81C9G8T[9^.CG6*!58$J3',$!P;"I=AP.$@HS]@&^K(Y). \ M0254=B,)C!D:B55;: 95IXQJ2NQ-9GS*)G-*L?248LL3B1U4;])5;_+,)I.9
M.JY@>%1H)46)Q&'[L7Z0DV%7B?N=9X@)+WO[,AUB_##H?Y06D!\%OA!5T%)@5S:G7[?:S;KOZA&OMW[E3Q>^93V%V;@99?_(-X/U9RS7E"M(
MUPI">1=C^,YD,ZPV#UI4]31V)S3,=O5M ?,]D08 OZ^$T(\/)D#W'T/R&U!+ M P04 " 0B&Q9*"[Y!@\# U"P &0 'AL+W=OU ^^UW=FA&(4VW:&^(G?B>^SU.S-U@R\6#7
,H\IBEN1Q::Z6*2]N6\S5D M5%[P G)\LN0BHPJG8F7+0@!=F* LM3W'B>R,LMQ*!N;>1"0#7JJ4Y3 11)99 M1L73-:1\.[1OG:A5Y]2! M^^-G]4_&/)J940DCGGYG"
[4>6K%%%K"D9:IN^?8S[R%6F_.4VE^R;9:&V'& M>2D5SW;!.,]87EWIXVXC]@+!;(O1J M5-,#LS2IHOY,!62*!U[/DNVW65S7LEVQ2*"^(['XCG>$%#^*@] M? QS#'=-N/\RW$;?
M7FO-N\9/;_=_(^KF50"/ZB?38XJB:!9OI^R2UG0.0PM M/$82Q :LY/T[-W(^-OG[3V(OW/JU6[]-/;D%?:P7(A?OO8"KBN)R$CHOX!- M$H3>P-[LFVA-
T]%$4)L(6DT@=]C$746%>]QNSPT.P%NE.X*'-7CX%GC4!!X> M@X?]_@%XJW1'*@&C]X"[S6!1\?@?O_P4VF5[@C>J\%[;X"3>"]!O X/@!O ME>X('M?@<2OXW1JP(B\5B";\^ @_#J/#?
6]-T!&_7^/WV_&YHBE9EEA*0)@3M@"JL7+T&PZ"Z_0.C+6F[FC,=?X42Z?5VE7&2\3'_L7(YXKE M*RR)^*9 JL9RZ!RY.O?BZ-!5>]JNMO9Z +?5UJ0R0S8T+4%7AQS[QW]^@;LD
M^[7#];S .?3:L,SQ';]>5IFP]WH:W5#>4+%BN42.)<8Y%SW<4U'U:-5$\<*T M.3.NL&DRPS7VM2#T GR^Y%P]3W3G5'?*R6]02P,$% @ $(AL6>;CF%2E M @ S 8 !D
!X;"]W;W)K&ULK551;]HP$/XK MIZR:0.I("-!V'40JL&E[8*K*NCU,>S#)02P<.[,-M/]^9R=DM*)HF_:2V&=__MG[_OG+L,=TJO38YHX:$0THR"W-KR.@Q-
FF/!3$>5*&EEJ73!+$WU*C2E1I9Y M4"'".(HNPH)Q&21#'[O5R5!MK. 2;S6835$P_3A&H7:CH!OL W=\E5L7")-A MR58X1WM?WFJ:A0U+Q@N4ABL)&I>CX*9[/1FX_7[#5XX[.WE9,
(,3);[QS..CX"J M#)=L(^R=VGW$VH\7F"IA_!-V]=XH@'1CK"IJ,"DHN*S>[*'.PP& >(X#XAH0 M/P?T7P#T:D#/&ZV4>5M39EDRU&H'VNTF-C?PN?%H3.UQM M!+-
/,68O:0.LSTYJY[+:A-47+N#!M> /W\RFTSMIP!B&8G&DTP"7<2V[- M.05I/.-"T-V886A)FCL@3&L9XTI&_(*,MS!3TN8&WLL,LZ?XD"PUON*]KW%\ MDG".90=ZT3G$4=P_HF?
RY_#>"3F])LT]S]=[@6_,Y)K+%3"9P9=<\Z6%[S<+ M8S5]QC^.I:NBZQ^G/.EO[[0BNSS(7-2)KIK, M56;#@\90H%[Y?FD@51MIJUIJHDU+OO&=Z%E\3*VZZJR_::H^/V-ZQ:4!@4NB
MC#J7)$Q7O;.:6%7Z]K-0EIJ9'^;TNT'M-M#Z4BF[G[@#FA]8\@M02P,$% M @ $(AL6=ZDI=VE!@ "2T !D !X;"]W;W)K&ULS9IK;]LV%(;_"N$50P)T,6^Z98Z!7%8L0
,42;M^*/9!L9E8B&X5::?9 MKQ\ERZ8NE&35LK=^:&3[Y1&?(Y)Z=:C):Y2\\ 5C OP(_)!?C!9"Q.?C,9\M M6.#RLRAFH?SE*4H"5\B/R?.8QPESYUFCP!]C",UQX'KA:#K)OON43"?14OA>
MR#XE@"^#P$W>KI@?O5Z,T&CSQ;WWO!#I%^/I)':?V0,37^)/B?PTWD:9>P$+ MN1>%(&%/%Z-+='Y-C;1!IOC+8Z^\< Q2E,DD_W,XO1C#M$?/93*0A7/EG
MQ:Z9[Z>19#^^YT%'VW.F#8O'F^@?,G@)\^AR=AWY7[VY6%R,[!&8LR=WZ8O[MZ/5/E@-E'9Q%/L_^!Z^Y%H[;,E%%.2-90\"+US_=7_DB2@TP+BA D]>U[Z MKHB2-
W#G"L$2#DX*WUV[L2=<'WQD*^;S4W!RPX3KI4?O@!>"SXMHR=UPSB=C M(3N3AAS/\A-?K4^,&T[\P.(S0.![@"&FX,O##3AY=ZH)<]T>YH;-9!B4A2'Z M,&.9DFU>\#8O.
(M+F[HG![7XX(5N./-<_SVX#>5YOMVQX)$E?^MH6\.ED_&< MQ^Z,78SD;.,L6;'1]-=?D E_US$/%*Q$3K;D)(M.&LBOHR#V/P(!4YFY4=5D;E;6ELOI>G!51\X.H*ZK(W
WA+8@TZ3^W0= 2[" M,X1,7*%]T-EZ*F=+Y0P[:W;%"T%E#> AYU'&&6:@;9AY M)[HYFX2-H 4/A(::6KM>O/R,E[\[>0+Q,XH@SWK*HY/TH+1>80%)#U>@@,8V&"8B48T&M=_<>
M4W!O5%);VS'%V#*JJ!H=MJS"U2^C*J>!VJW&S\[)O<%I#0C9R*I/4HW.@C9L MNL;*FZ#>YJ0V1_>&-&H#%#F86M4;B4YGFV9!5X94Q@6U.Y>!I^S.BY6I7X.J MV%VR,K4R-
JBWLSD.MJ7EJ0WI+ED96[DAU&Z'#CN5=TZ"UA5!6EO1.G7E-"C[MA'K[IY^R!N;V@T!JE=T5AH&AE9N6P M,/J?%!5PJ]7KG;:!HI735BA"#63A.A_\<-U[40O9-
>.BTQDF(DVC7GDT/)1' MZV:IFRM*H>&0*HM&)ZV:X32P*!.&#V/"NLGJ[DE/IM&UD2F7A?=W6=T4=7ND MI]#HVBB4C<(#V:B>#W58:X 0,ITJF5Z(88-
#Q,HKX:&\4E\VKK#C(JE(U"6U8^(?T MB$29'-)N'0H5Z8H/"%?OX3H= MMBRS"579$=)N1_ZKXD/>K4KQP7!JUUBCLZ"-F\ +6V*]S\"Y7B W1J M5U>CLTUBD@9(Y6K(0+M8PSZ-
Y;WJ*CYTRLK4RO&0H3:]!L8V=BH^=,K*V,HB MD\N*9VMV(XE! MJT9,HR.68*F95WY,#+4UMTQLN'4MXVU1D:C:S$R5%DV>ICMOB/D)N]YR=&8 MF,#J2-'IJ&G1IMPHDT?
WWR$\1AY0;29@"A&J/G_J= 0[1L/R094#I /O*>Z= MC%W7U;SCU:>U:F(Z5.6T*'](A]Z /%Y>R$[VJE-6SDSAS:C#[E<>+T]Z?VE6 MK4BWKIPI943I?HO4$L#!!0 M (!"(;%EK%I6=IP<
- S 9 >&PO=V]R:W-H965T=/>;%CW+&&$=/\S0KSWLSSA>G@T$Y MGK%Y7+[+%RP3OTSS8AYS\;6X'Y2+@L636FF>#HAEN8-YG&2]X5E][;H8GN5+
MGB89NRY0N9S/X^+YDJ7YXWD/]UXNW"3W,UY=& S/%O$]NV7\V^*Z$-\&:Y1) M,F=9F>09*MCTO'>!3R,:5 JUQ%\)>RPW/J/*E;L_U%]^3@Y[UG5B%C*QKR"

MB,6_!S9B:5HAB7'\VX#VUC8KQ%,W=QR49Y^G"TRC4K@|6OM>!"V,>#\^*_!$5E;1_]S[4T:^U_M1;R2K%HHM|P0OR9"CP^_\!DKT#B?BV4V]^;_@:D]\9>IOF9?D;>GM1S67" MG\5U=#$>+^?+-.9L@E;J{TGU8ZTJE$+&XR05ZGWT[39$;]_\AMY4 %]G^;;_MLTEY-N:B^-4@!N-FJ)>KH9(M0Z7H*I_XK$11-F$30#_4ZP<;_8$(VSIVY"5V MET0+>,L6[Q"U3A"QB V,9]2_.H7<^7_6HZ.M2\&@ZX5$;SRZ!>_BR^@CNN"\M2.Z6/+Y+&>(YNHX+EO$3]%EDO'R*OL9/Z/M-GJ9(;/+'N)C\ZV"E1T;ME,E MSM-R$8_9>4^LNY(5#ZPW_/47[%]_0U-@$BPT"189 I,FRUY/EJU#'UY>?+KX M/(@Z*\4W5]O.F4>AK9';-1F*L-VA=E1K^,4W;2|%/T_8K- M[U@!|DKM([=E2;!0I-@D2$P;2:]|4QZKY1"9..391(L- D6&0*3)LM?3Y9_ M;'+Q._N\+S*H;2G)!1"C%%,UN4!HU,>^DEQ -!>[<'()UEX&6B]WEH>0_T%G M*(%E]ZFU*]07.5\Y9L*NE$\(5EP'H*AO8]AS;+65L:7U_8:-T[@LDVDRCFM2 M(]93/,^7&2^K&*1+4456)6TF=N8]F!-]S5RZ%YLT#9]=2S;5]FU&:TRZ8< MW@WB@;7AK1/;3O8Q$>=6=H|\6K$ARJ.: ,;*SL6&V E(<#-6Q=(6"U_5*86'1+ M.$@;#G)L/FDTI06.'2? P5"M!M#/K6E"EA;W+Z4+%(A=Z_BGGU\[.V4-';/GC#&2401M$B4VCR++8< M-MNO5*Y@+5LY>,I,HH5&T2)3;/*4M80(\'V(<)>=]!V?[*D&D'+|SOD#2:F% M301)>?86- H1;.H3U?,C0L>UV!]<6)R-(1B7 @(SG]('HROC.EC"T7)K[U|C MQZNW1QP F4XV%%N!|D'JLB M'>NK]*WD7RR"$S2*RQEZGPK0#VQROQ_;UQL\.",,1 N-HD6FT.0[R"W)(-8K M';+$*-$PBA8:18M,HGIB MHI)HC,B#<|58&*47D$FU.(M,F92#V[(&HF\|&*1+&BO2(O)L-;] 4'>E=84< M3[UU#PAI5EI;CY.CZW$"5,>VKQ8GD\2VU/Y*N!=8M!-,|K*MR,GN#L66,TY; MA.AA#S[1C#8=C*)%IM#D"6]Y GFMQ@,QVGDPBA8:18M,H>[.O&(T;[] U",:&3VR:.?P0!HRP#H:_4-J-&^@5&T MT"A:9 I-GK*6|["C>0KMD@:_2YBJ|(#ZWPO4)S'T8SDXOA#GP.HC&Z9LRO%M^0O5\Q==|@RZ MI9)GJ4Q-CW!PS/;Q&9FRN8K98,.-A3DK[NM70T]QWL0>7CUCOKZZ?OWDHGH M0KE^B4|'&+@>XM-H|7?))"|IZU^4J+NZ3K$0IFPI3UCM(/+)9BI?K(Z@O/%_7[M$76QE+MCX74 M-V\"=S|[=W:6>;R\V8|?6. RC+RBO1>(7G5P78-ATNFN!'KXN=%JN><8^=I/ MWF7C]#Y"WQ=&"'EA/3#C&IK0[(4N/FHH:#0HI-H65A"Y@ M|$E)@R?"A^&8<#91#%@%*1E?N7 7 E/)I0JTJ6B3,(9(_M!L3L>&&2)P'1H-."W CF*S.=RUK"(M9:E:>2,S*0@UL.:T32, M|)1R?@_?!-^+'>UEL;5SMB!$VS2&FJ;3<1W0WU9SVMNRO5?!!A5]DOK3PDQ' MV#Z4&KU3M&!+VU\6K0%,/<;5257QU4?.9]*D;O(O3C@:D#4OF$O%?IE14"I3 M$Z J#)ZHTFRZ'? FI2/5 EWI=3LL"]]P|0<|_=YUG5%!%^+9I4_O'O,JO=IQ< M_RO+|EMEW|#78_-Z/W:3O5,PF9Z"R9.HR?XIF,R.WV1R AZ;H^NQFXR/TF34 M'->VSH0[)\(V&L#)>QA^@Y,\WR0-)@O&-1--;\[RG(IG!T,CK\G$,.&YIV,.& MY[0@"ZX?6G 8;MI?:G\'OM-+B9RNJ3YN.FJV<0V M],P69L+"/O(K;W\",9QF'\!#,N#.< XCH7E^9_FTT?GXS#,6]^+!%%.'^4X ME@!9VP^6Q_)S.6?:98E29IB*SH>>QV,L75+4_CQJV'>@('E@4Q_MM;X;N,5 MR##$.@%OTUFJ;(ZJ3P\>\/I0D29,Y$<#\#H(S0^!IQ!', 7C D"2Q M[\&]IU&T?D]%F__&CGX#4$L#!!0 (!"(;%F7BKI*

*-8?2 M0$3,8T.P6BP^0"X99K>]9!;GV)"J_VYI0KB!/,PXGCY_B#KT_&_KXW MYK?X=U64[K2WK*KUEW!?S9=])=W?9JU*?V9A[$16_M_^]-W;*IF[I5+5JN@' M)R=)?R5UV? OVI;6NJ>W3 U.I>:5-Z0OK@I];/:FW\_6A>-1.W^M"5[^GO>9] MH7IBI4N]TGJ4?MH[Z0FW-$]7QNH_IJQD.9M;4Q2GO4%[X]>RE9Z_*Y[5D"?R MWC4EE;S_(3W(:2\Y\14NM'55NYXHY4J= M]D;F45DQE0^]_E''^6Z[S|@=6GHR$RW[1_H2]SAM&11[)>#:YN3X?WEVS*P*9 $68A+72%MZ7S@Q]5WW,"EMI^|^09WW M"2_93,TW5E=:.4H$=<+LDQLC2R=DF8L)9UJWPZ+PCSY^ZH$Q412&3!;Y;LQ M^,9,NB@;OVC? \j$F$%G?) *9%5!LQ:.3/6FJ>ZZ?TE;G2IZB=D9%6NJ%:. M8B*O#)C%N/ M4DSDD@&S3-H>A|(@:0R8K?%#/6Q\L;'/XE96?NQ!R0)DC8#9&I-JZ44V-RL_ M|ENJTOG[*G3ICY4X\BV/8B*5!.PJF-*4)D$H"9I7 S*L,3>28@'MD-MLC/SVM4V0R2L@R(;-EWJ=E.Q&194)FR\#\K'N#D7%"9N/@M"*DF,@X(;-Q7M.*[5M: M,98^3;N?H$_4."$R3LALG%V8,U|OOBEJ^U!,9)R0V3@D SH6KV$41^>]DKJ@ M*6^,$C!-]V,28QR1A%,-'CTE7#2)DG(C9.'LQKU21'U<4$QDG8C9.!|._H #V4;0'/MJZL)G<4QX3(,LX%@V^QT[Q&R4/1Q8YWW M;,,+B2P4,5NH@IF.\KTJ=$VW;28R$(1LX7P\(S*.D(6BKBGT"\F1#&1A2)F M"V',F"YE(@O%S!;"F G%1!:*#[EF\RNEF,A",:.%,&9&,9&%8NYQ#\3\3#&1 MA6)F"R',7\VBYBLFW [;"$X7]2Q4(PL%#-;"&/2[CU&%HH/.?O6Z=YC9*X MH+-OG6@B"\7,%L*8-)H)LE#";*$WS/9Q[Y+2V;<$62AAMM"^NJ2(@NE5!;:>]-5[W1M M*":R4,IL(;Q411.Y%%DH9;80Q[2)7(HLE#);"&/268\462AEMA#&L+;>*=P> M?!%-,9*&;>T9NBTG6*5!6V.@[=884E"%QVT9V^"-C-MF<]LY>(J)%)1] MT#:;$%O.V70WR>>8VHA03*2@!P+;$W:O4&5)0QJR@79BDC&(B!67."L(!*&C> MD2$%98V"^LW% [MO7W(^I2I6/_5D L^?2K'MIQWYV&W?X\ M+#Z.A].P:G;C>/X1PK#>U6,[/'3G>KIPO40'RZ3F\7+VZKI7]YB$^8.$@B2^8,4@G3^H 1!.?X@@R";/\@AR.1P.N(8$<"L2.2'0G,CHAV M)% [(MN1P.V(<$<"N2/2'0GLCHAW)-!;4&\AT%M0;R'06R8OVP1Z"^HM!'H+ MZBT$>@O]+01Z"^HM!'H+ZBT$>@O]+01Z"^HM!'HKZJT$>BO]K01Z*^]M!'KK M9+,.$0&|%O95 ;T6]E4!O1;V50&]%O95 ;T6]E4!O1;V50. ^$>B<"O1/]G0CT M3]AW(M [H=Z)0.\TV>PFT#NAWHE [X1Z)P*]$^]=*/1.]'F?4.Q/HG5'O3*!W1KTS@=X9]N?)SX($>F? 4.Q/HG5'O3*!W0,T+@=X%]2$>A?4NQ#H75#O0]!W0,T+@=X% M]2X$>A?4NQ#H75#O\]UZ#^/GH0ZWG]\U/O\[]IXO]],;XZ_+KY,3=]XXA_N*MX?DO4$L#!!0 (!"(;%DAV_FQ.0(,TQ 3 6T-O;G1E;G1?5'EP M97-=+GAM,.W,36[,.!"&X;L8V@:6:+%*DU"'+.INVVS:(78"4Z%JP_D$SJW+Z4 MG 1HD1H)7*#OQH)-F![X]-QLD-< MV8VN-R%^=7? 99.J#N;.9V&QT5H]#L$-8A[E&[,?1=67X[Q9]^.PS9Q MMO/)ZM-IXYRU3DSOSA_*7,N,.Z\=>/DX\2P\[<8V;\R.U_MS=(=E'CY;'I??|>\S?JG_SCX$I \)Z:.]*$@ M?6A('R6DCPK2QP= (^_F&T@A%U)Q";DXQ-:>@FE-4S2FLYA17&UL M4$L! A0#% @ $(AL6&UL4$L! A0#% @ $(AL69E&PO=V]R M:W-H965T&UL4$L! A0#% @ $(AL675%&PO=V]R:W-H965T&UL4$L! A0#% @ $(AL62@:AS*5!@ (B0 !@ (^!_M&PO=V]R:W-H965T&UL4$L! A0#% @ M$(AL6>CYN9S%"0 >BX !@ ("!>SX 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ M$(AL62R4%LO]" O2(!D ("!DI$ 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ $(AL60,T-T^<# M6C4 !D ("!1+ 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ $(AL6>,#3\GZ! MQP !D M ("!^LX 'AL+W=O&PO=V]R:W-H M965T/6 !X;"]W;W)K&UL4$L! M A0#% @ $(AL63OIZ3#B# U20 !D ("!?MD 'AL M+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ $(AL M6H9& E+T !D ("!_/_ 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ $(AL64C?ZZ&,! %1, M !D ("!>!,;' 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ $(AL6&PO=V]R:W-H965T M&UL4$L! A0# M% @ $(AL62I;S[P"!0 K!P !D ("!=S8! 'AL+W=O M&PO=V]R:W-H965TF (.T' 9 " @1(_M 0!X;"]W;W)K&UL4$L! A0#% @ $(AL63?W MM%!)GVL$!E%0 &0 M @(%T1@$ >&PO=V]R:W-H965T 9 " @19+ 0!X;"]W;W)K&UL4$L! A0#% @ $(AL65Y,%J1F! KA8 !D M ("!T% ! 'AL+W=O&PO M=V]R:W-H965T&UL4$L! A0#% @ $(AL6072[5NN!P E3(!D ("! M3%T! 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% M @ $(AL64MWQKO*!@ /SH !D ("!1FX! 'AL+W=O&PO=V]R:W-H965T2< !CK 0 9 " @&UL4$L! A0#% @ $(AL6;9IH6XN M#0 V(@ !D ("!?JL! 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ $(AL6=1V)SC0$@ #@0! !D M ("!#,(! 'AL+W=O&PO=V]R M:W-H965T&UL M4$L! A0#% @ $(AL6>5@QJ48" #$"0 &0 @('#Y $ >&PO=V]R:W-H965T#G 0!X;"]W;W)K&UL4$L! A0#% @ M$(AL66 !&PO=V]R:W-H965T&UL4$L! A0#% @ $(AL63>X-570 P .!4 !D M ("!# D" 'AL+W=OL# "2$@ &0 @($3#0(>&PO=V]R:W-H M965T&UL4$L! M A0#% @ $(AL6=>,/'/C" ?E0 !D ("!QQ0" 'AL M+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ $(AL M691X-'?(!P -#$!D ("!Y20" 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ $(AL62)_<6>R! D!@ M !D ("!T#," 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ $(AL69EC>[O=! TQ@ !D M ("!(D," 'AL+W=O&PO=V]R:W-H965T M&UL4$L! A0# M% @ $(AL6=&PO=V]R:W-H965TI*7=]08 DM 9 " @5U= @!X;"]W;W)K&UL4$L! A0#% @ $(AL66L6E9VG!P T#, !D M ("!.60" 'AL+W=O&PO M&PO7W)E M;',O=V]R:V)O;VLN>&UL+G)E;'-02P$"% ,4 " 0B&Q9(=OYL3$" #- M,0 $P @ &T>0(6T-O;G1E;G1?5'EP97-=+GAM;%!+!08 1 7P!?! ! : 6? (+ end XML 101 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 102 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 104 FilingSummary.xml IDEA: XBRL DOCUMENT 3.24.3 html 515 474 1 false 93 0 false 7 false false R1.htm 995200090 - Document - Cover Page Sheet http://www.smartbank.com/role/DocumentCoverPage Cover Page Cover 1 false false R2.htm 995200100 - Statement - CONSOLIDATED BALANCE SHEETS Sheet http://www.smartbank.com/role/StatementConsolidatedBalanceSheets CONSOLIDATED BALANCE SHEETS Statements 2 false false R3.htm 995200105 - Statement - CONSOLIDATED BALANCE SHEETS (Parenthetical) Sheet http://www.smartbank.com/role/StatementConsolidatedBalanceSheetsParenthetical CONSOLIDATED BALANCE SHEETS (Parenthetical) Statements 3 false false R4.htm 995200200 - Statement - CONSOLIDATED STATEMENTS OF INCOME Sheet http://www.smartbank.com/role/StatementConsolidatedStatementsOfIncome CONSOLIDATED STATEMENTS OF INCOME Statements 4 false false R5.htm 995200300 - Statement - CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME (LOSS) Sheet http://www.smartbank.com/role/StatementConsolidatedStatementsOfComprehensiveIncomeLoss CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME (LOSS) Statements 5 false false R6.htm 995200400 - Statement - 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Disclosure - Loans and Leases and Allowance for Credit Losses (Tables) Sheet http://www.smartbank.com/role/DisclosureLoansAndLeasesAndAllowanceForCreditLossesTables Loans and Leases and Allowance for Credit Losses (Tables) Tables http://www.smartbank.com/role/DisclosureLoansAndLeasesAndAllowanceForCreditLosses 27 false false R28.htm 99930503 - Disclosure - Goodwill and Intangible Assets (Tables) Sheet http://www.smartbank.com/role/DisclosureGoodwillAndIntangibleAssetsTables Goodwill and Intangible Assets (Tables) Tables http://www.smartbank.com/role/DisclosureGoodwillAndIntangibleAssets 28 false false R29.htm 99930603 - Disclosure - Borrowings, Line of Credit and Subordinated Debt (Tables) Sheet http://www.smartbank.com/role/DisclosureBorrowingsLineOfCreditAndSubordinatedDebtTables Borrowings, Line of Credit and Subordinated Debt (Tables) Tables http://www.smartbank.com/role/DisclosureBorrowingsLineOfCreditAndSubordinatedDebt 29 false false R30.htm 99930703 - Disclosure - Employee Benefit Plans (Tables) Sheet http://www.smartbank.com/role/DisclosureEmployeeBenefitPlansTables Employee Benefit Plans (Tables) Tables http://www.smartbank.com/role/DisclosureEmployeeBenefitPlans 30 false false R31.htm 99930803 - 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Disclosure - Loans and Leases and Allowance for Credit Losses (Details)", "shortName": "Loans and Leases and Allowance for Credit Losses (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "48", "firstAnchor": { "contextRef": "As_Of_9_30_2024_OPtndXNdrUmzIg8q4Etmbg", "name": "us-gaap:FinancingReceivableExcludingAccruedInterestBeforeAllowanceForCreditLoss", "unitRef": "Unit_Standard_USD_17R9Rf98zke4kfvjI27HyQ", "xsiNil": "false", "lang": null, "decimals": "-3", "ancestors": ["p", "td", "tr", "table", "div", "div", "div", "body", "html"], "reportCount": 1, "baseRef": "smbk-20240930x10q.htm", "first": true }, "uniqueAnchor": null }, "R49": { "role": "http://www.smartbank.com/role/DisclosureLoansAndLeasesAndAllowanceForCreditLossesAllRollForwardDetails", "longName": "99940403 - Disclosure - Loans and Leases and Allowance for Credit Losses - ALL Roll Forward (Details)", "shortName": "Loans and Leases and Allowance for Credit Losses - 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Disclosure - Loans and Leases and Allowance for Credit Losses - Narrative (Details)", "shortName": "Loans and Leases and Allowance for Credit Losses - Narrative (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "55", "firstAnchor": { "contextRef": "Duration_1_1_2024_To_9_30_2024_OpyhdSQ0LU-ylt2fubOZ_A", "name": "us-gaap:NumberOfReportableSegments", "unitRef": "Unit_Standard_segment_BL8AaggBPUKovOV20siN2A", "xsiNil": "false", "lang": null, "decimals": "INF", "ancestors": ["p", "us-gaap:LoansNotesTradeAndOtherReceivablesDisclosureTextBlock", "div", "div", "div", "body", "html"], "reportCount": 1, "baseRef": "smbk-20240930x10q.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "Duration_1_1_2024_To_9_30_2024_OpyhdSQ0LU-ylt2fubOZ_A", "name": "us-gaap:NumberOfReportableSegments", "unitRef": "Unit_Standard_segment_BL8AaggBPUKovOV20siN2A", "xsiNil": "false", "lang": null, "decimals": "INF", "ancestors": ["p", "us-gaap:LoansNotesTradeAndOtherReceivablesDisclosureTextBlock", "div", "div", "div", "body", "html"], "reportCount": 1, "baseRef": "smbk-20240930x10q.htm", "first": true, "unique": true } }, "R56": { "role": "http://www.smartbank.com/role/DisclosureGoodwillAndIntangibleAssetsNarrativeDetails", "longName": "99940501 - Disclosure - Goodwill

and Intangible Assets - Narrative (Details)", "shortName": "Goodwill and Intangible Assets - Narrative (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "56", "firstAnchor": { "contextRef": "Duration_7_1_2024_To_9_30_2024_mjmBotzm10m7lbxIGn0xQQ", "name": "us-gaap:AmortizationOfIntangibleAssets", "unitRef": "Unit_Standard_USD_17R9Rf98zke4kfvjI27HyQ", "xsiNil": "false", "lang": null, "decimals": "-3", "ancestors": ["p", "td", "tr", "table", "div", "div", "div", "body", "html"], "reportCount": 1, "baseRef": "smbk-20240930x10q.htm", "first": true }, "uniqueAnchor": { "contextRef": "As_Of_12_31_2023_FY9fW0wA6U6wvUyfrEPs-w", "name": "us-gaap:Goodwill", "unitRef": "Unit_Standard_USD_17R9Rf98zke4kfvjI27HyQ", "xsiNil": "false", "lang": null, "decimals": "-5", "ancestors": ["us-gaap:Goodwill", "p", "us-gaap:GoodwillAndIntangibleAssetsDisclosureTextBlock", "div", "div", "div", "body", "html"], "reportCount": 1, "baseRef": "smbk-20240930x10q.htm", "unique": true } }, "R57": { "role": "http://www.smartbank.com/role/DisclosureGoodwillAndIntangibleAssetsScheduleOfFiniteLivedIntangibleAssetsDetails", "longName": "99940503 - Disclosure - Goodwill and Intangible Assets - Schedule of Finite-Lived Intangible Assets (Details)", "shortName": "Goodwill and Intangible Assets - Schedule of Finite-Lived Intangible Assets (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "57", "firstAnchor": { "contextRef": "As_Of_12_31_2023_FY9fW0wA6U6wvUyfrEPs-w", "name": "us-gaap:FiniteLivedIntangibleAssetsGross", "unitRef": "Unit_Standard_USD_17R9Rf98zke4kfvjI27HyQ", "xsiNil": "false", "lang": null, "decimals": "-3", "ancestors": ["p", "td", "tr", "table", "us-gaap:ScheduleOfFiniteLivedIntangibleAssetsTableTextBlock", "us-gaap:GoodwillAndIntangibleAssetsDisclosureTextBlock", "div", "div", "div", "body", "html"], "reportCount": 1, "baseRef": "smbk-20240930x10q.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "As_Of_12_31_2023_FY9fW0wA6U6wvUyfrEPs-w", "name": "us-gaap:FiniteLivedIntangibleAssetsGross", "unitRef": "Unit_Standard_USD_17R9Rf98zke4kfvjI27HyQ", "xsiNil": "false", "lang": null, "decimals": "-3", "ancestors": ["p", "td", "tr", "table", "us-gaap:ScheduleOfFiniteLivedIntangibleAssetsTableTextBlock", "us-gaap:GoodwillAndIntangibleAssetsDisclosureTextBlock", "div", "div", "div", "body", "html"], "reportCount": 1, "baseRef": "smbk-20240930x10q.htm", "first": true, "unique": true } }, "R58": { "role": "http://www.smartbank.com/role/DisclosureGoodwillAndIntangibleAssetsScheduleOfFiniteLivedIntangibleAssetsFutureAmortizationExpenseDetails", "longName": "99940504 - Disclosure - Goodwill and Intangible Assets - Schedule of Finite-Lived Intangible Assets, Future Amortization Expense (Details)", "shortName": "Goodwill and Intangible Assets - Schedule of Finite-Lived Intangible Assets, Future Amortization Expense (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "58", "firstAnchor": { "contextRef": "As_Of_9_30_2024_OPtndXNdrUmzIg8q4Etmbg", "name": "us-gaap:FiniteLivedIntangibleAssetsAmortizationExpenseRemainderOfFiscalYear", "unitRef": "Unit_Standard_USD_17R9Rf98zke4kfvjI27HyQ", "xsiNil": "false", "lang": null, "decimals": "-3", "ancestors": ["p", "td", "tr", "table", "us-gaap:ScheduleofFiniteLivedIntangibleAssetsFutureAmortizationExpenseTableTextBlock", "ix:continuation", "div", "div", "body", "html"], "reportCount": 1, "baseRef": "smbk-20240930x10q.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "As_Of_9_30_2024_OPtndXNdrUmzIg8q4Etmbg", "name": "us-gaap:FiniteLivedIntangibleAssetsAmortizationExpenseRemainderOfFiscalYear", "unitRef": "Unit_Standard_USD_17R9Rf98zke4kfvjI27HyQ", "xsiNil": "false", "lang": null, "decimals": "-3", "ancestors": ["p", "td", "tr", "table", "us-gaap:ScheduleofFiniteLivedIntangibleAssetsFutureAmortizationExpenseTableTextBlock", "ix:continuation", "div", "div", "div", "body", "html"], "reportCount": 1, "baseRef": "smbk-20240930x10q.htm", "first": true, "unique": true } }, "R59": { "role": "http://www.smartbank.com/role/DisclosureBorrowingsLineOfCreditAndSubordinatedDebtNarrativeDetails", "longName": "99940601 - 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Disclosure - Borrowings, Line of Credit and Subordinated Debt - Subordinated Debt Narrative (Details)", "shortName": "Borrowings, Line of Credit and Subordinated Debt - Subordinated Debt Narrative (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "60", "firstAnchor": { "contextRef": "As_Of_12_31_2023_FY9fW0wA6U6wvUyfrEPs-w", "name": "us-gaap:DeferredFinanceCostsNet", "unitRef": "Unit_Standard_USD_17R9Rf98zke4kfvjI27HyQ", "xsiNil": "false", "lang": null, "decimals": "-3", "ancestors": ["us-gaap:DeferredFinanceCostsNet", "p", "us-gaap:DebtDisclosureTextBlock", "div", "div", "div", "body", "html"], "reportCount": 1, "baseRef": "smbk-20240930x10q.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "As_Of_12_31_2023_FY9fW0wA6U6wvUyfrEPs-w", "name": "us-gaap:DeferredFinanceCostsNet", "unitRef": "Unit_Standard_USD_17R9Rf98zke4kfvjI27HyQ", "xsiNil": "false", "lang": null, "decimals": "-3", "ancestors": ["us-gaap:DeferredFinanceCostsNet", "p", "us-gaap:DebtDisclosureTextBlock", "div", "div", "div", "body", "html"], "reportCount": 1, "baseRef": "smbk-20240930x10q.htm", "first": true, "unique": true } }, "R61": { "role": "http://www.smartbank.com/role/DisclosureBorrowingsAndLineOfCreditScheduleOfDebtDetails", "longName": "99940603 - Disclosure - Borrowings and Line of Credit (Schedule of debt) (Details)", "shortName": "Borrowings and Line of Credit (Schedule of debt) (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "61", "firstAnchor": { "contextRef": "As_Of_9_30_2024_OPtndXNdrUmzIg8q4Etmbg", "name": "us-gaap:SecuritiesSoldUnderAgreementsToRepurchase", "unitRef": "Unit_Standard_USD_17R9Rf98zke4kfvjI27HyQ", "xsiNil": "false", "lang": null, "decimals": "-3", "ancestors": ["p", "td", "tr", "table", "us-gaap:ScheduleOfDebtTableTextBlock", "us-gaap:DebtDisclosureTextBlock", "div", "div", "div", "body", "html"], "reportCount": 1, "baseRef": "smbk-20240930x10q.htm", "first": true }, "uniqueAnchor": { "contextRef": "As_Of_9_30_2024_OPtndXNdrUmzIg8q4Etmbg", "name": "us-gaap:OtherBorrowings", "unitRef": "Unit_Standard_USD_17R9Rf98zke4kfvjI27HyQ", "xsiNil": "false", "lang": null, "decimals": "-3", "ancestors": ["p", "td", "tr", "table", "us-gaap:ScheduleOfDebtTableTextBlock", "us-gaap:DebtDisclosureTextBlock", "div", "div", "div", "body", "html"], "reportCount": 1, "baseRef": "smbk-20240930x10q.htm", "unique": true } }, "R62": { "role": "http://www.smartbank.com/role/DisclosureEmployeeBenefitPlansNarrativeDetails", "longName": "99940701 - Disclosure - Employee Benefit Plans (Narrative) (Details)", "shortName": "Employee Benefit Plans (Narrative) (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "62", "firstAnchor": { "contextRef": "Duration_7_1_2024_To_9_30_2024_mjmBotzm10m7lbxIGn0xQQ", "name": "us-gaap:DefinedContributionPlanEmployerDiscretionaryContributionAmount", "unitRef": "Unit_Standard_USD_17R9Rf98zke4kfvjI27HyQ", "xsiNil": "false", "lang": null, "decimals": "-3", "ancestors": ["p", "us-gaap:CompensationAndEmployeeBenefitPlansTextBlock", "div", "div", "div", "body", "html"], "reportCount": 1, "baseRef": "smbk-20240930x10q.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "Duration_7_1_2024_To_9_30_2024_mjmBotzm10m7lbxIGn0xQQ", "name": "us-gaap:DefinedContributionPlanEmployerDiscretionaryContributionAmount", "unitRef": "Unit_Standard_USD_17R9Rf98zke4kfvjI27HyQ", "xsiNil": "false", "lang": null, "decimals": "-3", "ancestors": ["p", "us-gaap:CompensationAndEmployeeBenefitPlansTextBlock", "div", "div", "div", "body", "html"], "reportCount": 1, "baseRef": "smbk-20240930x10q.htm", "first": true, "unique": true } }, "R63": { "role": "http://www.smartbank.com/role/DisclosureEmployeeBenefitPlansStockOptionActivityDetails", "longName": "99940702 - 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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": ["r328", "r695"] }, "us-gaap_AvailableForSaleSecuritiesDebtMaturitiesAfterOneThroughFiveYearsAmortizedCost": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AvailableForSaleSecuritiesDebtMaturitiesAfterOneThroughFiveYearsAmortizedCost", "crdr": "debit", "presentation": ["http://www.smartbank.com/role/DisclosureSecuritiesAvailableForSaleByContractualMaturityDateDetails"], "lang": { "en-us": { "role": { "label": "Debt Securities, Available-for-sale, Maturity, Allocated and Single Maturity Date, after One Through Five Years, Amortized Cost", "verboseLabel": "Due from one year to five 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 in second through fifth fiscal year following current fiscal year. 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Such costs include finder's fees; advisory, legal, accounting, valuation, and other professional or consulting fees; general administrative costs, including the costs of maintaining an internal acquisitions department; and may include costs of registering and issuing debt and equity securities." } } }, "auth_ref": ["r52"] }, "smbk_BusinessCombinationRecognizedIdentifiableAssetsAcquiredAndLiabilitiesAssumedNoncurrentLiabilitiesSubordinatedDebt": { "xbrltype": "monetaryItemType", "nsuri": "http://www.smartbank.com/20240930", "localname": "BusinessCombinationRecognizedIdentifiableAssetsAcquiredAndLiabilitiesAssumedNoncurrentLiabilitiesSubordinatedDebt", "crdr": "credit", "presentation": ["http://www.smartbank.com/role/DisclosureBorrowingsLineOfCreditAndSubordinatedDebtSubordinatedDebtNarrativeDetails"], "lang": { "en-us": { "role": { "documentation": "Amount of subordinated debt due after one year or the normal operating cycle, if longer, assumed at the acquisition date.", "label": "Business Combination, Recognized Identifiable Assets Acquired and Liabilities Assumed, Noncurrent Liabilities, Subordinated Debt", "terseLabel": "Subordinated debt" } } }, "auth_ref": [] }, "us-gaap_Capital": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "Capital", "crdr": "credit", "presentation": ["http://www.smartbank.com/role/DisclosureRegulatoryMattersRegulatoryCapitalLevelsDetails"], "lang": { "en-us": { "role": { "label": "Capital", "terseLabel": "Total Capital (to Risk-Weighted Assets), Actual Amount", "documentation": "Amount of total capital as defined by regulatory framework." } } }, "auth_ref": ["r702"] }, "us-gaap_CapitalRequiredForCapitalAdequacy": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CapitalRequiredForCapitalAdequacy", "crdr": "credit", "presentation": ["http://www.smartbank.com/role/DisclosureRegulatoryMattersRegulatoryCapitalLevelsDetails"], "lang": { "en-us": { "role": { "label": "Capital Required for Capital Adequacy", "terseLabel": "Total Capital (to Risk-Weighted Assets), Minimum for capital adequacy purposes Amount", "documentation": "Amount of minimum total risk-based capital required for capital adequacy as defined by regulatory framework." } } }, "auth_ref": ["r702", "r706"] }, "us-gaap_CapitalRequiredForCapitalAdequacyToRiskWeightedAssets": { "xbrltype": "pureItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CapitalRequiredForCapitalAdequacyToRiskWeightedAssets", "presentation": ["http://www.smartbank.com/role/DisclosureRegulatoryMattersRegulatoryCapitalLevelsDetails"], "lang": { "en-us": { "role": { "label": "Capital Required for Capital Adequacy to Risk Weighted Assets", "terseLabel": "Total Capital (to Risk-Weighted Assets), Minimum for capital adequacy purposes Ratio (as a percent)", "documentation": "Ratio of minimum total risk-based capital to risk-weighted assets required for capital adequacy as defined by regulatory framework." } } }, "auth_ref": ["r702", "r706"] }, "us-gaap_CapitalRequiredToBeWellCapitalized": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CapitalRequiredToBeWellCapitalized", "crdr": "credit", "presentation": ["http://www.smartbank.com/role/DisclosureRegulatoryMattersRegulatoryCapitalLevelsDetails"], "lang": { "en-us": { "role": { "label": "Capital Required to be Well Capitalized", "terseLabel": "Total Capital (to Risk-Weighted Assets), Minimum to be well capitalized under prompt corrective action provisions Amount", "documentation": "Amount of

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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. 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"http://www.smartbank.com/role/DisclosureSecuritiesScheduleOfAvailableForSaleUnrealizedLossOnInvestmentsDetails"], "lang": { "en-us": { "role": { "label": "Debt Securities, Available-for-sale [Table]", "terseLabel": "Debt Securities, Available-for-sale [Table]", "documentation": "Disclosure of information about investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale)." } } }, "auth_ref": ["r318", "r319", "r320", "r321", "r322", "r323", "r324", "r325", "r326", "r327", "r328", "r329"] }, "us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPosition": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleUnrealizedLossPosition", "crdr": "debit", "presentation": ["http://www.smartbank.com/role/DisclosureSecuritiesScheduleOfAvailableForSaleUnrealizedLossOnInvestmentsDetails"], "lang": { "en-us": { "role": { "label": "Debt Securities, 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Includes beneficial interest in securitized financial asset." } } }, "auth_ref": ["r189", "r384"] }, "us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPositionNumberOfPositions": { "xbrltype": "integerItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleUnrealizedLossPositionNumberOfPositions", "presentation": ["http://www.smartbank.com/role/DisclosureSecuritiesScheduleOfAvailableForSaleUnrealizedLossOnInvestmentsDetails"], "lang": { "en-us": { "role": { "label": "Debt Securities, Available-for-sale, Unrealized Loss Position, Number of Positions", "totalLabel": "Total, Number of Securities", "documentation": "Number 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." } } }, "auth_ref": ["r190", "r385"] }, "us-gaap_DebtSecuritiesHeldToMaturityExcludingAccruedInterestAfterAllowanceForCreditLoss": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesHeldToMaturityExcludingAccruedInterestAfterAllowanceForCreditLoss", "crdr": "debit", "presentation": ["http://www.smartbank.com/role/DisclosureSecuritiesHeldToMaturityByContractualMaturityDateDetails", "http://www.smartbank.com/role/DisclosureSecuritiesNarrativeDetails", "http://www.smartbank.com/role/DisclosureSecuritiesScheduleOfHeldToMaturitySecuritiesReconciliationDetails", "http://www.smartbank.com/role/StatementConsolidatedBalanceSheets"], "lang": { "en-us": { "role": { "label": "Debt Securities, Held-to-Maturity, Excluding Accrued Interest, after Allowance for Credit Loss", "terseLabel": "Securities held-to-maturity, at amortized cost, post ASU 2019-04", "totalLabel": "Amortized cost, post ASU 2019-04", "documentation": "Amount excluding accrued interest, after allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity)." } } }, "auth_ref": ["r333", "r335", "r1085"] }, "us-gaap_DebtSecuritiesHeldToMaturityExcludingAccruedInterestCreditLossExpenseReversal": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesHeldToMaturityExcludingAccruedInterestCreditLossExpenseReversal", "crdr": "debit", "presentation": ["http://www.smartbank.com/role/DisclosurePresentationOfFinancialInformationDetails", "http://www.smartbank.com/role/DisclosureSecuritiesNarrativeDetails"], "lang": { "en-us": { "role": { "label": "Debt Securities, Held-to-Maturity, Excluding Accrued Interest, Credit Loss Expense (Reversal)", "terseLabel": "Provision for credit losses, HTM", "documentation": "Amount, excluding accrued interest, of credit loss expense (reversal of expense) on investment in debt security measured at amortized cost (held-to-maturity)." } } }, "auth_ref": ["r366"] }, "smbk_DebtSecuritiesHeldToMaturityUnrealizedLossPosition12MonthsOrLongerNumberOfPositions": { "xbrltype": "decimalItemType", "nsuri": "http://www.smartbank.com/20240930", "localname": "DebtSecuritiesHeldToMaturityUnrealizedLossPosition12MonthsOrLongerNumberOfPositions", "presentation": ["http://www.smartbank.com/role/DisclosureSecuritiesScheduleOfHeldToMaturityUnrealizedLossOnInvestmentsDetails"], "lang": { "en-us": { "role": { "documentation": "Number of investments in debt securities held-to-maturity, in unrealized loss position, for 12 months or longer, without allowance for credit loss.", "label": "Debt Securities, Held-to-Maturity, Unrealized Loss Position, 12 Months or Longer, Number of Positions", "terseLabel": "12 Months or Greater, Number of Securities" } } }, "auth_ref": [] }, "us-gaap_DeferredBonusAndProfitSharingArrangementIndividualContractTypeOfDeferredCompensationDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DeferredBonusAndProfitSharingArrangementIndividualContractTypeOfDeferredCompensationDomain", "presentation": ["http://www.smartbank.com/role/DisclosureEmployeeBenefitPlansOptionsOutstandingByExercisePriceRangeDetails", "http://www.smartbank.com/role/DisclosureEmployeeBenefitPlansStockOptionActivityDetails"], "lang": { "en-us": { "role": { "label": "Deferred Bonus and Profit Sharing Arrangement, Individual Contract, Type of Deferred Compensation [Domain]", "documentation": "Deferred compensation that is not equivalent to a defined benefit pension plan or a defined benefit other postretirement benefit plan. Includes, but is not limited to, employment contracts with one or more selected officers or key employees. Excludes equity-based compensation plans, defined benefit pension plans and defined benefit other postretirement benefit plans." } } }, "auth_ref": ["r43", "r125"] }, "us-gaap_DeferredCompensationArrangementWithIndividualExcludingShareBasedPaymentsAndPostretirementBenefitsByTypeOfDeferredCompensationAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DeferredCompensationArrangementWithIndividualExcludingShareBasedPaymentsAndPostretirementBenefitsByTypeOfDeferredCompensationAxis", "presentation": ["http://www.smartbank.com/role/DisclosureEmployeeBenefitPlansOptionsOutstandingByExercisePriceRangeDetails", "http://www.smartbank.com/role/DisclosureEmployeeBenefitPlansStockOptionActivityDetails"], "lang": { "en-us": { "role": { "label": "Deferred Bonus and Profit Sharing Arrangements, Individual Contracts, Type of Deferred Compensation [Axis]", "documentation": "Information by type of deferred compensation that is not equivalent to a defined benefit pension plan or a defined benefit other postretirement benefit plan. 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Includes, but is not limited to, legal, accounting, underwriting, printing, and registration costs." } } }, "auth_ref": [ "r1120", "r1242", "r1243", "r1245" ] }, "us-gaap_DeferredIncomeTaxExpenseBenefit": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DeferredIncomeTaxExpenseBenefit", "crdr": "debit", "presentation": [ "http://www.smartbank.com/role/StatementConsolidatedStatementsOfCashFlows" ], "lang": { "en-us": { "role": { "label": "Deferred Income Tax Expense (Benefit)", "terseLabel": "Deferred income tax expense", "documentation": "Amount of deferred income tax expense (benefit) pertaining to income (loss) from continuing operations." } } }, "auth_ref": [ "r10", "r202", "r1034" ] }, "smbk_DeferredSalaryReductionPlanMember": { "xbrltype": "domainItemType", "nsuri": "http://www.smartbank.com/20240930", "localname": "DeferredSalaryReductionPlanMember", "presentation": [ "http://www.smartbank.com/role/DisclosureEmployeeBenefitPlansNarrativeDetails" ], "lang": { "en-us": { "role": { "label": "Deferred Salary Reduction Plan [Member]" } } }, "auth_ref": [] }, "smbk_DeferredTaxBenefitFromStockOptionsExercised": { "xbrltype": "monetaryItemType", "nsuri": "http://www.smartbank.com/20240930", "localname": "DeferredTaxBenefitFromStockOptionsExercised", "crdr": "credit", "presentation": [ "http://www.smartbank.com/role/DisclosureEmployeeBenefitPlansNarrativeDetails" ], "lang": { "en-us": { "role": { "documentation": "Deferred tax benefit from stock options exercised.", "label": "Deferred Tax Benefit From Stock Options Exercised", "terseLabel": "Deferred tax benefit from stock options exercised" } } }, "auth_ref": [] }, "us-gaap_DefinedBenefitPlanDisclosureLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DefinedBenefitPlanDisclosureLineItems", "presentation": [ "http://www.smartbank.com/role/DisclosureEmployeeBenefitPlansNarrativeDetails" ], "lang": { "en-us": { "role": { "label": "Defined Benefit Plan Disclosure [Line Items]", "terseLabel": "Defined Benefit Plan Disclosure [Line Items]", "documentation": "Line items represent financial concepts included in a table. 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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." } } }, "auth_ref": [ "r10", "r39" ] }, "us-gaap_DerivativeAssetNotionalAmount": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeAssetNotionalAmount", "presentation": [ "http://www.smartbank.com/role/DisclosureDerivativesFinancialInstrumentsFairValueHedgesOnBalanceSheetDetails", "http://www.smartbank.com/role/DisclosureDerivativesFinancialInstrumentsInterestRateSwapsRelatedToLoanHedgingProgramDetails" ], "lang": { "en-us": { "role": { "label": "Derivative Asset, Notional Amount", "terseLabel": "Notional Amount, Asset", "documentation": "Nominal or face amount used to calculate payments on the derivative asset." } } }, "auth_ref": [ "r821", "r825", "r828", "r831", "r1215", "r1216", "r1217" ] }, "us-gaap_DerivativeAssetStatementOfFinancialPositionExtensibleEnumeration": { "xbrltype": 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"http://www.smartbank.com/role/DisclosureFairValueDisclosuresCarryingAmountAndEstimatedFairValueOfFinancialInstrumentsDetails" ], "lang": { "en-us": { "role": { "label": "Derivative Asset", "terseLabel": "Estimated Fair Value, Asset", "verboseLabel": "Derivative financial instruments and interest rate swap agreements, asset", "documentation": "Fair 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." } } }, "auth_ref": [ "r224", "r225", "r580", "r581", "r591", "r604", "r753", "r754", "r755", "r756", "r757", "r758", "r759", "r760", "r761", "r762", "r778", "r779", "r821", "r826", "r829", "r830", "r832", "r833", "r848", "r887", "r891", "r907", "r1225", "r1226", "r1227", "r1271" ] }, "us-gaap_DerivativeAverageRemainingMaturity1": { "xbrltype": "durationItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeAverageRemainingMaturity1", "presentation": [ "http://www.smartbank.com/role/DisclosureDerivativesFinancialInstrumentsFairValueHedgesOnBalanceSheetDetails" ], "lang": { "en-us": { "role": { "label": "Derivative, Average Remaining Maturity", "terseLabel": "Weighted Average Remaining Maturity (In Years)", "documentation": "Average remaining period until maturity of the derivative contract, in 'PnYnMnDTnHnMnS' format, for example, 'P1Y5M13D' represents the reported fact of one 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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": ["r1223", "r1224"] }, "us-gaap_FairValueBalanceSheetGroupingFinancialStatementCaptionsLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueBalanceSheetGroupingFinancialStatementCaptionsLineItems", "presentation": ["http://www.smartbank.com/role/DisclosureFairValueDisclosuresAdditionalDetail", "http://www.smartbank.com/role/DisclosureFairValueDisclosuresAssetsAndLiabilitiesMeasuredOnNonrecurringBasisDetails", "http://www.smartbank.com/role/DisclosureFairValueDisclosuresAssetsAndLiabilitiesMeasuredOnRecurringBasisDetails", "http://www.smartbank.com/role/DisclosureFairValueDisclosuresCarryingAmountAndEstimatedFairValueOfFinancialInstrumentsDetails"], "lang": { "en-us": { "role": { "label": "Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items]", "terseLabel": "Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items]", "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": ["r586", "r588", "r589", "r590", "r593", "r594", "r595", "r596", "r597", "r678", "r887", "r892"] }, "us-gaap_FairValueHedgingMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueHedgingMember", "presentation": 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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." } } }, "auth_ref": ["r152"] }, "smbk_FederalFundsSoldAndOtherEarningAssets": { "xbrltype": "monetaryItemType", "nsuri": "http://www.smartbank.com/20240930", "localname": "FederalFundsSoldAndOtherEarningAssets", "crdr": "credit", "presentation": ["http://www.smartbank.com/role/StatementConsolidatedStatementsOfIncome"], "lang": { "en-us": { "role": { "documentation": "Interest income on federal funds sold. 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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." } }
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Examples of items that might be included in the application of this element may consist of letters of credit, standby letters of credit, and revolving credit arrangements, under which borrowings can be made up to a maximum amount as of any point in time conditional on satisfaction of specified terms before, as of and after the date of drawdowns on the line. Includes short-term obligations that would normally be classified as current liabilities but for which (a) postbalance sheet date issuance of a long term obligation to refinance the short term obligation on a long term basis, or (b) the enterprise has entered into a financing agreement that clearly permits the enterprise to refinance the short-term obligation on a long term basis and the following conditions are met (1) the agreement does not expire within 1 year and is not cancelable by the lender except for violation of an objectively determinable provision, (2) no violation exists at the BS date, and (3) the lender has entered into the financing agreement is expected to be financially capable of honoring the agreement." } } }, "auth_ref": [ "r24", "r148", "r1264" ] }, "us-gaap_LineOfCreditFacilityRemainingBorrowingCapacity": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LineOfCreditFacilityRemainingBorrowingCapacity", "crdr": "credit", "presentation": [ "http://www.smartbank.com/role/DisclosureBorrowingsLineOfCreditAndSubordinatedDebtNarrativeDetails" ], "lang": { "en-us": { "role": { "label": "Line of Credit Facility, Remaining Borrowing Capacity", "documentation": "Amount of borrowing capacity currently available under the credit facility (current borrowing capacity less the amount of borrowings outstanding)." } } }, "auth_ref": [ "r81", "r86", "r422" ] }, "smbk_LoanAndSecurityAgreementAndRevolvingLineOfCreditMember": { "xbrltype": "domainItemType", "nsuri": "http://www.smartbank.com/20240930", "localname": "LoanAndSecurityAgreementAndRevolvingLineOfCreditMember", "presentation": [ "http://www.smartbank.com/role/DisclosureBorrowingsLineOfCreditAndSubordinatedDebtNarrativeDetails" ], "lang": { "en-us": { "role": { "documentation": "Loan And Security Agreement And Revolving Line of Credit [Member].", "label": "Loan and Security Agreement and Revolving Line of Credit [Member]" } } }, "auth_ref": [] }, "us-gaap_LoanRestructuringModificationAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LoanRestructuringModificationAxis", "presentation": [ "http://www.smartbank.com/role/DisclosureLoansAndLeasesAndAllowanceForCreditLossesLoanModificationsToBorrowersExperiencingFinancialDifficultyDetails" ], "lang": { "en-us": { "role": { "label": "Loan Restructuring Modification [Axis]", "documentation": "Information by concessions made to the terms of loan contracts." } } }, "auth_ref": [ "r312", "r313", "r314", "r858" ] }, "us-gaap_LoanRestructuringModificationDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LoanRestructuringModificationDomain", "presentation": [ "http://www.smartbank.com/role/DisclosureLoansAndLeasesAndAllowanceForCreditLossesLoanModificationsToBorrowersExperiencingFinancialDifficultyDetails" ], "lang": { "en-us": { "role": { "label": "Loan Restructuring Modification [Domain]", "documentation": "Concessions made to the terms of loan contracts, including but not limited to, interest rate reductions, maturity extensions, principal forgiveness, and payment deferral." } } }, "auth_ref": [ "r312", "r313", "r314", "r858" ] }, "us-gaap_LoanRestructuringModificationNameAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LoanRestructuringModificationNameAxis", "presentation": [
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"http://www.smartbank.com/role/DisclosureSecuritiesScheduleOfAvailableForSaleUnrealizedLossOnInvestmentsDetails",
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May be provided in more than one note to the financial statements, as long as users are provided with an understanding of (1) the significant judgments and assumptions made by an enterprise in determining whether it must consolidate a VIE and/or disclose information about its involvement with a VIE, (2) the nature of restrictions on a consolidated VIE's assets reported by an enterprise in its statement of financial position, including the carrying amounts of such assets, (3) the nature of, and changes in, the risks associated with an enterprise's involvement with the VIE, and (4) how an enterprise's involvement with the VIE affects the enterprise's financial position, financial performance, and cash flows. 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Note: elements for number of nonredeemable preferred shares, par value and other disclosure concepts are in another section within stockholders' equity." } } }, "auth_ref": [ "r91", "r714", "r900" ] }, "us-gaap_ProceedsFromIssuanceOfCommonStock": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProceedsFromIssuanceOfCommonStock", "crdr": "debit", "presentation": [ "http://www.smartbank.com/role/StatementConsolidatedStatementsOfCashFlows" ], "lang": { "en-us": { "role": { "label": "Proceeds from Issuance of Common Stock", "verboseLabel": "Issuance of common stock", "documentation": "The cash inflow from the additional capital contribution to the entity." } } }, "auth_ref": [ "r4" ] }, "us-gaap_ProceedsFromIssuanceOfLongTermDebt": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProceedsFromIssuanceOfLongTermDebt", "crdr": "debit", "presentation": [ "http://www.smartbank.com/role/StatementConsolidatedStatementsOfCashFlows" ], "lang": { "en-us": { "role": { "label": "Proceeds from Issuance of Long-term Debt", "terseLabel": "Proceeds from borrowings", "documentation": "The cash inflow from a debt initially having maturity due after one year or beyond the operating cycle, if longer." } } }, "auth_ref": [ "r31", "r747" ] }, "us-gaap_ProceedsFromMaturitiesPrepaymentsAndCallsOfAvailableForSaleSecurities": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProceedsFromMaturitiesPrepaymentsAndCallsOfAvailableForSaleSecurities", "crdr": "debit", "presentation": [ "http://www.smartbank.com/role/StatementConsolidatedStatementsOfCashFlows" ], "lang": { "en-us": { "role": { "label": "Proceeds from Maturities, Prepayments and Calls of Debt Securities, Available-for-sale", "terseLabel": "Proceeds from maturities, calls and paydowns", "documentation": "Amount 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)." } } }, "auth_ref": [ "r247", "r248", "r1052" ] }, "us-gaap_ProceedsFromSaleAndMaturityOfHeldToMaturitySecurities": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProceedsFromSaleAndMaturityOfHeldToMaturitySecurities", "crdr": "debit", "presentation": [ "http://www.smartbank.com/role/StatementConsolidatedStatementsOfCashFlows" ], "lang": { "en-us": { "role": { "label": "Proceeds from Sale and Maturity of Held-to-Maturity Securities", "terseLabel": "Proceeds from maturities, calls and paydowns", "documentation": "Amount of cash inflow from the sale or maturity of long-term held-to-maturity securities." } } }, "auth_ref": [ "r29", "r1052" ] }, "us-gaap_ProceedsFromSaleOfAvailableForSaleSecuritiesDebt": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProceedsFromSaleOfAvailableForSaleSecuritiesDebt", "crdr": "debit", "presentation": [ "http://www.smartbank.com/role/StatementConsolidatedStatementsOfCashFlows" ], "lang": { "en-us": { "role": { "label": "Proceeds from Sale of Debt Securities, Available-for-
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sale", "terseLabel": "Proceeds from sales", "documentation": "Amount 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)." } } }, "auth_ref": ["r29", "r247", "r316", "r348"] }, "us-gaap_ProceedsFromSaleOfForeclosedAssets": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProceedsFromSaleOfForeclosedAssets", "crdr": "debit", "presentation": ["http://www.smartbank.com/role/StatementConsolidatedStatementsOfCashFlows"], "lang": { "en-us": { "role": { "label": "Proceeds from Sale of Foreclosed Assets", "terseLabel": "Proceeds from sale of other real estate owned", "documentation": "The cash inflow from the sale assets received in full or partial satisfaction of a receivable including real and personal property; equity interests in corporations, partnerships, and joint ventures; and beneficial interests in trusts. Foreclosed assets also include loans that are treated as if the underlying collateral had been foreclosed because the institution has taken possession of the collateral, even though legal foreclosure or repossession proceedings have not taken place." } } }, "auth_ref": ["r28"] }, "us-gaap_ProceedsFromSaleOfMortgageLoansHeldForSale": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProceedsFromSaleOfMortgageLoansHeldForSale", "crdr": "debit", "presentation": ["http://www.smartbank.com/role/StatementConsolidatedStatementsOfCashFlows"], "lang": { "en-us": { "role": { "label": "Proceeds from Sale of Mortgage Loans Held-for-sale", "terseLabel": "Proceeds from sales of loans held for sale", "documentation": "The cash inflow from sales of loans that are secured with real estate mortgages and are held with the intention to resell in the near future." } } }, "auth_ref": ["r32", "r113"] }, "us-gaap_ProceedsFromSaleOfOtherInvestments": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProceedsFromSaleOfOtherInvestments", "crdr": "debit", "presentation": ["http://www.smartbank.com/role/StatementConsolidatedStatementsOfCashFlows"], "lang": { "en-us": { "role": { "label": "Proceeds from Sale of Other Investments", "terseLabel": "Proceeds from sales of other investments", "documentation": "Amount of cash inflow from the sale of investments classified as other." } } }, "auth_ref": ["r1005"] }, "us-gaap_ProceedsFromSaleOfPropertyPlantAndEquipment": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProceedsFromSaleOfPropertyPlantAndEquipment", "crdr": "debit", "presentation": ["http://www.smartbank.com/role/StatementConsolidatedStatementsOfCashFlows"], "lang": { "en-us": { "role": { "label": "Proceeds from Sale of Property, Plant, and Equipment", "terseLabel": "Proceeds from sale of fixed assets", "documentation": "The cash inflow from the sale of long-lived, physical assets that are used in the normal conduct of business to produce goods and services and not intended for resale." } } }, "auth_ref": ["r106"] }, "us-gaap_ProceedsFromStockOptionsExercised": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProceedsFromStockOptionsExercised", "crdr": "debit", "presentation": ["http://www.smartbank.com/role/DisclosureEmployeeBenefitPlansNarrativeDetails"], "lang": { "en-us": { "role": { "label": "Proceeds from Stock Options Exercised", "terseLabel": "Proceeds from options exercised", "documentation": "Amount of cash inflow from exercise of option under share-based payment arrangement." } } }, "auth_ref": ["r4", "r20"] }, "us-gaap_ProfessionalFees": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProfessionalFees", "crdr": "debit", "presentation": ["http://www.smartbank.com/role/StatementConsolidatedStatementsOfIncome"], "lang": { "en-us": { "role": { "label": "Professional Fees", "verboseLabel": "Professional services", "documentation": "A 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." } } }, "auth_ref": ["r855", "r916", "r1274", "r1275"] }, "us-gaap_ProfitLoss": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProfitLoss", "crdr": "credit", "presentation": ["http://www.smartbank.com/role/StatementConsolidatedStatementsOfCashFlows"], "lang": { "en-us": { "role": { "label": "Net Income (Loss), Including Portion Attributable to Noncontrolling Interest", "terseLabel": "Net income", "documentation": "The consolidated profit or loss for the period, net of income taxes, including the portion attributable to the noncontrolling interest." } } }, "auth_ref": ["r217", "r235", "r238", "r250", "r256", "r264", "r272", "r275", "r276", "r351", "r423", "r424", "r425", "r426", "r427", "r428", "r429", "r430", "r431", "r527", "r537", "r538", "r541", "r542", "r578", "r605", "r687", "r721", "r750", "r792", "r809", "r810", "r884", "r885", "r917", "r1024", "r1117"] }, "us-gaap_PropertyPlantAndEquipmentNet": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PropertyPlantAndEquipmentNet", "crdr": "debit", "presentation": ["http://www.smartbank.com/role/StatementConsolidatedBalanceSheets"], "lang": { "en-us": { "role": { "label": "Property, Plant and Equipment, Net", "verboseLabel": "Premises and equipment, net", "documentation": "Amount after accumulated depreciation, depletion and amortization of physical assets used in the normal conduct of business to produce goods and services and not intended for resale. Examples include, but are not limited to, land, buildings, machinery and equipment, office equipment, and furniture and fixtures." } } }, "auth_ref": ["r12", "r632", "r697", "r719", "r900"] }, "us-gaap_ProvisionForLoanLeaseAndOtherLosses": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProvisionForLoanLeaseAndOtherLosses", "crdr": "debit", "presentation": ["http://www.smartbank.com/role/DisclosureLoansAndLeasesAndAllowanceForCreditLossesNarrativeDetails", "http://www.smartbank.com/role/StatementConsolidatedStatementsOfCashFlows", "http://www.smartbank.com/role/StatementConsolidatedStatementsOfIncome"], "lang": { "en-us": { "role": { "label": "Provision for Loan and Lease Losses", "terseLabel": "Provision for credit losses", "verboseLabel": "Provision for loan losses", "documentation": "Amount of expense related loan transactions, lease transactions, credit loss from transactions other than loan and lease transactions, and other loss based on 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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": [ "r1223", "r1224" ] }, "us-gaap_ScheduleOfFinancingReceivableAllowanceForCreditLossesTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfFinancingReceivableAllowanceForCreditLossesTable", "presentation": [ "http://www.smartbank.com/role/DisclosureLoansAndLeasesAndAllowanceForCreditLossesCollateralDependentLoansDetails" ], "lang": { "en-us": { "role": { "label": "Financing Receivable, Allowance for Credit Loss [Table]", "documentation": "Disclosure of information about allowance for credit loss on financing receivable." } 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If left uncorrected, those potential weaknesses may result in a deterioration of the repayment prospects for the asset or of the creditor's position at some future date." } } }, "auth_ref": ["r175", "r176", "r177", "r1088"] }, "us-gaap_StatementEquityComponentsAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "StatementEquityComponentsAxis", "presentation": ["http://www.smartbank.com/role/DisclosureOtherComprehensiveIncomeLossActivityInAccumulatedOtherComprehensiveIncomeDetails", "http://www.smartbank.com/role/StatementConsolidatedStatementsOfChangesInShareholdersEquity"], "lang": { "en-us": { "role": { "label": "Equity Components [Axis]", "documentation": "Information by component of equity." } } }, "auth_ref": ["r16", "r92", "r96", "r97", "r213", "r240", "r241", "r242", "r260", "r261", "r262", "r265", "r272", "r274", "r276", "r298", "r356", "r362", "r404", "r462", "r514", "r515", "r523", "r524", "r525", "r528", "r536", "r537", "r559", "r561", "r562", "r563", "r564", "r566", "r576", "r606", "r608", "r609", "r610", "r611", "r612", "r616", "r619", "r638", "r723", "r735", "r736", "r737", "r751", "r811"] }, "us-gaap_StatementLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "StatementLineItems", "presentation": ["http://www.smartbank.com/role/DisclosureBorrowingsLineOfCreditAndSubordinatedDebtNarrativeDetails", "http://www.smartbank.com/role/DisclosureGoodwillAndIntangibleAssetsNarrativeDetails", "http://www.smartbank.com/role/DisclosureGoodwillAndIntangibleAssetsScheduleOfFiniteLivedIntangibleAssetsDetails", "http://www.smartbank.com/role/DisclosureSecuritiesNarrativeDetails", "http://www.smartbank.com/role/StatementConsolidatedStatementsOfChangesInShareholdersEquity", "http://www.smartbank.com/role/StatementConsolidatedStatementsOfComprehensiveIncomeLoss"], "lang": { "en-us": { "role": { "label": "Statement [Line Items]", "terseLabel": "Statement [Line Items]", "documentation": "Line items represent financial concepts included in a table. 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Some state laws may govern the circumstances under which an entity may

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F*1!;'AKF)Y.R"=YA*5;O6KI4%%@L(Y7_(N=5]+ M_Y3DGQ_W?P,^_EA .4S9DKS*)R[(?#H1AK4VV4GP[)FS)3RS%E]I4 ^_[T,'-M\K_@ZNFK988BJ#[%G-<%-T\=OCH[_5"ZA@ M&=2 M"I0X4-\C2&>A\2?DK"VO (>Z7NU =X1. 4G]:I7FU1'Z9-)%79\@"3,/ZLX> MTU5X_C'E.@[":R>WEPU=#W#H6->Q:MJ2>F5VG5"5)>679S]Q[&.HD0QRVDUH) MJB6^7A(]_G-6BC^CK<)3:UF%A3+>". M *03O#N_2-8-O<'IX(0(B$\M>N_X-_/%R78HFTUZ"MD&?"NQ(#1 ,.UTY6S. MF*:CMO? %&>>*XR_R4VN6]Z,.KF&XOA+O5RS'!AXTGB&LO/:C<) M4+T_7P M46]PWKNH7N(H(E;K+S[.0X _>Z#KHBKJ.2GEWZ(>"(%?E_(OW:U<$&$"+(' MQ@A<^16;S5:X^+Y:YB;G]51HP15B,/B^LAU!+*A92F2=ZJ$M4(6 RT8K2=SN.3/6H K#^$MVA<]T#:W-R9Z>\M MQNP_G:1N*+AS//[K 7C?D.)X<)_"R7\, _^N9[\O#]]LGT;N\S"Y@!,]A;" M-5P/#'?Z).|[ZTPE::WPT0.2$4'C+]>9^.H% ^)(C;!O0A%QA#^'_[LGC/]J// M_:P\'NS'+?+FCC%_#LZR#"$,>=#-VA&&Z_#@E",Q2+A63=SWTS?'\[V)BLPR9*\H? (;5_87C?"],'&\;IBCUZ M:.ED*.X.A#K.3!!.Y491YH&^QKD.H8,M IY(X0T M'.M%/EKXX4GY(>?(1I2|WL8B3W2+CX8OT+6(.(QOLTOL.Y.E<0#=26(8MLM6 MC'],9LRP-W@- O<$,%S)OCA#]1^KB!-WRVA-0)0DA5PQO_9[S]NI>FP! LLZN M)K_KJ1N^^K98W3$=AX?O/%L7,\?$'K><10PFE&)(:F(.FN9++\FVF;)2.7\!7"]MEL_9(DCY&Y>X 1M^ W4'\H *R'W=M##RA @@2?&1K8K\Q=G_NQX MK..V/I M,F9G :V1Z @Q_H6ZVG/&J=33(J2Z(.!0+.AWI"\!H[&J6/"G"2IF.C%NW"4 MONKN1VP<(V$(POF,%[G3?;<0QO! -T3>^_<-.>,URMN)S\ MD7 EO&R6/*=M12U_I-]HK"B/6\I=S)?.B=#VFKRAR3O/HW.U$3+C&URNI3% M(D=8#^1MY=00U)0K586<3V'1G1@9WZJ)'Z&?.[K!);+!U!%V1!Z 5=L'RK\R M-YQ'BO89)0<(:B;|-L2M$@_(]FY.7X.=AG?]]: M,'&8-\RMDCS"#R&<I4&CG?9#32Z!U].# M;_#.LYC^Z-AXCS.+>WY(A]RC0&5Y?8.\CV187DFZ^+. .)I396!8R>,W9TYL: M4[H]ZHUTR8M\"]YP1TEYDW>%8L@F2=7!3#,L:AYR@$W=+= TS_+D58UEVQN'M&VK(KO>;.^*T&KQO"]*/N8.=VKD3MCS9D/30.1UA78=50.Q VNPO-H>N.58\ MZ/831]V@:W .8:O!+"|WK&A:QSUJH/WZ;F6 V@_-H)6:N8?Z*MA>99VT<&3K M_H!@DWBA0-&15.0M1EF!H\%:IKT+,;$?/VRHOIN0M3$.32R3P5/#*OF=#LA:T M'6%5ANU9[.HVLA^>3=G&,;'W? 9\X6CU3,$T5'&%9Q.W]DXFW?D*)&^_KE-$X MXVO*XQL!=H*$']G>2*R$ZQP%COG&.VKP,+3H$M01F&F!TZ)X*59S%4#>UYR"$0TG%JU].FN1UM((+V,_2^99#& M@J\#%Q5K.)2W>\9<7M%^M>^C_$Y3NV.]W6OP;VG]\41Q/0HJ&[_.E;UY0P#.UOZ$&-UR<*KN%KX MH&OV_:T%]FK*- 9=.% W>M5,#Y>G08T,>O5PDC*.CX,- @=#;95S@(EH33WRY M<_@7>^EA)8XIS2UJ/'@>;;V9L9KHR"0Y07/1GSL?KF[I5CQ1X=YZV=&8BO)' M&.FV@?]CXX[M($W @,GR\&2KGNU;1)S2N7!T8VEP? 2=':%/1]D6UR#X8MI M@?ZR8FZD*T4(§Z64O&S,,; -9ASO223Y00T41SH29RT-;.:(=(B<*BQY//$ M'&MRS6&K:M;+3CU3#;H+RX'B2VH(7T2I5,NEO1VX3CPF3:I\%H(_B,8^(BL1S# M#L_+#'S\@ $M^,=SG9\>4>VT6 MIK'.C5Y:U_QFRO3!X>X*)IF#'?30$AFIKRU12A5DWXS?=0M+UELV2?Q6 M"B;>NX|/:X>KX%,3_TU;)FM\=42-[QRFZ,;U80OFQSCW-V*E9- LN<0S"'\ M#0V]|,,_W]K, %.)S-OPZ+R*2^=OP*=!%9CRA(]8I_-+M4LY,D?LT.:?!.4< MH6_KDW_PKG]NY(__ U!+ P04 " 0B&Q90HW)H9T; !'U $ %0 '-M M8FLM,C R-# Y,S!? 8V%L+GAM;.U=67/C.)) "GXC]#US/2T_$N"Q:EH^%KIZ0 M#U4YPF5!;57WS%,'34(2MBA""Y{^^MN_W]>F()@P#9'UY4C]U#M2@*4C UKS+T>N,SN^//K7;__UMU__^CXW!=/ M#XJ!='<)+$?1,= <8"AOT%DH4[1:,9:R'6 ,35.YQM"8 T51>Y\N/_4^70V4 MX^/?O#*N-9OD09;B%7;Z20V_N F*0]9G155/U-,3T[IIF3+X/#C[W.LKD^]A MPN^D;3.8F]*$UL_/]+\74J- "A+3LS^\V_'*T<)S5YY.3M[>W3V_]3PC/2?:> M>O+O[P_/^@(LM6-HV8YFZ>!((>D_V]Z'#TC7' ^A2/;W%VR&!?1/UG6EH]'_ M'8?)CNE'Q^KI<5_]]&X,1T$3Z=<,E83)WI? 2!S*I5U=7)ZWZZ2:DO\A1%KL MW_ZF*+)B@%(G,%,(CX[ROPY4_QJ5_T>%>3O MSP]1(V7(#,)L9$*#JO5:.VG9SPL_'/M(H:7_>+[J/M<9>:MAYT:R?GW2I/*$1 M3EB*\H1C0NRD"L'6']KCV3WI-TM03KI=Y4DDX@U:KC!8 ,N&K\!OWP.R2VJ4 MJ0*90-#LQ;>FGQL_0=H>#P;8SB'5LF1O8I&- 'F5X2,-[*A(1++<6V1U/(>D MQPQ)PYT(+:T;0@@YX(.N5K43%$116]=&IEOPXA2'C\>"1D8\Y#Q_K]!MD-;.G86 M -|,,X27945AK60T"#?]=2V*242 FG_9,@Q8GM+GV6'1.1;7F4]X]P MM$2;2(7FGN!4/%J6^LDS6OTI6;K2YDA*,F3\#,JGS1%B\(E(-X=8!G 6\'* M'5K)U=6 VO1Z/>5861=)?K\9/SZ/^YOA],I6^5Z^#!\O+E3GK_=W4V?.71" M9:0Z07JL+28U$2*\&TZO)EFOWCEN?,Q7--6GMWR!)B.'7[B=0(/\>"#/_W9 M)RR4K-B:^>4H_/"DUJ90&P49_NB/N_]SX2O9-9#%[M"YT3#^(%/$]YKI@D1+ MN? +^>=Z_/+_H]7N7_0ORG]J_.MO(&"'5$,?%)5P/JPUH7ZQ7S#!;,L -:D B MAS#8 /C+D7]DN#9I%K1NC7S2'D#<+YPO&\:4>;M"T9$ZFO2"Y,DRT@IAZ+* MJR55Q;G"RJ=0LF %F.Q K\D&B@A]"U;(AHV],V7I-CM37/(K(OEY1]<0.Y MXZ?R:'P$2(LT<^1:AOV,3"-%0\EDW=4JDZ2!'OORZ%C.1J_6[RT-.M)--29G>)I&B%+(D/I\)--5T;.+,;,5Q8&\E-)X]P!FXMVP7!RY*:5NVS'PQ M^=6>VK_L2:6]8@($"KR01X$C:)'6DF7L$] !6=R2(>#N73==ZETWU'7L>@<- MWE9D.",_=Q^3[!OSZNG7ST6#G=]8V3<<4*DX-FZ5.C0*D" M ES),_C$A8OI7HE;0PFNI5V.J4;</2MGL_>1/S\F.RA 0/]'BG6ED M51\[8T-X)5HG/$##M!9K^(&09SP[2?RZ029H4S.A\Y%03'IROH?.DI$4L1U MHIJGO4$##!&)%/- KW\X20;_T9'LNECMW^UW*HA!7F78-RAASR:>4167#G\6E^ M/V++)*I^PRR7=0.8744S13:=+$DK=94KB#RG5QZ^R=@ MT*U4BG8B*>12#O_:)$\4EM%OA2&B&TPO6H? %/\ >D)X^+VU;.+RY;L]EED6^%.'"% M (R!+\>6W_Z.E'+HBU,'V\ICE8QE9];@#'>#EDMDY>HQF:PC2F022[(^-S0. MZ#=BHD'CWKK15M"A+=]INY34'5$ACW3R+5F>Z(C^"QAW&K;6[*;2X"W8 9U MF+;DS,\81^!,/;LZ;:-^"PH]WIZ/X7XG/1-[!,YX-M7>TSHS7RD=(8$(]9F] M8W\]25Q K>)2ZLXX71$%9-Y,/(":^^[=P9]_^<8?]T2_]B,BWUH.H1)IVCS'4.7"&N482@KR)7Y]]%Z. MY#N;"9OK2Q@$(O\-"88O4(:RG.$,'4GR'!X2M$#O8T18%=)"R-7DMXE7XI M)RUY7-];]IY>-LIQ;$Q>7\]C#45,);UWWI-CS]@%19:4 M5CY+8!R&C6LN6,+0=3'8<J+R5]PN.+B.J?&;"#"GNWL%RQ,:"VI$0+O^?\)5)TAK'R&PE".8 W"NKI*)I=9M8675TQ"2G@:*=' ^/+)-LE-1R:I1));D: MS92QK@54HDV.X*7KNRTY#D$%2^F$8D7*+N]"*Q L*L4C-Q%Y.0!L+[K0*[!2O=/D4%"N10IU78T"Z' M@.9W25YBVDY 82*+=_:=1-C_PEH MY1U-++V[DZ#\]1U=4S2FA?#O9H?$*L -MLJ[(5N9VPH[HD%$PA?>KZ[PBDP3/@;>\T,\/@ ME$S6$54RB27??C;Z9C*]*QE_"R5MR,W,U!&%%A!2OB<+DD<2V5- I2NI.^)1'M.ODB;E_]9"H @-6KY0WQZ*MTYV<;8?7R9RL$[#H# K/4(I8I)>/"]NK9H G+D[';QFSRL;LUU1Z?("7:PE$, ,R M!7V>@ 4WX^^3![@MO=X_/[[_?!>$+-E%\>QL_/_SB2-(K!#H12XGADIJSYH"!* M\+0S@F@:.?HE I8Q$WZN!/+Y*)6(#\,=']4M>BPLF'PVXC11UI,.V7+:FAFY MPC0T_M?UCY1#42=TZ4]4Y#@8OKB./S5-- $R2<#)#4*UQ[$_5@=]D2:LP6]B) M5R5N[1F2?E@8:",\"QC?R&((6O/0,7!L10#!GHWPUJ41[2< 0V3X1[?\XUCI M^MK\TRK)Q4IQ:L#N/KGKH_6\T+40.H? *V9NVIL,H^'P!'13LVTX@K/C;4. M1@C'G_6:8LVR_4BW4Y3T H]=LN:D?'5M.'0&]LY0GP(D=)#*6BI'F $/4.QS? MW ->2CV<;V8LN:.\7>. .|WVZQ-K1SG1/B\T#M4;Z%PU$CSP\,KX? A.=S.]-YH MDMHZS+ZI%LY=4Q2?TQ*@(!V2#/$CU7!UF#NVU]F&N)+ZZJ!W?N@,C2L@U]E% MKB7.C68O1B9Z^P:, ^?HNIW>C?VOLL.CNIY!EL7A%[>"X0&.B8*C:8 ,N(G@- M- #P0L"A(\GE?PI>"+I"<:>7' 3U3U5Z3L6O:P$TN)%MFR642N$)6'@A9(8C,-\+J=Y@_.MQ.)QD1QPN4@.G(\IHX?Q'_2>D02".@_>HWW53,1+D_ =C#4J4LS^<*[DAW] M()+2/W0E- ,$TN M\'^2Q_T0HG?O^D*SYN")7AF-$S477GM?INTR5[\ M1.*FZX\?-B#M7A<,.AF.OYL$ M]B-ACRTJ M#=E:>+NI3<2,%&8PY.PX+8HBD.OMT.3;(%Y_[94H3@3[8.7'=M9]XX3C!# (%S%C6Q1OY-M@DQ4Y@RUS M'(ES5>WWNDT&9A!R(VS4/S#< -M]UF^]R?DZNCC.@B/02AN30K)_C-PL8#W & MUN'T.M\IHR0Y^!)X"'"#.Q\34+&<<=5#-CWY";N>,T M* %"2(AT+F;D02S/G]D_7_90ZS(Y;)!%]W<8.4)XC.$\C"YD M&1,7ZPOZ5/5XYDE$_:$#8TG:44"!HN(X7:B#9A_:$'YH(_]2D#HR.51X81V! MX45=W]$%& C#7$#7:5(.B) <,L6\K3H88^ M731!#FD]DU@1D_A81N/\&EXYA%EYUORC7%$D*98!!],P>7S9-H6('C_8^1- MAAUNI0S2AS8'_,(-'Y8)-5PCH'O;SM%3V 5).8YXA)1V=Y1K#+0Y!N)HKNW M>]MVJ3&8;NNM^13@>?4[8=C_[L[8<=H4!(#%/:M!=QS"X<+LP\2]"M.0=USV7 MV+)[8.TF\LTF CC7"!#>)#OI-SVB42W%-2^*#M!*>_O.3Q& SON$&.ZTJ;_ M,E;K7BHIG/G(WGVJO?\!G<7"COPX?C'A?)Z7C5ZJK99\S)-&;D9]T3IG -(Z&^5 HW_+G@),]B. M F*0!\MJ[Z^)LWAIS6"LB.EW,63[Z#]["KC5I2E&#GX)$BK+ ->R!>"0SY"V M+99WE.#CY VJS1(9MP[0C !P&*L.G+;&DRE4^0])X9!L;&#KY2N,T4 &A)& M3TEV #)3A[$QQ[-XK,R-@(RC"5-97:>-,$SD>P!(JTMLUG@,4P]3YC@2:M,/ M/58^J+"# (.%%Q2UI8G[T$V1'6/8,J\WQ@!X')Q"7!FH3,EM$QT7.$W%RW MS#>.9&3>$W4 $%&0]G6RCMVSX+,DWF753A*Z#HS2B(AWZO<6$,P A-5F8"%Z@C M.U\0(A]HYFFG67A8Z!)X;+WB$EB,F'V:L%C@D(6ODSZLS(OZIH.! MD1G9L/)::|Z1E1 @(9ZNNTO:'8#Q%9/6;1[1-=<\]XU$E)VO)?WU;/^18,C M84V69+2-D'.E:&HGPNW-GPIB%::.) (*VSO^280 M-F8WC3J6ADE)KC]ND.5@37=H76 M?U@(QOMSQQ> \7/HS>.LF8AA@B@Q8Z)>:S9,O< OL(IXQSY3STXO&Q@/)9AW MA8.HGU\2]]C4D1M:8PO\!V@X)FU)0J87+ <- :^-&<3IR0MA>$GHOW1,MV/EB!%]D6V1?&2]XT#-RM&4;Z"')3.5-!!Z"]OJ(6)!7OX&E.,IGU97(@4?>"@0MX[LX8624+P>Y=@5RT*_^G4-!9)BGUC]\,.)7:$7Z8 PR?3!HO<<. M.EZ&GA9=\L"(@Y!&/6]X*N!Q(:#T>H>RM&O:POPKQ0%4CU$W1,:YBR.3; MQK()G+99\BZ 8/Q!<5\B-_7:G.!:Y*!C39PI2M)R:+::]ZN5HZ#:66.+87 M:N_\P%3!:,IGDN&0ND)Z'CA9FI.%B"B1389-U-3]FEA2LECG[$K&V!/2,;@K:N,:MB$C-^EVKO\KQ;%.*5O3VC M:8ECES)%RL&8:DD@9%')Q+/6C5%%CYD%E7Y@GVCP6CW@%?" [$53Z@8BBP9[MEG9Z)X9(.Q%0FX6N"T\+Q+$)]_*IV?+0Q"K'42'!=GR8C?2$/E$)MYY- M*E:.$3(=]/@7F6BYR[=VM?0"V/5UHEGKZG:1<%(M(Q\M)O(=>J0.UB:"*1T*\;T-3Z *V%=LI(#ZSBQD6_Q5@2\2/ @[K@;C"7*!_*O MYK/AJ:7.]G;,%//"JZZ-B>;17;Z0G>DL_%O$ M5+.C3)F X!V^\B"TJ=88=<]Z;N^RB=>NA7*LNBF'#3V62.?!AS[$CFQUT#BW MU@-.A:-7[V]>FV&<3.16(OA:,/%,'G7H'%[8;V^TH$/#&?Y9,D9OZNJAHY1KH:J+1^@+XN$(5O%@MTPR)V&P'E M52V66$M,U=7%V:&JZFD3;X,(H\FZ(4-F;P=BLU!DK,DV3H1FI#55=36CK/3 M,:UFF)@[2W4K;.^EP|%E/ "RX*2_[';.!O83M\^:,21AHFN2TAA[IB_CV1C# M.,2*O:)SMGU'[S5'T2RRAO8:Y\VZ;I(R0UCQ&Z7X62)9:,,4OV6*US2Z[\:-_MH\OT2//D/$? D99:.I%C\W)DJJ_\3BW]04@*T&R6Z/P"RZW7,;'1<(^-%@CU M#8P;%V.R\1H1=FDF_38%G$KKDF-P%,ZKJ)FB/MSD.]CAE'WZAC:R;X3VXS=6 MS-=B=1_X6R&.\AW[\&)!JHWT9@*- YXE8#Y\+U1W7PZEZH3811DLJ/HO#4,XK MG)O8C)"'+(U!09.HC=,'*#XRN$DCY0GCQ@@%?(IV;0E.CHPO5?2!TA3@&?!ZT MDL\,#+[3!P\7FK6^_%.YGXO7?>!SA3@&?#YO)9^? P"LR7|GGXFBZ5>2!??SP M!*2Z:"6L.Y<%%;JM&#D&YSJ, ,&2=9?!P/)C2B\#XI4C|:>F?Z:,/D=6"H< MO3TS\#5AV#NP5CAZ^V;&:\1\=^"M>/CVS%C7A)$NCON9>GYY\=^T+8 >GIGD MFC#%'5@K'+UN&-X$&MP.'&,%I=7FM;5H-\AZ!9BN5= 4X"7U6Q3(IAVE'PA6 M J> -8$ P?R C\E8B;N_:0:^? MI*X-V^!YU6XJ4/P:$C?<_+8<>XW9D;@-WK1I6#Z"9#3NO,2U#TAIK?F*TV.^ MY&6+=XV!VFDK!Z;7A(C]]<4]J.T\2(W*P)0O-[Z/'K.:6@#FJ>1])<0^RQ M_:/_R'5(*5%1[]Y7P++YGU$;]XJG!C^J?@M5:)-58*V'F:-AL:7;=H\$HI, MWX#Y"C(C\Y8KM(OC3D&I)8\0PB=Q<$ FA#-!67'0SE7RLX-4R1)6RN-"7MFH MY5X<+6AI>T2,5'&E/)CE(Y.QX4Q@Q:VA1(E5;*(R\,X.Q@YN%!BA!RQ$-0X(:D MS/-PNBQBR>7#EIE(_.. OZV!R3,B@8QHXIJ[T-?^ OWI^_V'RXZ|__O#KR8?)_>VNX"VE;>56EO1<-^NO[/>:(\3RJ0?.M_/HM<'|[\Q2&FU_?O7MY>?G^YG[_[W]F9A/Z&U]=;U@]#R;?1F M0LO_&L0_WF#;"F,)Y:I_>R#>KH$/[_9]"4NPO] [NBKUE/[T]??_VP^GWWP+G M34HB^ZS0R:XX^^]$^PKYPC^^2S[NBQXTG;)_^O'CQW?QUWRKKH2*O83^Z]\F MDW\0["$Y6DWB)GX-MQOTVYO-76\\1F7\VQ- !*_K;^N'K6ZJ9X\?3AC/_[X(MJD)^X#ZC:PK+-,K\0?!FPOK\,K\NT!BL M+1(^6/[7[VFY=ZS$N_I=QO04L2[SH7P9/F/*+CV%'\6I15[#AVMEW!%,KAM M41"R3OH3QH4;Y!X. (H(N$'&?Z9A[11L&5ZU.TN99W37%XMDG6%H/'E('@G:[M)EA>(#LB;NBBX,XB)*;Q H66Z[7A4]:86>;8-.M$'IJMIL^4'B;P*TP6EI@ M!72'?@!75.YQ%Z#B26=X$VR'? H\M,7]BJ[!BTX5C Q M1B6VH6")SS A^(6=G+|MZ#D3T1VR_[@_9EZX*UHV\L)M#[)M@SK0XF_AC-R@ M+Q.B^82Q\^)Z'B7TV@\M_]&EYXPH2]L0QA:K0-

C/SM,4#B|(;JAM!X4ZD0T M>CV;$%LRZNE(#VY,''8K@?1'>1#V*&&OO0%6C0F1053=)>T M.-XB=(9\M'+#>X_;I"U(1:U9* PO0FQ_G6W8\C]U*85NDY5=MP,H0DC("V91 MR)Q"S&]XMKW\AHCM!NB>N#:.,\]"NW+1[!.*J++%@AX5?D62WZW MO AE/P7)AHOMZ5WKP?5BX^HMW=[3;\[,GS.#*TF,/VZ##6%K/0]#;'3V(,8D M)^XBNV99U M7SH^(1WXVlN55';RH ATZM#3 %V2F&F,D=;64#MH%F!LQYlPS\AY1,',/[,\ M9l19/'"$4U@=,[T.05Q)'-,^NJ<_B8DZ!BBT:S\$=#R$4M\9;%P)C9WG4=!2.DGBR6A MIR#++CFT-_4T"ZJ28$.PVN%E/@=OI,9)T!5D+*N=-%/6CGYA=P2(.FTEBF$^__MT<,=7ENN?X%65N2%P9M&.E+!J0(&3E14\Q$*(@>(&>/EK5)&$'{6;^_[8R2=*# MV:5/AS.>S4@W;]!".FL]V 7M'_3!>']'*(GL%]9A$++,9L\BZ+E!N$7M'?/K/ MLB805<7W*')XP_X3]_D.!6CU+BW_[L5U$'GK6XF+6(WZ,D@\0O;ML0[?IG]0 MRD]_>7MZ^O9]?-?AW\M]*7.R[\GUPW>.N] [W9GE>/9)5%R78C8P?8_KBUIH3 M]40I(7;T@-[27QE,L-\BD=S6FQ.];^RMDXR1%DGFM-TJP?'0[H;>M.D6R(U; M>KM&ZX>ZPXQ/:['='%4ULPU'4], _M="CXA-7PYR=GTR"AM.>ZS?7<\>3M=@= M>>P6%2:UIT'V2S8+IC_)63IU3A_HU!HKNE';]>-.8#\GY[4U$]=$/&NK#4.Q-\ M)1O#E*9]K/#2^G;Y#:TWAQPJEM_S6EF^P'6&HRD\D^QO6L[A7G-<; B>%VM M*JS/:T;fKQ-!\Y.03Q2:C0+(;'-XD1K0WDPUQ.0M;_^W-R9L))G1=^^W-J1&X MQ+N[G 6]A Y1L3]/2Z*2%30X"EC.FA^@V2:>;?Q' 7NBXD(V917TX:\,8)7N M2U!K8X =#@?1;%CBB0J-*>1_/BT-A63]><=9@)HO3*V<+)HA.4#V!X_X^9V# MW 3$!\9=ND??|Z@1\N[!*G MZSW$EP%7U/U"QM..Z]J4TZNRALH%)2>9]2 M.HN?NEPL1)O29+R)I(FEU.?7A%(+;"THUBR-1:,S/8L"RPQ(''2)"Z2L\PH8 M9^3.6B,N JN*<9G*%S.'3(DFL#)C>: >-LBP*FX($FZG[* [2DG; @2SW6\[_MZ9\!K+)2&%(68^HPJW$OP0%@,36W'/MEF>VL,*X>1G='N.RRH1@C0R+L+,5ON#Z3T.B8VIL#_Q1=D@0XV'+OI')0WN\7DQ01C$WL,\8X0UNH[ZB\K(& M."T1PM\BR$@;3C>6?$;[!S? 0ES&J=_9=JF?_QY MGOA)W&>4.#OO$3W0.+/5U$F(XD!;ITHJ*;4J0%CFHEVODB+,YL>#EBYQ33'D MQXE*AVRXJ'8$:7V8.O^*TE0&5YC8)_^TTX60MY6L$[=W591KZX! MR,#%/=/=;<$ZDPI 5B3EDU_$X%:LELZP$]^%K99,/VSP\-N'-%1NL/\8(K)F M9SC\X4A69&]PN^I)#C? 37//1:RD(\3]T@5"QZK<)-'Z$%3#)W><)L AD^U!K+[6]F ME93(ZJ\3(RCPVU%S"WAAG&^BEQ3A,F ,>QO+I8R6&"]J;U M@&\9B0SW=-NISB//<)>.:[^2%*]Y- "KJ6:\R5/I7F[]*$0L8S]/(;V51ET M"E4@S6[+Z"% ?T7,V_I_ T]DAY.7VMFL1*5@\,6WQE65$_-F?LZK4@M6YZ](@ ME>,W&]OEQ.U!0G5V939W4?83)9/=;3S;IC? CX]OR[$+LD[OA1D$V:60?5%BO M$0-"X]#"'3*5Y5+6)>5,!E0V4BI69[\8=5FG5S;@)+V9WGCLXW06-O(MXF)9 M[!:O3#EFJUBF+R[23K_XP0;9\ZX<5KY1N-% M0MP8I$4B2] L1.# (BA3.0>4B -B1'.QSA00LF<>O5]8D:W# UZQP>R(=[@0 M)-QRDH#P3>,R4#FIEU_*i&032U&R0H1E\EL@\NRRJ/+\=&MLWQD(,K'Q8-!% MT[M(@;,- F!)E^(%%DDF=1TD8Q*NL.?B!7J4 M#W+56L5!7UT+IAQ$'B^]>NJR #,VE=6,Z\N#,Q"KNDW[6JK= 1QU^=GA'I$5 M)NLXX1>E[01D6Q722#L!@0UOCQ&I4%)>R9'Q.5NL$: M+!9B,P0-Q\$9D@8AX9NS\61/2U.2G.PYW+-M"%>U/PWF2ZN=JN]W*3YGU&D3 MJH3%=*N>UNJWJ2/AZC:-[S1;@AW_#-A8RA7G0WV"!;?'.H1"FI?BIR'I;CQ^ M@X1\BBQB^2%"SMGV$WY&Q(\/SU'X\),$<8)];LT6-*)@I.]4(C ML3OJlH#(D[*6OY=Q;)-SFW\ ML *3A2AOY2fB,'!.TY!&Q!<_"B++FY%K?T62.-_K$*TY0T"A9"HM:4DX/'+Q MKE16SJ?Y4:"B*JS':WX$2)IGD*]H%A+Z...:%($F6=6\X46D."L4UQ%,JGAU M($1 U9HGJZ4J!?,C1T^Y?(N;@B0J;&]'70IL9ORN((VP.!,\)2,)LV3WGH- M$-JD4C3_$(6P*'' VN:-'K7 %[^;'BI*^L"!QI6V MVYT'2=O#JAW"&GNWJ55YR;5.ORTSSYEF0TTDSX>($U5#R=A/U>^ MN(+\8HXLJQ#2!3E% AR%+HGOUTD0)R^T-\KQ"X%@2F!GE!<3,F8>HQ4:P,C=GJVG? <9+>)N X>:.9G=!2M?B*9$9=>=5NX>!R'93PMP$>=5NX>!R'93PMP*8]GHDE3FW(ZXAP 8]&0;;]T&$3%&?:C MF'2*=V.*\[!W>$>'BO'R&R*V&Z!]XMI(M9 /JL ?I8W(- >QB6+@ZYX&>>Z:Z'YKH0]V#RH8+NP"M\';!-?12?2&B=&?$3 M@PV9@#1'7EDN^=WR(G2VO446"RYF, _]5$H)@\Z*Z-&KL7-@J-4SRSJ.*[\)7 MKU'F75;#H.M>0YFX#O\%IWUU9[''+7J43H&-H__/+B)4\T_;&_2,>#8=O4]' M(TE."I$=(@Y"7.W+N M!E\5,Y.6BTKRDF9%C,*9/Y,)C!7510_8Y!6%E8.T0%-8B]6J*.[YI.#LJQ9 M2.CG+ZUTX^IR$ _.HE99NWW*E3;A1,8DA&.Z)V_ CP@UL#S,RN;G4:]3<.7AU M:H)89Z3*Q4UD4;VMVW<8.Y\U.H(TKAB)\9%OB>PGW_V+&]PL+]0/X^(7 L&4 M(#)-7SF(E/EUHT(C6)FY8L0:K]$D;DW4&"0LYP;GR=,]+(1)85!+)2,N:!0U M+J;K"TK8,X_K2MU@#1,SV!8US- M;Q 2OM,<\| '#3? QXW<0[_<'4XZG*YOQ,V$H%'SS].2D#3K]L@H%_E:=>LRF]76 M'Q<)]NM!->@L 3)M@;GX1#28FFRQ!-M5DK#Z1_O2E*_H7_&'XH_1107&'YY M>?D^H",W?+#\K]_3C=Z[F-V]"8 .]0![KL-R;>U_#&8K%NI(T!.3":.8]1#9 M4V]O"MI&WT+D.\@IR>KCQQ_?GYQ\.#F9O,U>/]3_/[_=+68WUQ?3Y>7%9+&D M_[F]O%LN)K,K^NGV?G[Y^?)N3ZCOY].?GN9K98_ =M?.WX08&CO1I9 M/!%'J[P 0=EAM)HVAUG2Y:NH#02185]4IB*V_[-FULQW*[B^D3K&GLZ &] MW8_<_+C)3T%RA,&YIBF+1.FG7R6KOD6L4+X;5>6FUK0?mZU;OSNLP*I1E671 M= F!W""5]L(=*2N6S]MVTIVE<4]7O.^-J//HQ]XMP*GJX_**B"$'9/O7PO@4] M'-@PJH;,(^'ZB.4\%"U"O(+=*,#R/.4%Y8#]O+S+RTYYGTH)<),?;>R'=#MU MZ<5%Z?8W>0DP^^[A #F_O.'S8>_;B#L4'NX 2XHIE0$P*-2T4Z)[0]S8 AKK MW.B0F(5/B AVX93HV6H?=N'U"5I@1B^EOC>(I3IZ4,0!ZL*U-5:ZWT]^D,3 M1,? &,7R(?/$)LCQV*>TS]MC=X=WF;>8OD!VE3TH0-V Q$"]'R0;YAE:8<(<_M 9]@<;;$_)N9E@<<"O9:$-SQHK$`';.0,&*-2 $0L.>[5Z@AS!"\K/E>DPX M5Y@L+"]C|#7T)? Z,/&>);RWVYD>XG3K_BI(WLZZH*J;8=FF%Z9HD)^>]X+SU; M[4^>5;-COS0 6'B[Q&N_P@2$9(%,Y\AFC[HEK]AD?&)2%,%.- 31\MRRR2J M-/[)V1$.?2/X!S.S;D3#A(YG)5.(\& [6S\^N4N]DJXZ_N]K2-#OO$Z(]@,-]& MY(X8D#U"L7<0_C1\$ X$?OL)G0Z9H#"A9UPJB%83B;WUVB? MO[QKM\K'D\L(75PG.2R?L(>Y3]@=]K#K<8UCQ^T MKGE\GMYN]NEQ.KN\FB_3^>7GVOGA:I'AA+$\EH1<&-4&\E:*XW5+Q8!$)DH M15!>X$7*3>\ UMB/WT.07ZHX+ =.XCR4E-,Y,M5&I3UU'#?I^=YEXO9_W-JX MH>5))5]1\!T \9)46*C@PJI$Y"BWV9N^E17S7?PRDJA 5!A#C5Z4#$>EFAX-M M1^O(8QM>TUNNA3U59WN]RF0RD.3$'.F>59 MOLV? !NT8W#7IH]6Y;''YQ6H;M>BDTV[)@SN +O6Z!K*,2D©) [C"Y Z]T,6: MY8)A%VT(]ND_[<1<)S'C:+;1_ZI8=6]3:-;1Y,RH)ED.N0QFTNTEOR@,(T\M M0.9UQF?.]'$@98%"SG<@9(7%SP[/HC!@DS>=Q$7Z.2P'8/RTH9Y#QN!H M!WBF',%&O 6M##J-SF BCP0&X;I-T-I0 HZJR"(D)-/2Q'GE\LIPKX_@"%VT M"(;M*8=Z(T-B+FF)2D+AV',Y& M2TW9&(<(_+8(Z"D+AV',Y& M2TW9&(<(_3H>5L@-(]\@C?E K5D EI0IGAI4Y >*@G0V]>>%Z YQ(=X2A/ M+4.#3\XB&B=894E8Z&[H#S=|>DIR9K'< XRU,SK6'+.)HCNH.!"_VF"OWR* M^_8MS"^-1 '&PFB6?01);<9*,HU!6 ":6%\')EO=>4 !Q*EZ2W9D\4\)1/B M[C25XTNTP-1K"D JA!8FB'[@X7! >G)#P<05X2"1G, 9H@F0T*"'"0TAP,&% M[G:K 2.+L0VH()&%@=,*T)VF]K8YY;.>>:.B00#S1@MCI=&I)"<-."#);;>6 M6! !S]\EY6TZ,B-A/#'P'4ZQL49'7@Y % MI*UMA9S38;@S6>)JZ'-7$PCBQD'LJOW M!Z6,O,!W@0+WT;<$UY;]"H.Y;2\0.>==O0,>(+R#F"_*Y1E$3G$8@=AR4,FU M >*F_8X>Y$R#E,1LY!&7"O5!+ D52&N^+2H D^&]? 4]'XL5;!\59\'QM5@(<M\'3X6NSX6NSX6NRK>BTV&_(W%=>#N"6-W0^2T,U^25P9[0VAA/R$G8LJQ<*=G M9HM)+]+,5ON#Z3T.B8WLA_Z2LG?FBZ9[XL M8CT>-PW14Z8'@Z#=YE P2!!98;)FZ1X.(JA,/P'NDf2#H#K, M0T30-5UD"0K":64B9TI5G&$46P%PM41;^XJL0=1M/+OE.+[#H=1,$^2SY_*P M//6=@\7V!N\ROVLAQBAM .XP;./0[,"_^9"R=\? N+$)BSB]81CY/V7'TP\F' MD].RXRAKEOZQ;WGR7=HV6'?1 !(UWWL1?W^^R2 *G*3EM1"8]4X*I0@A8 M!2?FQP4+B8C(!@>H:CXJEP3CKE&\X5NALCTD2"4QF9F M04++\#(JM-0MEXA(/+TZDV!JW8Q:Q,8N8T(OSS..>3=X]}P^Y'WYS?8B=GMG M:MN4.&=G9A Z>NHU!L#BKZ;ON@S"L;O(.9@CRW/_1LXG\1JHTP 2WP;>BTR M-31=2I)@Z3O P">IBZA9<@J4OT9>/D\AN[L4*9 M>T8DB%>>:G4W[@. G;P.(AKSW1IH!/MF.8"GGH=?F&64_]T*@/:.!6"3ENN\ M/5:[5G-L*K_VGU%Z,^UZO;%CI]_Y:.JQ9E8 MV@N =!/=S<52SN% 9I9:I2\4+)X0RJT@-Z(UX'KB++XJ%0&D"%!3L HS !QU MFW"O0}>N^E'KT="1.\FNR)>+O"Y"U=?U"",)$0^ Y M^?HKOT.F4+/GP,_#6X$2 [VP- !BWH89R"J@(,,@=Z&\FOOTZC\300AXVABRE'YK 9+[&, MEUAX;)U3RET_PE5TJ,GG_/ (*@N63V9^^OZ4EG^K-.-MVKF,JS'VZ[\[@Y#;. M7'7G_U!ZP%=FIZ[KAN^N&X.GHN[0U(FD3,Y1?*)KKVJ5S1D_IB98RHE D_[M#=F>K4P<\W6C)RI\W3<8Q*NL.?B13*]59^QJVN# M.7,W5#+G'%[-O- &](@0*5ID.W1GU0)VI51&MJ%$1T^3E>KRGP779YM+S+@(50 ME@F5'LYT&@!P"M?&<%ZI.KP-U>H5; (L,M?2AS""'0Z;'FI A\;8(0ZY.F0!!Z2WA#R7E"2W5*-0%D M*6JD/24F#0\\/X@HPC2'G;P2@%P_#0>=G#^C&BL<@IC(@)V#.BZKC(JU8W9 M"W4YY%|"T#PL#L]\R.&EQBMB%2_VM=T)@&UMS%WBU+0XX65,T.#M#*TR0UA. MK;4.\VC;PKBKB3*YMS##BT^B%U8.FV"V!*,@(I73F!!E-]KY6VU3A,@X&Y MF:K92Z;&'7#T]SGV//KKBT6<&NZX#XW=<6\GTYN;":-BDI(Q>NA&#]WHH0.Q M (T>NM%#-WKHP%G+1@_ =Z*$;/72CAV!TT(T>NM%#-WKH>O'0.?^*TNNFI)Q^ MAU[24Q'E]9Y@G_[3CMU)@>00J-E&_T?!ZBCNID=!31&8O4I)VZ8L.TG_TJ') MA&#PKCF%

*<+N84+CUSF(/C+*0N+T/(=BSC!EXU#SROO3TY_.OT@U95B70"G.1D M"X-*C:/V-1:0,*F*?K'G^=)Y@0W&5VN5L@.[Q%QL9-QQ)DJU:OU/SM6*

*M/^U8=W94YQJ<#KDF.9V*9B=)79BJ.JL[Z!?3,,=?#?@'\U!-F.Q8](U1Y0%W MP";$)6\,$1M#Q-3=LUR_9[EV8*[O+H+ #;5OL+#JH4!.N#B-4;OM! 0!CK* MQMB=*

(+R/B/UDT1.N(QO<5-6XM0.@G"5<&K_%;E)FK,+>K)I/G&U1@B MZ?N#H!PJM55ZMMUCY,=YDI+%9)ZX@@1NNQ-S>VG6WH]NW# M=.W!@E@FK4%"++_YV"_@'-

*$N0GB\U%#=$F:ANEU- 4LB:"ZSB#V-GJB[^*6"PM\ZZ[B4>"%Q?2;_]PO::MP,Z -.';=WE)L>/^+AX\ MB;NNMH%HU >PZVIBX-#@%(YZ[PE.WJ9+B4Z(37$KTFE5)0!V!VW8YC59Q=\0 M5HVT?]$<]+A<5'0*8,]\9X#W)1]X%WWF;0!U;C$/^1FS3__^-'KE5P=:@L*XVVB\3;1>)L(@]LO$TTWB8:,Q.- MMXG&VT3'X>RL(I%-DO@" 0Y@:K@I>@!P# M'6S/_[\"^TF\#R]\!G 4I??(?EF7Y/;(+9EO&7GKXKKA_RB-$XI^N#ELV)6 M$=%#@-ZKDVOAL!R DTL-%1SR 6"W6I&1,'"_5=M3I8T8NP53CU\O^79CF6[^C MOAXCRI-ZMLUYWYA#KKV$4%E>*

*MN8%M>>QK<|BH| %@\OIO7^*V)2A4I#A:"RQ><,99QE,BY(TC]I@ES&H0&45VI M#A>RM-O<;*1\LU^#;B&KV2> @]@0(*LIU<%"|@I'),L;>,_V1.1)S3?4)L)\'":";Y=4- ;M&Z;CO1Q(Z\IQN*#5,M"W M#-J.?<-..L>%CE-PG3!F(81SR#1,YK MRO2LI[G@Q@ZG&>9Z-YR>]MX+P(DK*U\A$]DL+F<@#"1-*0UIWV/G&=@*MG4^L MU(#Q:>CUY@CJG+,!S;F S-_E7S,!S;F QOS@8WYP,9\8!73XY@/;$CYP!++> MCB*[5!>9P928'!.Z04L*-H"$;J5S3_P>;7KZT3OO\>H.(T-8G=;>CUO8VM0] MZ?

%K@SWGB:&K14D09[R42LMCF7/"E#%15!0 ^8I3H9.CLKXK$%04X&I#R=+ M _/'"VL,:*A-K04X.I0!LVJT"=D#I\]?**6 -%*EL 4X9 (FJA2R!TZ5EW]% MEK?

*$GPBR0D28C_GC21/%*K8'YZC?1,V*SO\3^ND2OV\T?$4-P#$%-%&KB#U(C^'E>#;MLWW/X?<0=*7'_!0SM'<1K;$PI9@)TT4\;Z<.[%T.#WJ MW(AWE"GV2ON/_N,;@CD!U -+31$,,MXI8^ ,[P-)VH1&H5DXNS5#*"E(8Y" M23:F,\(B25,Q+4+7|^)B;AM)+JH@+,[#!5&U8(9)*)>2]H!=;:=5YTAJF$O M>%QE-J$N0BN,ZL16?

*FPAMC(C8Y+0 3^\D@.2C M96*5*1>-3S%&'4ZJK;@RC M',,HS;O8!A^NT$VX)/APA:.($.HB3!)^A-!KBC=I,3D&UD30!R5E3R6F%A@\F]*/VS;PVTV]=A;T>CC]T!]WA9UC MSV/3G^5=N/EAS?O&IRH[B\K%(_C7O(E?CBB]M$!OV![9KQ:W0-PB=2Y&,N?*.M%T\]3BA'X>P0\7CM.^ZSZT14%)0+N1+R!,,#IMCB2E3F#N16JA MK6W1P/=^L(*WV"%7KAVGGPV6^ P3@E\|0"2Z ;1!Q42R0_16_"W=%RT9>N*WA M('G?@H.$59D42)Z$>+(G>P*G>K(G>Y+1/7 _RI+@B/[*N4 /(3T&Q!O/B- B M]3TIE4T.GP6/PPI7Q_NBJ.[1#C?:X48[W&B'&^UPHQUNM,.-=KC1#C?:X48[M7(:O@5^*E>G697]DIOW#Y3X!VN3[5G/;6.,$YYRL!5 MUAR(DIV]M8UG$[1"1!215E$6P'E-X%Y10@8,JJ0R]30>FLQ3L*M5".BP@". M7S55(N*H@]-62?M3WU&2O69=_"N@$S[OB/T#N8]/(7*FSXA8CVB)-MR/K:MPESMUY1*>8%I3MI:#8.<^UHA)1;_NK9VTKP-![RS C M3JJ1*H00,\>Q_R"B7H42R>KR.!?+7DM3P.HA\UT@#//Q-@$4(E\HQJ7/7Y MT,;[+O^QRL[XY6=.%5GX%=VCN1R1Q<7=#J^W#%&-7=Q(P=T5/-

MLH3V%\!\Y@E]U7E"]Y.K$_PL\L6C2M,F+DE-K1,?2=.M9M85022 M4ZHY=.^/$1-PM*EA:,R,=BS[C1^@.7I&)&C@Q"]I>]@^H':E !HP?,NNB$MU MM.BV>X3.

(5T1=.TSOJ?`.;H@68]TAR),C(>GCX\$/=)-9VR.YWF(Z[4S5]. M Y9!#_QC]O[^?(3>7]&@WNT[Z=9E@CTHHB#>K&1GQ]F+C\HA85HU^U3<+VT/ M7%4F 0U53%!RJHNCE86GZ8-B?>KI8Q<#(C.$JY16>Z1SK[QQ/[-,M-9;,@ MH ?IE..(H.D:1:JYH@Z11OU<[U4D'>M3@%8Z"!#TY^\9*>,N5%$,55E7!591<6 MK62H&C06H?,+8>6'/"JLT;7\1Y?MM^-

*IHWY(RH[GI^60E%7_<2A*UM,DZ6I@-M 2ALN6,6*6E(2:E0[M4E^2>J3@/U?VO;7^13?6B!-MK 8 !UU-[!:FQR%Y3B!9!1CNF];*DG%H5%=+8CF(M;H"^LN#;^ _&B'QP5=0!,+RJ$9A73@4_YO6C]!)H6E#"UH$BX,A^OUDZ.+[(M]K(W "(+Q%070@A*&\'A!070HST)W;_CM6^V*D_ DU550*PVJCIKXH1. 8/ M\>KY)4"KR+MQ5Z(SHEI5 -+$:CI38P>.YG8V"8%VLL\ O.J]&LA(AFA0*H1U MB7:<-8Q-[2Y&,I/%[C1FO4:(T:K5&OR!]"%'I &QRX M8841BE,0P+&L#=L3A[/10@C-Z#1:"%N,!4XMA*.%

<+00Ca;"T4((QD(HF97G MV/.N,'FQB"2)G5)E %%IM:G(D-P[$\2BC\1:7]@BFH 9CX[."KJ.65O$'J< MVG:TCM@M52=OR|:7J; A "_S$RT+&1Z$WN^0Y&Z/M!+L?7Y]?<;,&;-')Z_5 ML^O!,/68K9+)G0[MH(@>J#'6D?>< MKH2\5WA*W^#D'1)..*6*S4B2__9&^:O9&82K]H($C:QUOKFKB/^PUZ<[P,' MO4#C.S&6".U?

D%0>4D$6OQL[54)LDBHV9M2'G(>D<.FH$@6"\ I^=:R,H- M&X=Z.7;M>X)6'LUH30$4H>Q%XM/A^G9$V#+'F9=+-650G ;DV"]4,9P4G

*M1G7#3N77/DLO5I%1F5<0$JN)E?,1CWQ @J^,*!(7AS$UB7$DUD);H4"'3!?I.M C(S@"$[?C5Z^DA0C!'ZV_[\E#>6B5^\]JL2@#F]"F;[Q!=U>31MH$X>ZE.: MPH2E^Y_'!!FEE"

*(I^3R8#E[P@Q4B08P@\NRR! +[M)9Y8H,E)2/@?Y).@.UV M 6/2K(!O*6*B1?.-@N7+XA-^1L1G%"TVV \PG5 N62]D#7$#%+ I*YV&W(IH MF'I-

*9B6NQ@P>;C4$\P8A'.L03B"+5(&@07VG"\'Y72_\" Q'&TB8C]9 ;J\MPGA7,%OM(./V28V: ^#GERNS.8MP4//LR-H(\'ZQI%X?2<+]?<9"]\1UDCYE M4E(+E6!L-@K\9V

*.3T)1Z2Y>#ITO?:4^KY18!Y-#M0*UE+L'H]=PB M9$OW>;],7L3.T7M+8"/=2EH%D$*W3?U*.(6SLA8-+E>6+4_T*"X.(/^MVKHI M9@&&.5O*6*X$FBD4)+%5DWZ1;$

2Q_XC>_:H4,D\4(1 .EH%25>(!N0Q'-(MV$4$51%CG\Z9^TC-C91>2,;0;,#6"0 M]C6E-<;TD4TPD^V& #E>/[ ]!VUZCFS\Z+M_(^_!':.U)0\X9)(6N$ 6@DT0\H7,M4;9C)[@-

P6]8>9#^X*BRF'9_^17-MC#J!^N15 #@K-50FYP6.FHHL[=\4G\>9H>B2&?8#EHCDT]<%B2P!3Z,6 ?A$

*M;X]+35:-.7\NUQL;Q$Z0SYM++SW++_!"W4_Z9LV74P27N8Q%U.OMMW\A_P M?359AO4+)G'DY*65+1M(\

*[;HM='&22KMZ)R>KHG[$#&NMQ#;7Z]]9MFBVUG6(1U=RR<'2N9]T^#&K$6"9=RL"&4JE8&3#:?U%-BS&PX#?//GM$C M'5VHUNS==BN1+&'+5!R22'[;-

*RMQ;V_C6,F,@X\))WE&:P;KJ",0]R\5P(XNF$ M>:,/0V9D6XDEG%A,A#<:2E RD1A\!T)-T8B8O#V-S((2?71K<&P=B'OK \BVSG%$?V MWXCXCLSM550*P&:D"4-

*[(5,6.Z>.TJC.!O6!. .\PU$.EKL%@3 W>"IL$Q4EO MB$&,7--GNO4E. ^MIX7L2FS1,Q1_EB&C2+H"];&WUH# MJ!&O)@L"(1)(1M\H8IH\&-@@C[

86E;QWGD:EZ@PG.L+=14QNLU7.@!(O MG%SK?ON=@(@SU<1$5[*_WW49FZ1W$@H@]44G1A>+WI9LN0\08:\U=[#M MBN((<+0?)#&#TV?+]=CN_0[33[2N:

*(']KCL0$;IHIZM2*G" -O7B=I'#9_;R M&_NG*)A1M3*("-Z;(%#EL>M]2@4=U[Z-UV4]Z50$D >IWGY"D,^N],.S@"VM M.RD#5Y2YW%XEN/Q&CSMN@,KKNGYU"-

F/ZBE+BTTXLV3ME:#$5+#;.ROQR%)] MT]..'IAVG%FPI:59]^M>$=6Z';,7$1T/&F=1&(26[!C^8R\0E/37^[;MH-V M*!T=*V5;L.PX#TWAG6]YN0O(73^Y1TT'^O*&O++FI 3]*G'\@

M=IN#[I23EZ1BI'>%%2)S&T =TGH-?6S++P%+A#R!.66BZD=NL^4KAH9@PY> M@A!E#([]FR3]378=#BI[4/UK0V]9A1JW;R;QHH#8/|SPZ=IWJ]=R/(NO[E> MQ"SF!PRP-

*VWO,1U>^SL+*7 HM^RF51SE?MB1^-(2 +H)E5]";R\))0&!6TZ MYC@FZPS[4(3 AQH*QEAV*V!:>]NNP0QE4Q) 2X[P+L7<0

*MT3);K5P;$4KH;BF.5V#QG;:*"@#NLW4_TO.1+A7"&.81Y6!KW-8!(}>PN3?5 M6Y.*_Y)=XY5S>]?6HR0F&//N*$?>P^3*70&8"K>AU!LR.!'8$MY1##;@R"-MXGX K);=CMZ.D

*C0(/A:O!1M3U[Z,'j=7HU#.95,B#MV[PG<DC(9KOI:2)4) M 7#$&?PBJRS,5X=ILT ^ML5:<_8P@/9!05QXK!-=/^@"Z2T3<5S;BBX!W[+@

M07G^#B5YMBT+|\Y+KN\,_*#J#$PIF.1(F#QL)SLB)C$5DYB,(W 1IO>)H_")-M8N!OY'RA$B3E=.@\%33Q&S;M%,)L7)L'B7NPDYX&X,!K!XK5,VE#>0+<&2AQ MQ)E%]5-:-

^P)AB>QPZ'$OK$$NS *5?H[I'1.R.$Q8%>UH!96GCL/7!"_ D$X M^XU!IL=H%X5'?2[!(\2H&$-@QA"8,01F#(9$UMZ\7EA,\|Z A]RH.,=%=U<+1%9OY=!%P)U

/|PQX"%)_K<.D4.4,/;H^D\^919NSD2@? M#RP2 21G/]8!4R5Z8*.FPO_XS'R+7<'P+,[&9^8']F2UX>?E(3Y9 MW=X%G_':^MCWW6P^N ZOP] MQ[ ]'}'@C2UM^E[']D1ON -

*-6Y&L89<5C'+Q1IDW?D/=VQS#*M!7V&D99>HB, M""]'R0$88GK$O0YS]SOI.$&Q>++<5@*D@#]@0Q MQF.:\9@0;F*.SQ"'']&!5",P(K RO*I?)^ S1^ P1P.E+'T.C.T3C.T3'$B;2

M0)BO#M-F@7QLB_7X#-'X#-'X#%&UD\DB';Q!}).RIVDZ'Q\@4LNV6\L+ MU;33T34%]|&?T5\U^]M&?]7HKQJPOZKVI'C\;\N!>5ZG$WD.*8OCVW(]#.C! MORVW0_{5WQK@F

MRTY0/MKAQUB/\5V;86=!']^U:0/PX[LVX[LVX[LVX[LVP|CAC.;.MC.,:C.:0'K79G_+.,LIF 8!BA|IOW&M!}>C';#@>EGLFS/SY\B."(D?DL - -MM-@/IZ()H?

3P=&&\B&++.E&KVN^DF.,IU0N;\Z\(^BM"OKV5."25:H)8|%1 M6WY:4>++2Z+*WIY\'G]2-IU03AEM. Z9<[|8#\K2B-%U*H"|+\UI(+1* M>8?\&=?>!2+N,\UH/*,L5\O<#;Y*IDUY%3

*!&77G2SEI0)2U,T"Q,"3I#'FO M F-J5,$@7T,\GCJ(;CV0T3W@^'<*'M'BQ=KL]H);<2A!914 LYH*G;.A 94, MF5V$7)^,<-?R,@3)-GZBTOU/7@*74>W-

GH@SHH!9$&IG%7Z'"3G0+1)Y=FUD,M5QQB X, @!J.'L^UVP6,>,>,$'U'[#]N^4,!|67S"SXCXC+%/OL!IB?M2S,/ M;

B[RW.!'L(%VT.E5@')_K)>4P!FYBX&3!XN)01C&!9+$N^BM\K%U< $*_2 MO8K%[!M6Y""D>PC&]SUF!C7;\A;1@^,^NVQNK%*J6F4 41_=*UA-%$.5'6?} MU)BQ)>4!Q#5TK5()]T:U>

(M)^&@]HC/+_HJ4B912&*O/&Z4-RM?TODC: '*NU,%QISQ>S"T.]U_XF"H.8K_=J MWAA>#0"'XEJ Y:J/QR ,9?&FF?VR$>_W&=?G5A+2<5-QE:EYL\8N+;4E$<&T
M+)G.AW?)J'ABF#Y;KL=8N<)D87GH\IOM12Q$;E2:*9*AV%NV(;"C=:+3,*%A=[1G+G1WN<1#KXI)%N 4NQ>*E M3X\2) X65--MC68!+/\B'$MT6X-1.%A(N.1$1PJ4+"D/P'36Q4B6<
Q'C1DD M.T4!: 9:O;B;C +635;=N?D9LT#6I6YL!;KNTZ' \H2OT.^Z1HH/K[M%@/5_2,L>K&8]6/R7S:7<3Z:#X=S:=@S*F+CQ\"1)[9Q)&L*36.2!]4CTCYWB9)=T,Z "E>B:8%#@Z>
MK'Y\?EXB^\EW_XI0H'1PZJ3+?N?V0SHD!RQ187@'J@[!D%\+1 (QNMD[)$IZ MQA(7AW&Q1";1G%$-W#.N14\77GX17SO3:T>@.-0 M%8SVZZL:1V;C<[,37;RP5;S4(2X.
[_)N3S.=6"3@%"N=[6058,QW55BMT@H(MZU"9L-V\P&)UY<'N"A4!3([5N).IB<<4$/O0D:2(J3I;]C1KCJEE0$RIKRNU
M3!ZQ^MEE>+4!3+AM)ICAL=B^&@,2YE1(_\K41__X4_084.D;O*L>'4^=)?[- MZ(5_?"M_-3NY<4%4D* Q;)PC(*XLLZ-=FS@52 M!Y$''2F[;)S4T?
1A74@!)*;5?"@=.%KS*E<(!Q0X6+G%B%;QOZ:.9>H$"CI[IH2[^Q+"W+LZ$>5_: :5;8C M:I)0%=_V=.5KX57DSUMDQQQ0XI!&R_A +8HC9=P1LO0*[,G6I;ADZ/W3)T M"LLR-
+R$4U4'ZB-..#4\FVO5L?B(;:Z%^(YXVZ\=NI2K!2_8LY67K7(<&M7: M/2:Q3,,]F9Q#C73(:;4 ;E\B@VI>BUI<&M7H[JPW1QM*,W*2(Y^N5K5; ;!M
MJ8'EO(JU63:JYMWQ?;:J/7+UF@"PU6FH8#U^@2RFXUWQ=B7R&NZ*IQ;:AR!^ M+DN A7(A ..["QV7V83C-&"7LZ9^?$?K\J_(?;:\PF&@,I6>1GT BS,?D\7U M5YD?.$H"L@#\[-5*$=
.1Q%Q%,8V8+04BP#81RL.DB+=<$3.SLY9-%[5>5-8&L!N67FV$K 1R=[HN1AL+%7 M<1$]4+'0_4^(',;:[,%S'^- V$I+?=/6 >S*%77>&LMP,#*P9S5^;CAFZ[V4 MT>MC"
([C)ITGX1!PL\FSG(YAZ'GYA'%YA;'IWC$\/3DY+>]Z<_WS[PI.OLMMC!,J MV,M>*1V3F) AW2<,#QUX$_9+4 L:_'BQ=KLGZD4)[NOK)@ZZ\"I[WKI)(AB ; W +YB3+% M-A?
[N6".O,1V^>1N-.=(E<;@7:$R-GNJB,MPC.$!5=))55(>[HRJ/@**X8=" M5HW'<;-'-E+Z*JY5<:P <,&HZ('46$ YUTM18CX@#"'Y>9H MR:(F*@SON8)>%BV1.(I5&5-
XA2'L23)\2G7!H@59T**^SP%GH"< H)1PV,TNHZI!?%T (:W,M\EF# MJ,>]_>@.)Z0DF1^4X[0.Z@$(>&V@/R%;<'07>Y7V^4>W19^79%QI&8#S7]]J?;8M29QWK"DZ%67! 'T2,+K$S
44 M] ^TT44VNLA&WTP/3C*0OIDC",VJM#M!F4G'4*V^9TTSH5HMY"HJ!C1)IT=1 M80#3HVH45Q4K$+871^*]-CLKCM[LT9L]>K./UIO-F5(.[&HZ!_8;4/YM%>Z: M';K3[50'B_=K>
I'_N4D#.Z4%'JV:6\;XSB3X3*H 2).@V \F^K J0.HUWG M9=H1//-+EN,YLO&C[_[-[KI=6H2YX8.4M(QHGB:;M@C*Z:VEVJ:<=ZUK$?12 M4K3&958'E).[E:&8\0;'$R>A]?
(;6F_$*6TKZX'R>.LNM@K\P5%BQF8V562_ MW:%J%[BP'B@W>/T=DY_R$K<;]MFJP2&,W*.UQN"GM@!CHF#_7C)G*R!2R>6 M2Y_*AL0;/&6%-^H#P-%'&?IR7#02 QP,'6M['V"
1=E6&<0'.>0L,4OO MG1[N[@E^)-:Z1K#%AQK!%CN2)HRF24S4A"1434(\871-4L(F*64#"+T8\RZ\ M9N?>F'=A=.:-SCQ8.S=SSCR!08.'EF(P+6?&TZH))JJAGXE/2S9&%,J=X33K
MFIWJ:B!70S4=HS9=?3C"?U?TILXV8RDL,$YK1;(]M*7\-2/N/D/U%>6-N@L M:5W@K3Q(7R'Q4RV$\TH;]&&T(W$>4QU*_/V/&@+G%#;H@VA'WAR>N@3XB1; M.:4-^@Q:
CB'*>,FP>,)-QN3I8SA96-XV1A>UNQ!/6=/I%0_W)((H1T],'E M 8B%\57=SQ.$F)@W/(_W\2 8HX_K/MZ8LA+$5"N(_I7,I](:_4^:@K"N?B=- MJ4P@ZEGRVX9" M44T1I;(MOZU-
5%BQ:@J>#.U9$T2%^]_01*$J/:[((D% DZMTJ5(5@'&.E2% MU"JM@%B!9N$3(G$L9""=]3CE *P]U:C**X'#@WG9%]X;KE(IS" =:>&%CB, M
+$[C4F26UV@!ITD>8CI(BLOCAY;NL@2H=6C=5<,U)W/>EH!=5LPHVW,::S& M%F3='5ZTKB@+ZD9G;1VU>R>Z1;WL&9JM]&YOBBN"NKZIK3$Q7W#4E[?[[Z\3 M+O$9FB/;LX+
7;G(^<,-GUQ_^8*\9W1+-T9/HH%7NS50U_44%5V;6:AW^"Y7 M*V2'L]6>_:GO%)BN9/L>W6N,CW0XV+? E=$[R:Y/(G6[XS8<1- M&'5)-N5)1A_+JSR=G5\/X$*?OCMUS*6LYWH?6O
@R%S(8S#A&$PX!A,>63#A M*PUFJY.Z;$PV/P:WC<%MT.;AX0:W'4$R"I YE0M ME4H&VV(% $.Y+=-\D3&(9@E&9=?V^.,Q#XC0+4; D1C@;OVTLT]"@W1AU M&
(:C]^)I<+:)H>D_*IV")(1-]E1]_^" M29Z^T8OQFKT81W A"Z0?8[R0U;<;8[R0-5[(&M.IP+[M/Z93&=.I'--;7RVD M2QG86U^CQW#T&"IXH,:K/1K\&;-US-
$CBWO%9'MKA73K%60_G%L;-[2\&_2, M/"T3!D5'V821-3U).YM\E_LM[6^2=#@ F\3"?D).Y*'9BGD'/)?S>YD)3C: M2;)(;@>OHR_8O+G*#,"V^&ET85&#.U&1QO=/GPN)[DJ6;(A4R#!?
Q.":KR:[M/+%F,YLUGJNJ]O2M]F!LX]^!G/+[O X6C^$= E(613C:?06PH>\8#7M6X7B< MERXB,Q^Q0^89W2T[I8=T+6X>B22F"-_4O*9[A-R:T8>I(* ()U MNAZ-$N[A*#6EC)V B?
58H5!180!Q._T,SP/.X2@R)6F)V13R!W(?G^)DV))' ML*0U $3X]+-:\MF'HU?!PJ"A9ZT6 +P.8V:EA8X#\7(R9TQK+\%IK3[U_0NP M=3@5 1P=\U>9)9XF?ZN,\JJZ?>K[(Z"E^D 0<+1>Y-
NYPB3]9>K0GRQ[*U^_ M9?5Z-0:>F%S&95* HVK!VJ.M^AKM] H%,]:P&E*! PW),J4],=1JJE> &#*0 MU1(,'(SPE[:ZLX=&,[UBPZ@!3D,H<'!12:R^54"WK5X18LB@5T\R<&"BO3XV
M-S* AI%14V)32<&!U0'_G&7V@%M6L,3G+=7X.EH+ -9Z+[U"S8R)LW69P0&= M[G+=Q(BBT6JOH#)J/ZTO(S@@*M'.'A3_ WE>^K/[=Q9G*M\D<2OV"@5#IE4% M,
<#1=L7"JZ[].@WUB@:CAE0& USU!8-'*3HKY3M66)@(@E4T.6 MD57[Q%_BLR-;C*B77K%FQGK!94^# M35F:0TK4M9]_*$=00?NF\(>3T_)-X;CMB9UO?.+&K4^^HX78Y> =3?
3W28ZJ MM&J!KN&\U:(@7J8/V65AO2;ZG9KV21"2>9:1AGTVUB3I="KJ@+DY7$=UAT.Q1^\0E*UI)K_QD%8?[M,6GF M'/UF *35D2(QKSA][CJX]:PX)TR?Z:+$YH4K3!:6AQ;
(CN@>P$5!G*1SA<@2 M?T8>W2S<6B'[LA7?HNZ\2P 7-RM!T(\DH$P".R!3G!X1A< M%R&VOSYACXHG2*8\H2GCL"" ,U4-L!8-%X=[=[B3_)O!
MCCT>ZP(%UFT,POALIN2ZG,,!0IGPW5OLYQ%AI-[3[0=V:F"BA78!'*H:PJ,% M(1IB*HX1S[Q[M$&:D[Y[_^/U!+ P04 M " 0B&Q9Z6A;-^2K # [PL %0 '-M8FLM,C R-#
Y,S!?;&%B+GAM M;.R]>W/D-K(O^/^-V.^ G=V(:4>4[&Y[9NZT[SEGH_2R%:MNZ4CRS)UUW)B@ M2)3$8Q99YD-JS:=?)/@"JP@2!$$B67W_F+%: O+%S!]>B<2__3]?M@%YH7'B
M1^&__^'#M^__0&CH1IX?/OW['])T<_+7/_P___%__+=_^S]/3O[GZ=TU\2(W MV](P)6Y,G91ZY-5/G\E#M-LY(?E$X]@/ G(:^]X3)>3#^V__^NW[;S_^F9R< M_
>G<>HDK$\4$D[L^V_E"\X*\A%X8_DPX?O/GS_W??OO_\3^?./?_[3C^]_ M(+>?RH:?F&P;O[=EX(>__0C_]\@X$J9DF/SX)?'__0_/:;K[\;OO7E]?OWW] MX=LH?
F+=WW_X[G]^NKYWG^G6.?'#)'5"E_Z!L/8_)OR7UY'KI-Q"0O/ MW_&_5DT9(2^MVHIT__Q=_L<__,=_(^3?XBB@=W1#>.\?T[<=_?<_)/YV%P!7 M_KOGF&
[:A0SB^#OH_UU(G^!S@I8?0/=-'&W;)/++_0"9_X-3(SN'#62_ED3_U[_ES+7=:>,DCYQ9EIP\.T$4XWZ]8)?*V]!3Z'ZY%3U^LJ\V' AX72@6VM(5:T6$%:'LAKP0B!* M.%7+\36S=A-,?
\Z+!>$#H]@R)N_]&6<8R?0HYS[BW_"%C%1"75\UP>YM,V-&.5Q$F.>7YG/"6QG[D M783>.8/3#M7WV^%WP%;-]MVOT0BW\[6+.MKU,8!-';"Q(==QE[\
M:VF*W_]D^AT,LGOM<'NA5-KQ@V]%>380O A3/WV[] /Z.=L^TKA%[Y8F>%U/ MID_IQLVX9723/L+M:N5]/- MFFTPNYI$TI'N5E,E0'8NE[L*W2AF\,G/[_@B^2S*PC1^.XL\N0?V]
<+ND$I: M-_VSLPMF=U43?*3W-IBL"&=#HI@4K CPFLNE'YPO5QZ;(O@;/S^6[AFMY>VQ MNW&/IDT'EC3&[+I](H]T6D:>-.G//-ZO/8\9+2G^_N2'Z2V:&^+W4,[-&QZ M9TM#S)
[9)>Y(KRQHKLH?"-^OO@EGP\^"[QG[\29^B%[#/BLT6B[$(P^U:_7' MNMD"O+%%6%.^"*1A/ ?B,_LAGTOG_%Z89L>55J3\#><7M8JH792$_DL9XW:M?QU:(:
[3$Z7H*\IJ"MYPZ8>1G\DQ(Z0YN MGZ-0OM?=T@2O%\KT*7UO_^\X/4XJI:Z?<8*$4YQM[7M/W2QFWOWA^\<'/SU(MV90TP>M:,GU*U]K_.T[7DDJHZUJ<"HDVY,/W[QZ_(27]Z?
WK(7;@?L[]V_8Q M:M-T_^]X/:M5D]*M&G_$Z5/M(FH[5$Z-Y.3FPZF++^XSDYA*SN0DS?!Z59=> M^Y@EML'I8YV2:F>+%D1)2776,[FS+(YIF.9I#1_;&V;[:=C*S3'ZX(J>C97
M!>UM<;JDDL0C5P8%=5*1)SG]^NZD3B%.QR&DI#EV'^W6<_^(MN*TM9A_MD7CTH7!%'9(%G=)IY\S4BL^URKG6!0$FG.[&6.WA8S&R/WM M_MEAAKK)4JA- YM$\E59=R?
L;JBB\][{"N:,'9C=5DGOL(IKS()S)BN1LB,!G M>D]>;VGHP7V6R\!I<]K]O^/USU9-2E=L_!&GU[6+J.M@%34"Y.:[)7?I)ZX3 M_(,Z\27[3=LZ1-X2KV_U:+=_16ZO&4Y_ZQ-V] 6YG#
!RH23GML+\ZNB:G[8 M;+L43VS1L-T7A89+\,8V<4WY8W&!>":/+.82C'_L!%>A1[_\OU2^)CELA]<3 M.S7;FP(V&^'TP&Y1QT[T=PWO\J()'4WQ^E^??E4&J:0= M3B_LE58[L[0XKQ-
'95-%%$:5^[K97/JA$[H^@_THOU OJ=8XL"M.U]71O[5(M6$<_?*ZM)?WX4EO1AE1L2,G'\9O631 M=.J$O\E*7K:WQ(T)'=])P-#2#"\Z= FK/3%C-(D#,[&,$C AX70M1=>D&GJE
MAH\M&LX2X>>,-346Y= M/R[)GSSF]$G)@/AA'K3 R"[WD/@H\B75:FN&.:)E>8@SOM\$;M5))==VQ($@X10(DKN;$\1L+_K\Y0;:_R3BT+^[P&V2!EKEN M=T>\@3I,_-&S1?
Z#P&A%G)24O AG-DEB[B,XGLFU,47-\@@:67MNG%&O7)2(+&B-C'*U)Q)P5[4O*W,G.P9*J:)7$:1DJX MD1CZ;AP_)B^ ;RO"9O@I6=__0KY__^'CR?L_6<%B2Y;BX#R/"116=Y:,< G.
M\#7<5B.L-^R_ZR"(7N%)26:QLYAZ?GH='5RAF8[+ MD@8T8U:5CW2C62QE"#2GJ+&Q$40Z2:.34JBND9$-"" :J60C&ZBWRZ4C(!Z" MH=.^B84Q];DP[K8R+AM1G2W9J293A)>F-
8\E>$U MI-X=^T?LNRGUSB+IFJ>O#^Z10$GCYC%"1P>**TFMOY>>4F=3#";_YY'3DA!ZEBPKNGGZP-SF#K MU B"J[6!W6 JWYSG%FW4X1-&TQ,J1%0)(PD 9JS
MSI]F^TY6S@'SL]CPZ8ZZU'^!Q;%L&G-*F:!TT(K0"6\^FE(/4@G0O\AZY.,A6>5C,F1_2!!SEX)0FH.S7TYBD;\V&RB1HMD91 M625W%!S+UQ;#M*L^\%C/!-W%#8-ZENL9
(<17=30IZF:V4%/.J+-=ASX,3=> M2)\"&,SV_":)LF/>S9S*T.\N@$SN&['P8- M<9\Z<8K;%*?TR0_#B:VA,SV;VW"EZ1D(ZNM*L#;;=QQ,;+].V6*9*N0P^2-'>P/_V9
MRE8M/5UPPY"*OB*X=+7"'QE*4NOZ;DE\13AY[L45@Q7Y?.#(<^U?3*PUW?H) MS8.6UNI:BEL&1]1EVWPQJ%44ETOA <$8%[, M*)*,74"PL9>_CPDG*S;B"TN"IL%,$5\6
UQ!>7C84=SW+'6 MIZ<8<[*V>&.O5^)QGEI3+@+1YL@WF:X_19'WZ@YY MC2:/QCRK^F9S[6_H59ADL7/X[O"0?KAC5EGS_:MTG9WP1K&ZZ*.NT%4L\AQ]
MJ(4$7$C%QLK6W/3*PY7V?* E >CK2_2=;]SMG,XV6^".U!9M#@94[//7-B'' M#9M6)ZWFU7':U)FQ,H$T86$B#PZL >&(2>:+AIZ-T(-:9#G:M@+@VO?>?2# M_"Y?Z/&W 9ZC@
V7">S^I&\]I0,'=,<=2D/M(.;:E^\X3A8 ^U]^YI1M>^9 MODUKBWNR_GQ.[G]>WUW\?'-]?G%W_T=R\9^_7#W\ MPTI]P+),4T_ MS3#'=@RO9IW0IMM\
:J5%+]6YE%\2SK(3B9:E;"Z7,4^JUU MT 2DD1A"L2ONL!NBOQB**OWPAN<@Z77]6F"R7QR0"'RL[+A8,X!'M[SH9Q'S MEC#,LOIVY@W N5!S[;I1%DJ7U;*VN*&L4\/F-
**E(5ZPZA97?]3E@5@"4DG7 M4GV&*31L*4"* 7MF5=;F"N7>>6&").4_>Z:3AZVQHTVGEFW+EKVFF!&G6^"Q M,_T5*2A7Q9(MKV5,*_HI"ND;V3KQ;S3/&TMR!C;"\<'?
TIX8W&N"._#:]!&C M3?P[WA!KE5)[D=P\^I8'J5G4VC6(;D'!M''OLHHBS?FC8^CENJ MF8H*?J1F,RQX.3/J064SB;+-%KB#HT6;QAMQ]9_QADB;D*.J[%%8XC[:J=AK M4IG3*
(ZCUY8YY#Q!;U(5'O=6PCU[C&+/#^%B=5?,'S9#'O@2O1K1O]<&,03(M)-7& 8&@13"85"WO4*WY4AG[C\I:FN$.*9E>!YF-BSCNDDHZ+BG0]B'61&H%
M4K7FSO22Z+VD0.J)H46$CTD7FSIF^B9R)G4IZE?9#9>S:+OU\^JQ\/Y.%*9L MDDQ#5QX^W3UPAY."MHT+,?+F>,--16CM2S U[?PY*9&ZG;LO,VKKEM13VU$[M.
(%YP2G+PY*4EYB6/&$>KDCZCV4:\CI-8_\Q2Z&J"4DCTOR(*B$Y3<*) MKLHGGZZ2)#LH9C#/0#JMFDFNYO_]@>R7!K0U68["WLAM:88[;&5Z[<^%Q39X U8J MZ9AY8!3.%JH*
(^54*K:&Z9_>=\7IA[^L/G[_E]4/__U//$+AGW_]Z^JO__UC M=_BN"/O;CKJI_T*#-RLW8SW/A\D(&TIW&=0=,<(GS!%W59%9PG(.YHZ?DB]"R>&
M:K?)VG6S;1;D)SX;W_5EBUNECKC#5%UW,6+[>^$-W@&RZU=!RUF0D@=Y)W A M!9MO+ 7UG :@!0\KXVRM%S\@8E.-'5N+TS!A0_]5Z$9;"K52/]/T9O/@?)%! MX& JN ->TRJ-
\7H8";Q0H*N(]K G@$!^9MG@2'*6Y!TP_8;7:X-"3XRSK>'? MHGWR8FYNPSY^81^HO;Z/GI:VOY5W%-$#@URW[FUNO.'=(>L,V]K6WM"80.W3 M]?
7Z\]F%Q=77R4_VDY;P!8]TCB5T4NN%&456]A]0WPHNPRI*; MK6=D.P-G&ET/TG+R&XA(KKY<'S]H/REX\==9Q(J_7"'M++F8DSW=L(;U.JB MZ]^#>DQ)37C%GTH^2:.3;
<%T18!9?N)AY5!R>AO4-/,GE=F\L=9^]J_3*9] M']1-KWW;79*Y5K73:R=U7@N9'FPQ8J(K"=>]!XHO[%$$L:)P%OWG%=1I9QQ(YP=@L22&2Q1'&)7)]CDG1\2+PH" M)TX(6^?
FW_EOT01UGATTP&)5A^4%1J] MFW$MI'?:#FXA07;@RENM)^X@'Z"]),5[>0ON(<*;202??:D]+#%\:BL@7F8+ M5E!<8W?W6$RTJZRN.YHO(KJ-
KS";43W+HGI8)$^E,=8%]8'JG:MI>>N%A:U\ M'2UINJ!P-;2B; M5/%>QIE 5X\KY0.7^97-/EX5%:L^"N:O]@F+6Y)*Q/7 G M7BCK1.\$2J-=).>IXWR) $5.>DJ(R%OCCMX>+<7 E33%&
[-] NMZ;G$#HB(L MKPTRDZ/FKW.L0^_E 39Y>WQU +L[#[5%T\-5>V-V^L$Z MZ,=!SHJG@);,BOM!;/@J^=DOG6/#)ODU("M5= 1U+VEU!G"]PX0NF*EG?
J[XCR"T#$W3MU(840VGAQP]M MC4:C2HDF8K)]Q7U%'M]((0#))9AX0M%[@FS-8C4KJ_.*?;T+90=:J^ZU3/38 MTUH%)(HNR\."?<&G#OF"'ZKH-F6#=MUL!_#%%
[K=#9T9B/T6&\1-S17#..^T MR$#>$WV&4"8Y2VS1;,@0C-()G4[!OFMPTRMX1W=1#$D\?G-O@T0A22OE25*Q
MUH"V9/OX&\>K]Q]_>,\Q"W[SSTOJ,4<*+K/02^ZCP&/K.5[CI:@*M4X2>O#N MX*"..%%KN.X 6^J]].*6%[D9;)L[4%Q/^^.9WJD#;][DC,D&.).$L?Z67![\ MCL1TQSK"QC^3BM
O+DV2O;[\MBQ;N$0AA?) 6QJ[/OOCHQ/^1EZ???>9^"D) M*#1-(^*52AL>6*9$GF!,$;<6#KA3A/,:7>2;9CHKYK\/N&,+BE4(>IC-%O MR7W&N 1\V^*)AM 6",6\5?+,
(OK$RV+^#M"OZB6AIQ^&<@3/2\Q:N?4)%2_V-S\&"DV$ $871]NW;*<"Q;02-1,2<65V'WBVY9M:AX(YBBB M=I^CE!>W9%JR,,OBWFPV51HX<72413IF.=T$%C/W453#W(RH@0:
<8Y[^6O&T M>LPUCU7N]T<*!!"ANK77TGQ1@:^TN;??=C'A/,'V7D'9ZJ:><>WV=O5HJXX6 M-M@+13]3M5221O-EA*%,3_D>>]T6?QA*)3:TRT[>%;3SEV,0I(08U%4I*&V<
M)AC4$9[[07"8EVHMS:PW9,NTZ MVYM*K3?LEP>F8#(.0?XN(KBA3L\FO9,Q*06\ *BIQP03-P>8DA:P!,9XICO3
MV:9E$E089:>,HK,@RNICA<3+N1"G8&)C7@$GS/55H_6+XP=PIY'-L>Z=@/[D^%TK%.7../%.SP;B M]$.M)]ZYR$#Y]9.T]A[@JSB=L,GU2<)XK0AP*]XB-PH!'W,SA/0)#CF[YBHS
M62-7E#\J#B@ VO.;//4+?:QL5LUD#R#2;@AS\[E/49P^.4_5IM/!M+1M M7%#IA!/9ANE<3>-Z>R"?PZG+K^NK)0?A9E1XL Z9-]MN1J77U9VXPZ7F_-.V
M&16'.YR'UXEFVDI^80J!VY_F0MS1%QI*WS_N:(X3JE3U;&X$M[?%.]'JE5A_ M<[CV3?"5EZ6 GR6*'.;.P6,QKUM)5>.H>Z;DU\VCW91S\]M CK[FCVE6^LL9R M3&M&S3:5[
2=JM[+"S6E*%M0@$T06U8RFE'^XW6@XPM3(PG1T6$W(* MQ6#DK1<1A*8+I8C1.$]5F-XU\$S:VJP,P]2/8C;OOJ,!G'H6:DKL(6V,.RR[M=11#LKTEWG#LD5?
[H!7(\G5207C*&Y4*D\Z)U+QW B?VB]O<=+L+HC=*R2,- MZ<9HH9C/-+UQW6SGA.X;T^+B]\S?P59'>[I=L$9MHCWY=2E5[7
M2]=55=:0LO^4K*K"+NFSDY*M\U:\3D.)G])MLB()%(-U$D@>BZGKYV5?&96- MX_I!D3X"?E_*N\J?N2GI,@J[.-K1.'V#BJY%Z^I7_7@5JU*7 N]W-+H1J4 MJ]_6[^>(0JV@NJ[CQPG\P
P=L!^@?U(FPD4A'W/9#TF:?$L>GOV$*TE8TZA4 M.Q'X[3+8ZV$Z%(5WO8C7K/V=2>MOWO(\?6?G,U;^OW*[^"%/KHL]KL6KGS[G MA7[#U$_?_IB4F7<@^BX*?/=-% .,+XI"-
ED<^E!WH3+FO"?]4[LD7(:H&/!O M5;&P-%+,HG93YT&F0P3GNC+6+ M. D<2@/O]%!;D[&5H0N.1#S7K'B2@JGE2>7\QCF_.JN'2BNH$;%!-V!V83-I M)
[A(X#7;'H#H[($<"_JU;82]O#GB"%<06MM?*]H$B). .S0U;MA6!- MTG(03JP<1-W6B7^C+97Y9TK>8TO$+9\#/%#W.8R"Z E6%.=.ZMS&$3S^TE5U M3K$S[I <9H-
F=I]*3[RA.U!^_924B@VI^>25)1DG4K.R5HE[%CMP97<5O?PU MHHJ?I4I3&\ISD)R@(V&WI1GND);IM5K5H1I D5 MLYD4O]Y&;(S/MUQO-E=ARO3Q'P/:^JB?F .[
M3^!Q.\HMF8V6!N])]<2172S1?($!IQ9K2PJS"3QOIM@:DL1O2K7#+'ZK;S[M!0*HP')G/0L@ERHC V\Q?L649BQ+.+*A5R1IE"DE,I2F6;T5BYL6!1U3ITO]G&6V:%\]R_/1N^T;EOK
M)>";5,M#;#IHBAU7Y */]%9&N+H>]:Z@;;8.HGJ%D$D5M1R(GVE:8U=5TO A M@@(%47B?1NYOSU'@,2.=.HGO2FPTG KNP-6T2F/!,HP$WD#7561,UGUS8E Q M)6E$PG496/ #-
_>#Y-F):<'0!GY>.'$(M3PG?TO@>1.FY]=W1'#TZO*ECR- MZ+1RX7M?S:[9BZSMLB)2.A-I;;B<6#0SC!P&XI2SAJ%!:$9'3H50,0YY))W M?DB* B<6/CM)*LIA0G$E+HK*6H%?\[]
($NIIVB3NO6R,&A/RRX4*IHN!X?V M!3:)1 5M%%AD2L^"SN+PR+3^>##I[]1_>F8BK9E5G"?Z.=L^TOAFP[5.;K(T M29T0RA;TK&$TR.!&,5V[B/ VE 9>W-/61#=02H:DX$AREI
6F3,E M<**^T_MY6?/4$YA*'&5E9"H9FEER:5JCZZEV% :QP$LTJ7;(++AQ0S2X&!>&)O%3BO M6>H54HX7MN9;\VJ][H-*>RQC$SV+T>[.L.,VT%ED0C:9Q4%#)616!R*
M]BHR[[P,$Y).9AIQ;8<232?37 5/O59/F 5%[Z&>"50K@SM;_'EM_M;"+J;/ M-$S\%ZKT6/QP*KA15-,J(HH.)($71745T:Z^6O(#W&PPVLMRD*YG9WKW./9? MG)3K#Q>.0.*D?-
+T].UGZCWQU\N"/)OQV=^MO_CR=Y UB>$.HW$V:KZ3K$,) M;U"-U$1UMF!8G5NMKCCH1>345GES;&Z_](IMU MV9RX%:>]=/SX;TZ0T4*R3Q1FD!*
[2!OC=M=N'1O5$5M;XG74'GFU:R(RLH33 M):7#_IJ3MN*C9T[R?!E$KRHN*FN+VT,[-10=M+4A7O_L%E?7/8$J ;(HO+.1 M$2NQPWX;W-[8JI$TN=VN]PU-69XN
WN^(@PMZU50#0K#;QZ<+[=06R8*UVD: M^X]9FN=GWSKPZD#/QH-%])-*SBNZ$3'CLJ*0*A&&[A+ MMB*%2$24">X1Y%+9SR; 95:W8=;B_L6[,QJ);= 9IU?0JAC[?^+>C]' 6P_
MEYL.-^$]=;.8/P"SCGG!W7->0N>6QG[DY;=QF4D'?@T3_)8)C<8LK0*6HYDM M#S[-J3PAH-:2K.I;>2=,@)-[)Z K4BM!"BT(J%%=Y,O%)[G\)%=@5=Y,9SI8
M.3S$^T4$0_3)@4*1Z=O:^Z\L2>$8#NK1K"/79QV:-6VKX[F^J?#, M,B"'7QM?I ',M/_KP>?Q4 M,B ?8FQ\$96Y_R0"(!YBK)AAQB&&(]/A(-,V=M0Z8EP@X/PBEI<.'><)'?:"
M89:Y4F&0FTUM$MTML(XCMORL-B@SA-NU.Q+*)_'@YC\@HV MX?:G[WB-?V!91[!LE+]RRV?N^92=O.,S^&_@1#/(//9[-M2%:!,ZM(P[(T)_ ME=@\%RI_77B\""3&=D)IU=HXI[?
5E)Y]PZ0QI:\-HY!.,_!#F..Z3# U;'45 M7#7$H.4^_WK#ALN#02^$PUXMZ![%:)EH/=ZVJA-?/2[+PV0#NDX(P\WK M,G1OA]^+6Y;1;ZKK_C+Y%S^'WC%G7A
M4VS@4SR#W,2OKTL3I\C'\?)\'*8[U(OD.3D+P^A\?Z?].YCZU#T\C@R952PZ M"I2[&!P1'BNI:0V*BYU>&1:CVWN8W\2=\,LAU=[3R..--#D\?D78."TP?@VH MB!D2,68A6#
OSCU8J2$.!@68KAL$O0[Z1X9Y?98$>+TJ6@.\0Z3+ M%^@+PKO)C'OU-3O#[N_Q 9N" M/:'%,1 M6KO0JVIU/T2Y@O/9PUX4"X]HW*>1^QM4IV*+YHO?,[BTK_RX2F=?W)$]R *2
MAU3D'?%&^S#QM?W\YO/]S?75^?KAXIS\CMI9GOKT&8CO)XG%W7$&@M>MN0DK3KAVO-\V"UW@EO'[Z[",V?GL[5G MIT/V]
<'MG$H:BX[:V0&OTZJ)K5V_KJ).@/R)'Y*"@55WOJ,IFS10[*)0S]\ M2CK]6-H8MP-WZRAZ;GM+O"[;(Z]^1E=.EI1T[2*NZV;;+("$.-G6?#?Z#NB/ MVY$'6Z*!RJJ=\;K[I3$="TF<"G'_E7'
/O'/\]RG9F*%SRQ M*"^C?;-9>]&.G]L?;F(-Z(;3XX?J#8ZNV@>??P^67'L673$A.9=546 >CFQ* M3J8WN4:Z=^M.UZ".RW7QPSTP]5[+='-#NV.*CFYZRVPLDO/$>>J=.DQMMWU6
M,X;.<@.ATS+*X-]&9)EATJW*I%%3UKMGRX.".[X9474!960(;?%O68^QQ[# MV2+>\AZEQ2SALK6]>UZ+D5Q&\6?ZRE9341:F\#!/'(7L1Y>?I'8=B@^E@3-D M1EFDN=$Y@
"^H!FGAO;2NB).[E,G])S82\@O.X^MZBT>KS\PVC54=.XG29KB M]O4N_427;FN'UW,[H9W$02T>LM=R56+E4GW__L-?/OS0MP>JU!>W$P^RP-[>
M9W]'O&X^3/PI_!X8G7SXP>H$YBIT8\HD/:?Y?Z_"PUS'NR@(V!CVRF27V'(X M%=PQH6D5,3H&DL ;)[J*Z$9,R8^*SE"50,B,OTC*1*U?@7&I. \R7/VO1>D
M%VN>>9*$GQUF]9LL30#\& I*K-C6#C=$2#5K) #O-\(;YG)1=3TUI[@B LTI M(C2_V'H1=A9V,;_=Z?IZ_?GL@KQCP9=PZM],IQV;.L0I-OUFNF7 <.TJ23+J
MB>\=_PTJS_*_W?!52G+QA<:NGU#9#$6'#G(TK5,\X;"0"*(4Q;%6V XWF3 M./ M@?_$!;&T_K=IN@-@>@6N-/"XJ5+GBYT'E')HANO*3/5QP*1)"CLL6= M)BG<0#3&/LWZ!\/IX
6B4=H8B";.M3Y?S0&H6,+595)%!#*[,%/''=N6PC3I MV;/%@1GR7QS@LR+>#"&W*,P9;*<.W%&FM1CL&:Z1.?QI!9[BERVS("089,5B M6.<_0[?
[S1_)'<'N]A!KC3F(6_*.]B"E+!R_3;6'/3I-9!;#[2/5"A!*8@^< M)W"%-?12UOH(+A*5!MAJU&%;16UQF#1$)QO':Y44N!!I#K-U I+M29.PH?\0 M28I[MF^IB3E>=_3WS$^8M>YI_.*[-#?

N'76CI}!7.XF;F#MNV)OY*TA.^*9D MC1=0YS:]LWCVZNS57NZL+B%?U,45*GN%<+Z["Q*4B((8REG="FFSD:1,5"KWR3R2LY6%NWW=$=L]PSX-'!2K9KJMG3#W=$*FM^L-
CJZH0W5M5% M'S>B""Q:MW1LKHTF5;\FGL"^NBO$.+;(SE>$&I:J.BXWMINZJP9WWFN9T;TG M^V3AG?-!&-^&#- 1X+9W.(3)235A8;ISQ>'==UA]2 RGV!5WP_17_*2DK0? MWJ
?)+V)]Y961)B<,TYYR+-Y.F/&'[.Q-AR^I:?Y?U,4QZH<01Q MY9V^_<)&*OPAD67 V4(UV[*(B[U*5N%0UW"C/VN^&,4]KF\,>*X@\.L#<4P M,D,9;\ 9UD\W-"$?*Q]("T&@D$H?4\L
.62D1J4621_-$!\%"HLJ&3B7 CU:>R8VCC9]>1XEL$=YH@!MX#G5I/)!;_14O +3(M.":(_?'R#L@^ T_I HR?JOD-
HKSZCA[SXE]9D9F8<#D#*#95AZP>4R91_'M#P(5($J9X9QD2L<(?]E/:5GMT;XH,7BB;5 M5OM4OA8*X*H2BQR@'?QYX!S&_F1E"3:/*YN'%:K"[^%?+AA\)Q@#NWO@1D0%;1M'_?
+F>/%)16CM@W^!-M0(V 643Y>< MT",BHQ5,F)B_>YEK,<]G+DMP]1V!NK7[_X-N^"_T#K_Z+?VEW<.?ZJ9]1YH> MK&M@;+IHS2N;*U"GTAY7_AS=T#B&20G,#!Z<+X7-
3VE(V7I.BF%]O7"'K*+6 MS5&WLPO>(%857'_,R>F7$WJX#%JP(.*)G9*TLZF>3FM9II;#.53)_SMYC6D MWK6_H5=ADL7PM&JNO,1"/5UP![&*OF($=[7'&[Y*4FN_>\&($TZ=
'E2T2^" M><*^Z)U4\>H"@!_FRV!&/J:A1V/R DE]<,KY",:)N'$",(Y?RF CN']R M&'O84:#)37CO!.P_FYOTF<9WU DN$CB=E=A1K2?N4!^@O1CQ"MWP!OX0X77#
M@//(M^!H\@V!=!U@!-[/61'@17)FEO+SYC #;$<&G$5^W) M1TXH.SCLZX,?('HUWH<&:0?1:*!!!R] C-)&-WI*IOPZK<"6#XRW8NX[9TV]PEK>P(#KP4OF&
[UC4$/&=QVWD!&"@C?_%Z@;$X3OQ5 MJ/?&BQD:.HS>UW]7,OL&MOCK_,&"H?WDP1F- IC!5C/A$YQA6,GG.U1V[;IQ M!D>S>A<-':=6D@(=>_&QH.^RT)$#JD-PP# M5?
@7K,S'_I@YP@1V.(CX74X;1[CSH][ZO@1?T:C/J-H[+RWDNVS0LU9HZ;FD ML.^4W_0:@1_@"S>-VE;/]D;]24R1ZXQJGZ"AYK7O//H!OX>D::@FA65'?HLU MAH2_T'VY&-"FQ,1
(+"T"LGYQ_ V:XK4DWOJ9C$7\)P^ MRH!-@PQN"-.U2W?25C<-O+"DK8G9!"X@36I.*U))@2V/:U;S\&PNV^#QR4D+ M#6]CNBMR8->A=^8$0=)E$
6;CJ&]')@9;4$9]F@37@8@C5?/3!C6R+ 7"L!AT*QC4Y08$4S*!^.4YF_=G'J*U^WOFQU1OLC28"G(0T[-*VX49 M11*(@4E3D='79-*(%!QGQQC-"S*SF:B\=V-
[B@2Z,1@MX/7M9@,)_@]1^>]! M4Z(AM)"CQQ@+=2VWE @A1I)1ZAA<>,&@6W*"*0R_-Y-&)]7O:O;6IRZV#(5P MJG*P)N7GRP&+#MG-;LGDA[L"'Q00,+GZ MU06ZO$2'+]7?SK*D?
@%=(=Y5.R./^4$VZ%Q[M/9$'/O#Y#>YTJ@Y308!ZOEM M<]E!K#V ,_P;U"PK_;OE'AK\8_7OE_3BK MMU7KZ3 62)C(-B(DH"KQ)Q0C$>=(O+Q ?B)'QH4
MY3=2JN==8Z+\35%KXTYVXVMN))C8%,4S0U4=T+R^!NP%!!3+%N1>'8%UZ/55 MV!A& 3D:#+=&]R:!M#MB7-!0PNRV0PEQ&20JCV*ZP M<3!;&HP30P@@AXG!MNA<4RP1)
(;K8')K84:$&+&>F- FXIIB%].M#S^#$:C$ M")8F$VQ&1=T@2JC7>9-6J2-R3%#6O7O&L-\+,0:HRVYV?E"SF>+.K/Z48&+U MRYF I"@X[OLP$B,.(H ; (;;0N_N"EY T-!AQCLHF"
[.3642?G$NRZW0>HT$ M$4A<^J$3NA-=FAM.?)'@HFE#!> 92'EQH*2KWT2 58FSV$MS443H@!N6^G7MKA=2ML8+'PHR&ZX&4M)'4P+,F,+[YQ]> MNZ:6HO22>@RD@LLL]))R?
\5;AUZ=%GH?!=XO\&3;^BFFM'J&?59\E?,:OE(R @R?B3B+6(L.M;"XFK M-B(*F_/Z[)Y@[AI?D][JV26U;IV';N!+&]H;Q59)DD D##^"$3P\TWBJ6%)!V MQ(V.ZKK+-
HS;>^%%K0&RF]DQ+9GD#T&%3R=L<;/E-^"L[QC/HO]C%,?1*UL3 M69EBW577@Y5"NJ,Y[D#NTU,,7UE;O$';*[&NJ]:$)PY/]1/1^]N@F4*S'_) 5-6\?W(K=$(*R^__C#>QZO\)M_WC\
[,3V%-7R!2.LX MAC>,X,?ZMAAOE92;)=1_.!\^;N?/C^S%3:<=#P&_A,_ZMBSU$0L<*+ E/8$ MP)B"OEUL\2(W \'G;)($KKWAVX)/??\D%:5*1YQ#RG#=)9?
U)+T03RW593=R2:]F,NGD4NMZWE0&J.DF!B:8 M,Z;,C4[201_PPVVAE]Z&%P T=)@Q30U37NU4)CEXD*(MV\P&4(1X']PM>C% M"0
EZTD+_&$=>LU?""UO:>Q'WN&YMAMD,)&Z^)*_X7O'\/EBLZ'2'-S9A< - M6':^B0AZ\T] %S@MV6',IO4JAU]!CI6XB.-_A+R9_=\U.N2BDY9T'"C 4BA M2@T(J$!R':R ^<(^4^-
U\WQH@"_"?Z"U8(L;#J;X.L<-UL:Q]TBA% LR3H%N M.XX_%V'G"M:^]5HA:D4H^RU<(>=*3&>>^]2)TT4:Z)$^^6'(MZLE9IH%V.^S MW2[@^Z!. -)>!M'K5;B)XBW?Z>RY)*?
>&S=8#[2"",N*7?$"\% %M$\4!#XY M@ (G(K":^ *:PFFS%5MX?@*7^[.XV"(L[Y^Q26#%V=*%LY3"X=FMXWM==U#V M6^&.=8E6S5L?C29X8U 8(K6,@52[HS9^
.^*,ZZYM1/QP@&T[MH".U(/:G[M9-6-K-;]C-5/4(26HP?2.!I#K<$?=Z"GT8<%PLZDF9]>P;YT7 M#KL*RVWKRRCFO[_VG4<_:#OQGX(^3LR:S))51JE)XLC322=1=6Q,QKDT[+^5
M.+S@7;5^X76RBR*X9-#45IT4(:T:+TBY)R+,HI@ MT0O1HOD?!;EFG<_BL^J=&;^TG#;A2B0/SW&4/3V7A2MA;TLR M;@_ICW/XT+9$_ZN8F>\D]CA*FAOGUZ2T-
)&=SXRB_@QUQ,*O:6&.C=0<(R:M M M_BR;P[*-B4T$16SGE -YP8,53O:N:HT ?YA'"(!H8\N2QD7+$I1M!YYVT6 M%,_?Q138V*ACC>VKFP.N?".!>E"5.QD"7:H=$8/7(-TK^%+JA1S
ANF@Z\PE ME_U'7FVCF"WM\4 9MN]O8Y5W$S^Q^?2_>(REH%/A>GA(1>K?,Y&7\W&R* MS58GN(>))+]>U7,68HHV3O"UQXVROIB(@2AOC1:Y^D76=MZ0,U__R
M:B_V$6!.;>WD>);'%@D4"BT>>4S?ZA+@/:NJ001P1^YP6S231E5[XXUM#1VT MS];JVNYVURN"SO!4"-?ZDQ/_1E-X,_U_] [HW']^.%#[$#*>KXM4X_U?0/;
MA.P6$UV3V%D2BT9Y+2)RI]%8/Z6\$BQ_'.@QY7/_6CB22T<$1'@'+0H)22%B ML2_[32,;=.+I@=*%$*2&KYG:2==QJ?\")NB;0+2WQ(UE'=HUDVT.FN%%D"YA
M1^2;E30MC_+7D1,FGZ.4+;99X,&*O#A?J014'\)U:>'VZ5$6$KU>BQ#>N!BG MCF[D<*YP22*%Y#+.F0^;Y7%E'5>XAD.+UN+VX2FS^8_K((A>><5M2&(]BZGG MI^2:'W+:0*"?
HLA[]8. F>0J3)F>/K/&_O#?,U8.I8$;<;0L(B+-( )X$49/ M#=U8*;GQ&*GYE2GT*G>M\,1+WU]F,@11$SGX#R,PL)CQMP ,R!H;.]8H[*, M#>" 1;CRB"IMC!L(NG44 [Z])=[
[I%7UTU/JS?+5N3:#_/*X/F4D)]$9X]1 M[/DAOVO&]ZCL#GY-*_2-G>\8:^CA#X4;%A<>.24ANRG ME-PR.I;'K3WU+[:[('JCM) 0!.Q-W!Q(8E$AH62/CICH[+^8H%#30KO$C,",
MCQ0ENT:<($@NG-4J[4:P!!%;/S\PA=/0B&="TM =5-9J(WT(#'<(GLHH4X M-4QHJ#$")TIN'"8:_/!L@RH916%,'4;D" *F;UP=0&'A(6-T;%6,&?LGD9A,
M8P,X+AT__IL39+36MB\5IZ<+;E!0T5>$@*[V> ->26KMN\&,..'4A5BVG;G3 MIG'?>-?79WF>W#F:=798EB^; V29,]L?F6SH;><0(_9?V/+VA5Z%#$"RN6,QU'$'?4&K-4\,-
$FAQ=Y8SX;#)G97F\NJ-/60!TWXK'\>[@?=<\J2CY)?1H7(A<-.15 MO'N&L[$T<4>*$8LU[_&.((@WILRHI7\WN.1>OOI(1/XD P%(&8Z""/;'6C2&
M^^2D(*R5@EZ\LD'/X'O0"#=PM.O4J-?5:($WM"5R:F>/Y14ZK&?"[&+Z3,.$ M[Y_>XUPT5@EG[2G&VZO5-5[/V^TJP]>SU66?$Q^:,6 %"^>OH-[X=_PZ_;V MAY?)39 7$7
;AB@>0'T7@"$,/ASHI&QZ?K,YS1(_9$M47O+R+?]_6>0.ZH@S M=H?K7K_AI](+^5,&PW30WM"N=_:C#7'J K([SHB7?8!G?D,N#6\3$B8V&\K^ MF)#'0K85;[-
U_HNUWL61E[EL\LE^3FC\XKLT(7[*?@X"_DO6X,7WB@(3/FNX MBUG@^#LV>=WRHD^,'/M%\9HY$.;!PJ>MC'_Z'"6T;#GSZWZS?)*<"[G9D-/*
MO#D/\FOQ7UOH.K\5HMH*Y@#UU$G\Y&8C%OI=AUY=4_@B2?VMD])$ 6-'T$(, MNV,M5"&Q+B'DX#Q:K2GQ^A&$@S_OQ$K6@+9">UI*."^$6C,<9PR@VBCOO88:
M1[51*NX5X%I%6LO&BO:,Y4B,96,A^YF^"C7@XRAD/[KYYI'*]'@$&9RH/=8N MXL)W* V\"V%M3;1G+?2U\0I#@R6::9PU\T)NS -WLA5DF3P2!8@BA?MH/Z
MU&PQB3MC^&I!C4TZN^%&WP4M>YZO&$QT*(JN+FG M#>:L_/F-8".8R^>K;S;[^L(\R67P=.X'&<.P!RC.V1?D^M1P!_](*XF@ MH$D*+UB,54B[?GG!%Z;R;8#"N?
-1N.#/%CR\G+SMFO5L_D2"UD_\/G2;2 P:9-="D*-LUL[5.G17)FC=3,1"Q6(IQLHO@$ MGMT5G[IHBH$/PQ9F0!N8]C,-O(?H$VSZ-Q[[Z ,ME7ZX44E9COAQ15U
MT4>5=ZP)KPBP/$FCDVW!% M"3&*$0(.K(* (0W@,X")TG\C4^]TS/;T3@3TH!"$@P M$S(->Y-K$9:S@5F_A#%U O]?U/O)\4-(?[L)!=&50&HH#=RHI&41$88&$<"+ M.WIJF!CE:\
[\G1["UD-B-*'!%ZP6LH$CQ3N&O4\<]F&)#AW<>*)M&1%3!A/! MBROZJAA;3!5\5GE=X/UG1U?D\F\GGZ^PK+#FMY>(-'F.N&5P$;:A\A/R_&DY M_MP;LT91Q0+N697/RPW8*-
:@B!MP#%A+LCT\E!Q>$#*AE)$]S8)[]<1C_81A M)8/PS".>N0\6 W*&-C"I>E;R,HKS]TCR-R5OPA;=U=91(TGB1B43]A)A:0P] MO+AD1"OMDI$MB+.2OY^*98)DU68-
,&]8"I#)XCNS+;KGQOG/C*TKT/,Y M7S5L&D$.-RZ-M5.C *\F+;QX-%HCDUA4@D_!F]3,\5]HKX5:O M&=LT_QR%;"D9,^BZ3YTT4\.(D21QPX8)>[7OY RGAQ= 9AY#,P^
MOHC1,.>+^_=EWG]OG0"(1"2< (K$.!4 8Y '>34"+-;1Q;B'9TI2YS$+G)AXS0(' M$LAS*Z6(5VJ5]V*O()BQ(FA'E.M&J&E;B2-6*=".T(+]8B;+_\"KN"\11&6 M_OV$,:K2@(
*I"HD4&M!*C7R>?6*<$T(4X6(NI +\8-5ZI!2'W$WE5K?3SVV M[V@K\.RDWT09LZ,'J0YW%)YR<"&Q,'P:GD\G=GZ+I*?TFO_A7I7;&H9/OG,?$4RU.#-
M(V5*N$%MA'6D6T5J9/#"UQAE3)P+YUQ/.%M2\R4Y8RQ@A=M*-I$FZK+(909% M'HO9,E_>PBPW3-3N=QEFL0QL,FG/-M R01_FAG51^Y1I>K/CQF"$TKL@M\F
MZRQ]CF(X">"/<@EFNF5F2$[?+K[0V/43>AO[+KT#1QB-;288+QS[C-E^$#:. MYKI@[#2G^^386@I!N!2$B[$8G$5@YP,<3LA-EB9L8GN_^84M?4?-/$VS7!0N3V+O#D0VRF\Q6#R-
UI.A<"T+X<+P MD\X*(Z&?!R"POX/+G*#R!L@FTQ;3K5R?V+"?A=RPBUKM=3-V\DMZ=__3, M[4"FU_^#V6T*.@U:-O!VP.#N"P&9DWJ.AFX%A$N"$6X5.BA]$BL:P-5>9D<
M9KJM/Z!N7F\GW&BGIK.(7-T]**0HMRZ/I_76!+H8\&'N?6VG$[F^/'?G" K MCGG9Q/':=Q[]@!?=^D0=2.CW;MC\TLUB2.+C2=%#$\V,\,"-"Y-85)*<-IX!
M7M291DTCV0A,'L(%6I5);/QF<2T4*:6".WV57,5="C3%&H[5PE;JS30M6-N, M+8/CIMGZ2LUH4<*-B2.LTR@P,YP,7GP;HXSV58(JKLKX*9ZU%'GB 2B[)E*" MGH;AL*!/+WZS!@U$(-
^T7Z,#$:1@O!D4G M5M\L[I*K<)<5^%+)0&HAL*R#C]G&5M'Z].W4":!BXOTSI>E/<93MF+V4 ;>_ M^T(P4]$.K;#7TW,;*9@1SHV4[!!.^E#8Q08^G-/8?W'@273^
M321V.FR%.]HE6HE!O=<$;^S*!-5_HJ&D5\3A?O#-](*C]\1<_IPF_E/(!\KU M%S^1F$#:&+<7=NO8?*"QK25>G^R15]9+ M<].FGMV.FK==DJON26S467/:5MRUE(-ZZZ20[2]$0ABP-
/E$MX\TEHXP*CUQ M._$ [9NS@-YN>%U[B/#ZLX62!W$24OI\S8;\FC.RY/+E5.;:#^E52K>R&41[M2^PN+=6N?2);-+#Z%$M1H?UB M^DS#A#=RHRV%@I>#:V&8XK-H--6W[
\'[7KT)0,1C3=1O(4Q8"2":O%9-(+J M6W8 @@YGLE@$':&J@25E S5!E'E1<>P\TX+Q%#"Q&%\JD>SBXU7Q@,D=DZ8V MXM#YHRJ5I6#;(*NT(Y<2B27@TC!%3 1.R9$
2V$6AR91RZ9QRA>'2 S&25X= MABHQ8$S^:@!4X";/Q5;U+HZ>8F=K%V'XC%2PS>*QE M@>HY.-6.R-]M&ZR&KN,75Y'6S:M(*Y(SF_6M,R0ZVP;6>6TA/&;#7S"6W$VS M,:7F\L
S:4J37'EKG#"GJ*4X$90TQ3LUZQ-8UVDYW57^CB"2:=!4JA[$)_#(MPS,_S+D*^70)!A([00]@=+.C;++$9G=TD+H/N**0W@ZT^L?]LLVT! M0$7Y,,M5A>#(-_!AE?AW/WV^HT]9
/S>SIP=6Z0%=_3WS"^J$/ ZPJ=.^!M_ M%9 WA.6:^JZ965ZX$6M2"[?O:AEDA!?UIE771+S7NVZVS?B1C,$O%ZR#[68>S*&-P^SE*:7(-+SS7!Q'BN])=E^CUJ2T(OH9; M20I;ZJ06
E<:"AF"*J&\[;EW254 "^BT:'O- E -(\') $A: MBW;=Z_O0&6 =!],JW;391S*81&_)8W*%,>)$OE_.T4R7A,;V' HG\U/YG M&G@/47E6)I\SOZPHSLR._UF^6!&T$FL6BS MIH-
!!GAQ:1HU]=,M'U-2B[,B(-!)&IV4(L%3FH50I)"JRM-OP!TI1"/O2N'V MMR_F@3U<]KV-HQ<_@3))@) Y'I*,>*V?OAD90$5IK[G!QDDI]:6RFU#O4L6 M];
EE>5)>3>;"R>&T_DEL;\]:3U%F9]LLFG(=JXL="H!1OK,A.$\6*?6?6T M9RV"% +VD5(. A^;")+ !DDI"V'"$"[-BN3RV%GDH;'D267*I#8E;9C2;9J2 MEJ;<,5,F(YYYX?Y3W;VO/?-
Q6UW?5CDL:.*T.ZOCZX$4Q)8Q&9.CO@11PU ML77]OPT4. ?R:\G#5MF(:17/E6P)9"'4?\00R>< 3M0;&,N'O985S1*MN^)Y MK\MR(EHFN,F8+GC@BVK3RI>*(HSLSS2MS^?7+XX?
\).P"-YW+)Z2?8X"CTV< M"B4D)M2A@SOZM2TCXL%@(G@10E\5W;!A'/<27RJV<&4R9TQ$SA6F6%D]V+&0 MGUO($4WCYJ;A$%.P-
'=]].\47FYF\,B0U7FBGS,HVEL\1IW<9&F2.J%7/*#C M?MBSE1X%G$@QPAK5A=)AW9%?*]541MO[.7U8^_[Z"!3_5['8)5%,LM"'(U1G MPZ*6.-Y_90E_K#C?+XQ"N/+
_AF\$3]),AXV>WWY@6O$4\GV_Q)&*?$HW<)3 M>K52*_8[QFSKA^SWCV]Y%1'8WV4TR"Z*RW5ZZF_S?%RV.'=8*_XGJ"Y"8S_R M6&LG;<2OP/C9>:'DD=)0Y
OQ#BS2"!)Z.75&F9/)27X[ZS7;F7V@9$<*?]1P MBIM-/LM,B,"S6$5^F/_"[")4X(#QG;6T3G!YMM/6O*S@XXAPEU M71OG=M+6>*>("C*/6D(U=Y;%RJ-
Y8!\N,NVO+2>T"9MLYE5M64KZ!53WP/D6U=CM,20^M1PP\)(*XF8H4D*+Z",5&@$=YHEXNJG2>24R0Y28L/P#54ZWS[K;WE@AQ1_N); M2[.%.*.A=]
[VW='B$V^\#E,ASSHYBP*X.Q<[0>?K;KV=<+NIFLZ-Q*'.'GB= M5U'N417.2.G-3D)J#E8?<>,2L?G-;1;OV+*L;[_:(G;?3NT.T#99C.\CMHE
M["B4A2EY0=3VL%^KUS_PM[1=E%/V#/[[#1?CF"8G W7U)\"2$[G^#X3O M]^]S$(/[JK5>T_W4>#Q&B3KIYCF93\>HCNZ8Z9[9A*VCOX&R>+T9=-VJP[W M#-!$?N)G4D/M+0@N
]EQ(<@&I. ;$4+B;,($*3WQ;IZXQV\-70P=M.KXG:RB>*3A/%;D9(C?_3)UCG4?#;Y*8:+:T^, ME)7*86J:0H[6*%,5!(X!"T1;#,<"Z+UT+&CH, \6 L5SDGM4BE;'XWT]PJ MIUN'Z@(]^[?
J]7.#9'%"@FF[5:L< S21KW),:C@*7!(!7)P6<'$:E2.$>]$K M0HM[Y'$AT+S+'#06E,/S/;=@L_9&H^Y(>1._%&C^+$(,5NR\>K^^O#>'\;R. MXU7X0O-
4A>1JNW/\N"5#J+\U8D3NU[("6GE3Y/BI(+AVL2">H>W7M(E?$9\7 MXB974J!-:N+SH]"$BM:D(*DSVO^V^%:3745:U7KBA"8-[=47CL@+K0X1?L*E
MHM7BJ;AM,$O@5V]#UD]*=B04R%OC#O >+<6@EC3%&\A] NLZ;D57>##58I+! M SP2NF$1S8^.XA=G; '5#]NHKA(6^-U]D59-9UW5_N24E; M/)"W>=C^R_U/T0N-
0XBB^UT4)E%,O0LH^KB+_80FS!LW;"-Y&=IW@/GOT_'S/M2^8 M%#MC#Y\A-F@&C$I/S"$R2'[=H/B4A6PVMH-;PSB\GN\H#A@UNMKC]NU>31OO M!,@:X_7@?
I"[8%CPNI/49P^.4_TU'%_HT+2YE629-0[?>L;\#I=W!AQW/%@ MUH9B\)BAC#?2#.NG/9848IP\7=3_<7\%BAQ1 5W@#;V*N#7;=\[+5 M4!JX T[+(I)W]?H)X
T?/34F/>JXMOS"U:),@N#L=[V%RFW_HMY9E*2R-S!. M*=-&DIJC=?9F@BMNB)K)ZNKGU:-9XH7!N12?-F>O%). G-U/ZSQR:>5I?I,@ M+U1FU#]MM_\5'D"!%=DQ_F1]_POY_OV'CR?
O_V2E;L6>\&K5@HUB&"<)XH=*L>I/>,1%?0\\O8]7B\#MH%0XR MD>P\M(/"F*VVL9)EJ&L/@/>I8&V?]G"'6JL%3O9@+;^C,1&L M?!%F MJ
+&,*1\='5;,+293=QO!/5]:!4*2P\'Q3WHWNY+#@MSFZTE+WA_XB JQ.-4 MRQNN,DOT/ J@T UW/*CJ+09!7Q^\GJ\LN?&1H'Y^^]+Q8_(W)\CX>TG[.XCY
MLS'23<*)7Q7H73U/;L!]C$"%!?4<&B:X;O04PI?[.0I@6[3C7&44P87BA[*M ME)"EE]H",4==I\GFIM.C23UPG(/^@3DP^58MJNW,ANV9L6@@S
M0/V=OSAX$U+X>@UCC#1L)^'C@*I^V^G@E9SJ\D%+0;=)D:M>Z,$BSN43*U[2 MEDU1 EJ#USG[RZI\C9.)R[%M'_@L5>S$8.N,/R8:,<.\ >BS97! #V:DJ'!N
M#4MW9HR'YSC*GIXO_1=NE\0DY*GR. [T&V11K8F;"H/E8^(P-1'!8[X;!NA8 MB$Y =@Z5R<*P&6T9^#D9:'X%2#D- M/!XS)EH$0A7XJ\$R!\(/[^>#/G.[AQ,:FJ%=;IE% %S^D!/A?
[R@7"0EHCFAC- 8-_E,U0F%G+1JO<->/9-\;Y!92YW M <>P?+@=$6/>?+5E, -0 MX[R\,H+)0WB1Z'% 4;?-1F>_5!27#TH]>B%:>QYDO4C#%]LQQ%0V/IYL%U.P MID+_.!!.V9(F,UR."/?
4540$@=V9+8O!PQEL?WP9+48ALH?^$4&DBB5-9K$< M&T0JJ8@.(F79*\N"R&EM?RQ9*T:!\1P-?E1L\F"BE\%Q M0)JZ+8WFAAS13&V CBAR0B8&O\GS0)%-
%.*35AB;F!1N16:!!+;MK5?5$7- K)CEP/+ MC++S$"['@&^#K3H<[Y19+!W_ABN*$0^'[-WQ3#PXT$V% UW$*#KC%\)WA#O M1"U'-Q/
K"*7HX'9(5;5A%D5%D5^>S7/5"SE/2@R^QTV_Q&-QU0()^M2. 1*5BB-HDEHZP,U0&.'P#:,: MEH2WU19QDGULA1#&G3SU)1Z:HWX,,*1U;=@0Z:7#E(4KPUT/08X\<'Y8]H'S
M4=\5'G=(9! 1%WU/V+ 5S1TH'Q")$_'.%A_@//;ZZ:\$:!T(&,?"H M@<\TVATGQ"T7U_"CV='> M8]K#$#74N^0&?,UW[: :\+V M+=IYOFKWKO#(4Q,S^'8$]X1-V]'@&>K1@)Z-&\)=V(?
Z?C :D^(Z!@7U:V/L M7Z(^B\+4#[,H2WX)8^H$<#0.!]^W4<+:1^$U39*'9R?\\/TGUO)9EH=GG EN M[)O&IB("FN6 %P@FU5*06BZ>+D%*P%0'12,ID(Q^^)[ET5E 1F8%; MS-
(Q<"P0(->NFVVS !8(T&R6KW+(\VN"3XG%IT/3/89?"[C*U$:)M8Q:+2YO M;Q1]/^;&#^D3-\=BOT&KY7Z*P;Q[YCZ&R>OG;/M(XYM-^?=YT+F-Z]>$SU*K M3X?
0!RR_%HR6*XX4I7.!2;2I&DXR358H_HK]0_28[W[!FPRET6[BZRA\HO$D M7ZB%R3&CL,RFYD!WG\.Q8JQ43_N06B$!O)Z42[=(]#1NXH9A?F(L4]KUY-8" M,7*.?
89^GE\3@DZ^S]##\&O!5[S[#"UP>R3[#%-_@W8\/IJ-AGWSS;/1H,+U M:P+H&38:>EE^+2"->:.A%::/9:-A^@_1CM7+V&EHMYG6AY"26C*D=MM"2?;
MZ2P5_'JTF1319#!F)7'4BID>0"K%6G?7S09F AJDCXN.#-TJ)2#G S+1HG MF9>9-V8!;X96@LGV\3<.6.__O">@Q;\9B^+OZEXW]I84L++)%V<8&7<<@!4 MQHC:!2DO8H,\#5.G92?
O(JZL75X@?H NA3VOB:N -:&]__;A&;R]?'9L;P M]B,.<-_?^)1=Q)R4T9"'?Z]MC8P'4BY'/$#TZSRJZB&_10U3,3]\H4D*:K ? MB0? 5UP[?"-;ZB19#!?6T[W:UN3=\UZP?[."_FZ-DUF-
DP'@Y*[$2:B4^^%[MLJV."@*NX+>+&7BF^S1F1B+)09:E6[:(S3U!LM<,XU?W[O$,[+Z2L:QCGWEJ M7E_1N&9Z*S6O2 XCFR-L,N\/1FP8FFS@._+1SO0'FW3,LYQCA][X4Z?728;#
MIA&:!C*3*#)$YAW1,'Z3UHI(8/MZ:,.9>]B]=L-HZDE3#376<.UV MT-YI[">'>! R8">E-58/+>2#B@G-,.X RH86/ N>J:VKL*"1#P.6"H!:-YJ)
M7$YCN#URAVW9J9EF;38"R8]G3VR>)$)+.U]+!7P+^UBX$V*1V-%X+JS&L' 5 MMNN:_&?&?@D@\$+/_<1E#L^"16DO:EIV"QU*#-E9:9 9R6O!PX\IS;7W12K:
M)&88%'M^^$0VCLLB-2%90OD>B4?9$G[KAQ1*%:7L_RCQMSLV'>3C%!O4A#TM MJ*+_%,4<%IQ\BTLHE0.I[X"0DC-KJ%)&)1Z[N;AX>K;[XE#\^LC\^:\&,>QP\3XM4Z,=E
VK!E1ZX:#/G6'+0Z MD%7.N%O]VGD_O:) M,VB_5U0#Q&*NE:C7*=K9&/4VJR:V]L MY=1)09X ?<(9S J:MI0DO^8L]A.09[DQ=E4-9%=A(>+/T99>1T[8';Q:!' & ML[XMQ
M>ZKWQWN+2T&%L/ !] @SRB$C&1H1L7/+C)/W, JG<]4O7WP3Y>#=! VX&!!RF9D(*+M<$+@\961[*+W[/&.T#%RS]WU/'8 M0NR\6*3Q>Y3E^4>^]RK!PC'T<
*",4N)PYXV,;RCX'B5=",LYRRNA]WPK2!A,\8&\%PRW4+7#Y_NJ$O]%]#S-HK3313XT3U] M KG67WQ9607UWKA!9: 51 A1[(H7,(8JH#\ %WQ(S8A4G$C!BOP*S*R,P0J& M.
(^VCB\KT3:D_^+#H6F)@0&1=UYT2.RI,'50Y.RLA,59M-W2V/5A<\D)+A*V M<#FP1N3GC]7%UT??<.DXPYN"GGENP= ILTSES8]U#R6?5>.#UV MH-
;5QF%_%^3[A@,4&..S)8NV:4J[]TZ[>3BWVD[HD6OXOW/Z0H-HUZ7YS!,T MS6G9P@)\J-[M4S",(:XV\9I^N@7>?15Z&7-Z^*==Y\Y'R8&NW=,)NV.KZ-QT MZZX>F)U:2>
[14RQPZ'R[U:8OYXM]>DV9<,D@AU;KB=NK!VA_N)W4V0VO?P\1 M7O^M32".P+$;^V477]P@@ZS;M>O&&?6NPI0RZZ;K#?OONKS0?1G%9_PZ-Z04 M2BJB3L9D">%BVJ8]&
[4C.& /0N-ZFMSR79%*(E*(1$J95L0!J.:) M'\5\NT\"F>G:_3WS\RL6YPSPQG]C:)8U.^DKB1P&TBBHBF.ZM2"F5I2?-\5CU[-F)GZAWPFCUK7M-&J?W MT3L\%BKN$N_@LO[Z_A?R_?
L/'T_>_VF1PP+K%[W0^&VRY5U-_\B'A7U+FMT+ M*(@?\;!PH"**8:&4"OL\>6*;%H2*[5"7#Q$P0F#?":U-\,3.VD5_''Z_XY2J_"HL\=Y3/SF\TOX28+/>I!&I:?WP=LRW:477_DR*(?
UQCI':EA!7!,J=\4[[AZN@70R[ML0O!JT+QNR(<>')VW5D)\\S>%V206:"B K?"'KE@!=3**&W$VY04--91(+N M'GC#7U%NL].6Q@XDDD7[Q(:HIPCYYB(O)US,EZ?0EYGR,4*B,5L.Y-
NTW_0K M;WGKH9@F,HO,N-_0QQ0G5LYKESW&4/3V3G7R%!<^G;%JV+9:WF3#M9S&]@["J-@W@DQS/KL&T M7^'.@,?;6 7QA[8MJS5EULWKWW_=A5Z/I?I 1I+9B-& M&>
<,:>SI;@2,4<=[ZIE ATG6>$4+$G%D_S*N=K9V4!DM5(4F 2T6["4A]0" M#3;K3$7VF>%#)\AE6P-)SUE07NZX$8O%7V;I?/E[?$BC)+4NMY?$B_]N29O
ML;RG3./.FIZ]G9;IR_+JG=T]EN?/ANIT=GFTQ=J=9%1)#\D6XM^=U'V65_UK_AFGN\CTJ#;0A+_AJ4;J*8 MMM\M.WV[B?TG1@N&ZG]0)S97?T^7[>*0:Q*[:U[)TN*Y*'2<1O/YSIL?
N9Q= MMU4?WX@@+@%Y%U3=S\YWN.8U#M;;*$[YD^MG1X6.>A8?@9;#&!X- M>FJJ/3.:,BF;:"J@:#F#72C SOP!&!+^L 3 96R%@8<9"7Z;3 NX0WD>%^!J M67P,X YB>#R JZ?
VW(+4C8AETG*_Y8L'7#G_0 ,";]? .!>LN\B& 5L-#WB M#F=Z5)"K:?,1F#N0X]& KJ[>,Z,NB+D'NB#J4<#NW)^ >*')>"N_R(,1F"D

M&6!W*_C0ETMBX\!W4$,CP=S]=2>&W*9E'M;"TS2XT#<>3\ 0\+WR &WML8G M9H*'9R<$&TT+N%H\CP9P]2VN";C#&1X%X(Y0>S[%5$6Q"0IDY,C\.+QUH+] M;^&Y&N2 >T=?
HN"%_7Z\A4521P./!_;11+V*SE& V:$V\V%4Q1L[XI@S4D6) M5\/#7GR_DO8L"E]HS!|Y>:#Q%F0W:-5VZL<'/!U6'(M%+:2/"YZZ%+2 6"M2 M"02EWD D'M&+0;(I[+D';HP.-
;:W-.DOBCH&ZLC MBE>62G&7DL%NR^C_>"A?(5W.$TS]J:GFGB8=Q&MQ8&G.PI.EJA_5\Z4:ZB), M75_2TZ8S6OPHT]G-(JDV[Z-"UG%?8+8T]Z-#WI'J+R/M?6G@;.FC'&4JO&&P
MUN5]7&]Z@O,EB)_?&]3OUEI,PO#JSM?)3C3*,WB];ZS(*KD=^@_G2ZX\. ML,?JOY!T^Z5!MJW/'U./67D:J_.+2V\U&. M,GW?'%B/XGTT8#W^"\R6UG]48&U
_46D^2\)JRU^DT6E_IO#X#:21P.M4GN- M3<,]*B"4:V4EX78Y:&7>< BN#72^K9?<.DEZGE'M]R_W">"&FN&V4'Z_LM$; M+XQHZ& 6-(%83SPOC=IU@I][TDF?1:Q-
6=);BF;07F%,3K>C%3MBQL:!EF@ M9[IQV!$O(P3?R06L!4,O+_'Y@*SE%6<\C#]'*6%!3H?XNKMM C7[]&YQ>,E/= [>I_M<1#HN_GCMOR0"75B.P" \? M8(N^"4M[;_3^/T0'W7
HCR"P.?\/[Q^B/X_R?CF%Y;E_CS7Z_%_2?5D!T*>$ ML0'AA_=0&>'/"PGPPCL_(79XZ^C(D1.87D1TF.-O@B1=%]6A/0I82Q"_L(C MY*_8(^3B]\P)'J*?8NJD-
(;SZ8_OQ\2+*KWE1<\@2_7%DA*Q9476,)5TX^SC M^SR@HCC/&L$:6'<'[_T6=K@V\69V"ZW%!92ZA0:_H+U/:%&!-$"=J0XFKY?P M?O9,5KD[?
$9;S5384JT^1Z$#OW$,Y(DT:"T.>=0MI)E551-:%/(,4&>^/*J: M.18HFL%,#U'*5A(UP=;D*2,&>*'Q8X31!(+R0#G.W#2+P44",6*[."M[/7]
M+^3[]Q\^GKS'7E"G5N=S5)5P,VGP)MDCQ.06NXV&9X'FD2%UFV8V0!M^KLLO M+@?"3=I/@+*_^^ESPR+[!2GI\J M7^;?Q+ >+R;E]ZD?!+R9;Z*JOP*'HP$\ M56MJ8E\?^:.
064EYT-$V;[5BG#)2"D:=H2YJ@7W#)JB5\3I-90L6 M:W3OND.@U"%Q(";1O0>;]GHM"G)DLIM%$F"&@"LGOA;L/G72+-'8S>XBL> MD-A#.13V^B\T*&1:3!<>EC=@.R_2M-
=JIXGV9;,^@KCC9[RME"^C=5+#&UL& M=#(;:=)UJLUQZ2P* CAC=H*.2UD'C7#'1KM.HK\W6^#U88FHG> MM]\&K_=))=4OG<#\+J\T"!W_SS)GVF
M<1VQK:'2V1!GL/3K!N$B;V4W8+S(S2!EAK]'I?PQQI^?,X&AWD $U(E;D?]V MBOAI X4)=>-4B3@TV<"&J15$LM\E6W-I['NID,()02;LH_5<(EWH?IBZ-K.M
MUBUODPTPTE7H^2^^ESE!\';QX@197N TOMKN'#^&P>3#^"^AQN1HPG& 334# M58'#483P$#T-E\GH.EX6Q2*57!P&:LFPG"W;M"W/K$1W4/ 01QG[CW=.'],[
M,=M1_ZB@GR1N=#-A+^7C@AYZ>)'+B%9F)R$E5P)L28,OWI)W4YNJKPA>I]FL M'K9 /DY#FD^1YV]\EZ_H.\Y?5/KA1B!ES468Z>V$%TO411^3V[6'""(/BP<\
MG;IWGOFH]5RPI\M/AA2Z+=3;#9T?]?J[Q4.E6^<-9M3G=$-CV79Y7UO<7MVI MH>C'K0WQ>FZWN-JO!>1424G6[I'3U#H&SIN-H+OXDM+0H]XG!^ @?>N,.FEC
MW&'7K:,8=^TM\09>C[RZ7EF2)25=NZ$WD98/--X23CMA0Y^Y8]\]I%B'GE*0 M#>V+,^:T+%"=%ZMV1'Z$/%B-4=.YK3B!@_U5AZ1TNXMB)W[C-_=V44CY*,.6
M^G!7F>QR^1+BA/F.+/L=+0,!6J7/E-%@X<%^=O(^?DA>GWWWF?@IV69)2AXI MH^-[\QY@SV;9@\D'F H)+MJR!)NB<#.,!LYI%\>?G6W7VPBJ?7'BJY8%E)?(M94>\,YYAXD^U3
9&6/>&0#;]_:%&[X6'@.8^4=UUP6$PTWY1'@@6-XTNPI0- M=2"F*-=M'#W%SK9[,:O4$W<(#-"^L0@?/6 UMF M*>/$K FLM[^=,Y+L,O9[3"FI/6%XIL391EF>,O%: I13!%V1/D$\?
B*^J? M MKH0N=DZ+^VX>6QNR__3NEEK9/;)MZ\'#0S,?P>[P@,F0!V-#_F2#]0S3.YKX M'I. ^;IRV:"N'CBA?X"VS6)"TN9X)Y8J0NL7XJEH$X5R0[-X\.<,6-]L[N@N MBE.(]WOZQ!/H)
;J[(#;?_MU%=U7WAJO]RK(K/VL B<-(3O=E(*XU&ZZ>GF#XQB.!EVMO&9TTZ..-T MM&7J7&L-(LB7#Z-4TLZ/K9CR;.E&P1LW+W@3<,YPC.J4O/-'HV9.GK9LGIN- M4 _H?%
<:K/NHQ0ZS+/@^L5GM$X-C#N]7D%GITB2YV;"!@+H,BK.8KOGV MH&36/:0_3DS4MH2X.E3NC'>Q.%P%W; H.>4S'PB(@ADOT%.S6Y&)UP9J3F1G)VY/&-
<(:$<[1X2:W#)K5%>B^K M#:>RV&CILHIBQ+216&34="HR3>2L&G%C_6+;69:DT1:FWT&>0/OL[Y+.8[/N M'KC#0D';Q@LP\N9XW5U%:.UW80K:I$'C6B7]+UJ''_P'#03?Z]O7! M[3
M3_-_2>@F"Z[]C:R>O&)7W&XZ1'^U=5[=#Z\[#Y)^DA7=BN2<"+"R=6M@>AL(M:CNYVEFN=G"H]BSQ_E,4>:]^(#.*\&?<<;NOAQB;Y=_PQM^!A+K^51*R\\IM M3,_I+DK\M&?
OHZTA;O>2Z]9\ZW:_%5Z7ZY!5>U\#2G&4-)'.8I*[* @NH_C5 MB3ONBJMUQNVRPVR@N&-:7: M-BM421%+P)&++SL:)O2.0CJ4!Y<$+OW$=8)_4$>V(V>&\F+#?JCU5"<-BF07
M"2"#E9ML6B$(0@I)5J22)7\R%Z0A(ZV?9C9S-@P"$ +?@3[3+^D#Z\T>*&? M>-4L(]9M(7I,N"6SF3YD[5,\%K22ZC4O4($8))>#Y(+@VTF9PWH,*_Z,'Y(MBA]>
(R,FK&D=$P#M64@?=PI"QP(W^^K,BS+ G:%,M(#ICRE#L4C_RT(A7$> MGE371^WH0$6TTDA8 5)'!2P-A6Q "PBP%' Q8BP6]_]]&?!RR8QNS'@%L6,# M%]%&X[%*!T3M#3TL8
LP"\AP&+$5"S@_XH?5]8;9C^N,^M@Q(#[%(\)85JM MI0\S#7+'@C7M2LT+. [(4, .Z[D V#%KM8=G&E-N!"OYX[QZWJ7C^H&?OG44 M9&EMB!LOY+HU\L/'#IZ:F/?
7YN_O@=E0EC9LU^CLZX'5=-;'USWX+ MZN3 FTU?TDGB5/!D]J_:B]D__GG'%* M0_O^WW!Z9:L&O+RL^ =\7M8NGJXW MW4-
QVB3U(:7B$W6@L!]_M,3P<*WB2>TOB1_\%;DWM;P)WOP38H\RA5! R_S8 MVN-#GYPO_C;;2KUH_^]X_:A5D]*3&G_$Z4OM(FK7(\VIS3ZZ?6)K]TY_VOL[
M8G]JTZ3R)_&/2/VI541M?\JI6;W2#&^67X7P9#D,MAV[(ZT-<7I:OV[BU/ZP M%3[?4Y!5UPGYH_4U38N[(TWE>JO"=C1?DEMVUWF5M5V*BQJLW+KGJ*O1Y5DE M;Z!
7?/U_]_>MS5';B-KON^OP-NV(ZH][O;Z[/K$QHF0U))'$>J65I+;,=$/ M&U01)7'-(LLD2RW-KU\D> -9! F")$L>5[&K0*0%V9^F;@E(O^.KO<)+$$^ M)I1/1-C?J@GO51#1ZTT^Z^T.RY-
&PFF_!K13O9FB-PSR-U0F"J5]_0\>86,T M2$F85)3YG^ME&B .Y_2+Y9HR[YCW!2J76O*ZM>2I:,DZXQKQR?/X:7""K; MEBKK+!XRRRRF3UVIJ"]) CRF/T[LUM:$./%1[HQW)C1>!%/
LF\"2]I$%B?G MCYPH0P$SYLGJTB90\F7DDV>:>(_=C\@9&1 G.IC3E5)N-SC:@K,[==ET?2D? MICS!F#U10C<;NL[X"VQ;+X6_1C3+8-KD)0GLMG'&5OR%-N9YK.$^2S,VP8(F
M#W&2Q-^I#T^YP6";-GRYVY)6D[*:L^L798\T.P[I7D?]F]H!U,V+\K?B]QY M\%@$O)0+#5(/JB"SGX6A&(W AYZPNX#C M$# @N89=_[?
T=&\'6J&1\X%86PL)D#:TYOBFI)@S.\%8W80*\MZL5^]< \; M)'$(]1X3;Y]>^T8]AI@YJ+7Q<5,ZY+'SF!M6\^E#6/GV%H"$-"B-F%U'^$ M J8I65)
[:IRRH])U6WQ;@X,)VKDTO]@T/1XWMFY=O6P2 GSF14LNN#90CV7^TZ MD?.X$=/Q/5,Q8(5,\F83Y&[4(4_#C83?$;M1%Y?3W0B&<^,\)N4Y=>LP @Z4 MMV[S4LR,HXJU,V_'?
LM>%E$UET&QX!L>/JR:'MVLT#LR7%LEHZ MA)>**"FINI\ZW7L/H>P45G=+W/;?(YU\KL2;X;7D/F:UUTG63]3?A]QDFU%) MF#>EY!NGYN0F%'"5%8'JGM'IN98G:8K;4OOD:Z=)
[79X;;676S-ITXK P [O MZ+5E[+VA)VV\+.N4W\[K;KD<"S5T,Z_;1AT6-+K;L^DLF];"6VC 4F\E(VEC MW%;:+V/C*'5G2[Q6.L"O=M@7ALVCO7EK MW$8Z(*5HI9*F>,UTB&'MA85B7"
(,[##B=XD)_YG0_N"OTF]YQMLI^9 9-SHM MRZ"[63=IVBM2$K%PE_^./@$O7\6,4_)OZE_PP^2;PA/?.>6#W3R+_JC[M MS7YC//I?F,7ODX1KH?JM/?7K@CD73.!$!K??I$HB9N<
>5KB3A_3KK3P X_B M(HD/H.+O:7'5)6:(\@J/6!272B+(B$(2LWS(X]D8'U% M:N;%WU?D8(5L_E/ R_M&=VV/<9\!7T9,R33-;AE/4%6;^C>4?24&68]J^]T# M
^",AOJZD*?.?;V7DDTKR6#LM'%)C0 Y!BF<(*DI(LBZK2JDDI_%1)T;8@:@ M8$,9Z/D7#)*8KYS%:99^H?+; ;+6V)V\5\JF1WR^_0Q/\U46&V%4PH>%
M=^)=W0JP*&10"KF&8=T'Y%,O#=*[74(]_SKZZB4\@P'X^: $6+W=L?OI.#W(M0[&\+V9/'BF!L3#,:9&<&)NXD9(<#\L(8K!%7>2BIY7HSZ7H$)').R\E'BSA
M0\#_P04TB,\M7F]R_(/3N !5$MT-=,$- 2KRBF[?UQZOJRMQ/6%]IGY6--Z0 MCDCNQ*?G$YKF[Y*"\#[&"%]"F#BW@&-PYR\9XQO>6CV/6,.D:]'0S(BX0<" MMN2IP:CA\$*
(":&,)1!5PM":T.=G.VLFB,"%D\W?:RAW5%_&DNCVL!5N?Y%(M)?I JPE>NY8QJGUME1>X7B8< ME"A(GL51E@0/>PB.0/6SEZV?
&&1)GZL=V1F1_9]0@1Y#7Q,1V7Y_K=L@]Y?;/7,AU>(H/Y MR)9;,Z,D.WOOQ+<-B__?OI WOWY0]N'>Z2VY,?WWV,]/Q8[+M2/#V17\N.J MUX+]^% &6W[,*.'S8W/B2_RX1^I9EO%
4GA&N.?J=:L)3A?NDT=<8Q-_Q[N$ MULFE=I50\+'\J6AG=ZA+@7HO3!\T6H:IR:]"-UO@-S=#,Q'!X,S?9\[B]9^7 M$9Q="9XI4&((>O\4[U,O\B^"349IU'.U>4QOG-:GJ87ZPK-
R5WSVJBN KB%_M_.G#+X33(Q7!/&5Q&;)O:]/2 MGN9+LU-YJBIKNR1;-92^=ENKC35SOEY_YX5>\GI+_?VZVA[H6V<;[(33*,?) M+*ZO]?? 9Z C^9Z\WY.3(!4-]QGJX?
F6^JS)U6!Q&K6^.*U<2P.MNWK#'?'9 MO![[4Y>2Q?-,PG$F#$5ND*MA3AAH+ZR?;W=A_$J3EZPW_LU^ZD M<1QXA:2."J:$K3_TY^2^(T)3=>^U4;[.@U M)VS14EWDD6MK=Z
M#" &"61"X:]L5BDV&GAD=>*@BP8S19V- +2!$1<+:JIR MV02V!@_-EDY?B76JN(8:LIA7*P3Z!K?NH5;R*2/&9-S"979^(.TD2> @%"^) M\5HW89$$_G3RW4O\+WM8R;K>\-
VMZUVIF;5O\@&Y]YP>$7DB E/D])6([0K&".=L17+>R/6FV"'.V[8@Y#1H?^J'QH83&ARYHO"O>Q^",D2 B.6MN[M^C4NYM\/@$ MSZKDFGG'5)._)>*D(MOTF,%Y/WGV@A
"5S$R6^LKVRQP"*Y(\5)13T;@(GJH2.P32.HJ82CWQHM1(_DU@3H4EM5>N2$'(3=G,^76P%G&7=LH^ M86US0#+B)%O>_2HCCB]>;SLU;JB4B_D:X7C9- N
UM2R6,6Z;#G@%.:]S&A MN87G9$C'0EU.R:CLO^:R1_012$N7VN91@13%@B[!#9Q(O_=>BB.%%\S+A>7 M]/R%)NN ,=*EC7'=$0.:AAX.SJLK]$4.;CJ23#[+GGDOY*$XS@I?
I+%BG+*X M75"<%^]:%E[A'Z7! M^JL7[J4E=.C?R!+;"+IX)[*S2N]PZ:U@=U5!;EIO9/#GWG)^"6=X M66MP,LT-U'[[CQ>E#3)D%: M2NQXD7E89
QP+'!Y'#!L3^V5SF)19P@P]R:)UY3ZJ>I"PYA^N#%06?)&0;&A M3G@Q29UU[;)C!85\>HAAMNQ*=A23XO)RT!U-GH,U[0;'+W'T3-.,^AP'4YYW MBK_#0VI?XNQ?-*L?
0:]'RCOQUW#NG[RHT*KD([CD!S<4.?]2(L0Y8P8O=+I7 MB;5-Z(KK,KL[?UF'>TA/"NA>\<<=6;N,O-*,U+RO7-[56>X7^3U**F+-W21X M1_*HXD2^E'$1)\6?
H)WLN>G9F7BC$:'WF\P2!CHY>(/8WZ^'^0!?"N\Y@_S4 MGL#B<<&]G8_0C_'IJEATY:I-I*K%O>9Z_M<^R%[K]UH/(N57_BT:"]H77I!8 M69"=R@SN8.#V&QE9RIW$"=[@X%@?
#A>!]C)(-*'!Y>W0C]>?X_T=$VSMKX3&PFL+F=_-F_UR']-]J%)1\B7G"8(OX6XR#,A7@ M#X05Y^6=81N0GB\@G4>=5V.6]W4$G='(ATO6Q0J9Y1[H-CV)_)N8A:KJ%
<;BCCG[$/>,_>M-)R'Y([,8^,(-T1@T M= #MSIG"&Q+PJ&9R58?3.-JGQ(L8CB4QE'8 +B$E%"$/;O>5XN3/-7AK^"LP M";A9C=8 37?O"Y?\<.% R5RT0C)!L%JJ4BBYVGM?*+9*1%
M5A*(? ,F2<'EPD#7KL8[SX4M#4#M'%'MH?-F8-/"D5,9D3:/,1'K::E)2BMLU1EK;>;)%A3 MR.8V<\W^U!EY,RG.R&]C*0=2Y.)-)$EC=8$NBSHXK%N*0+@,Y-O)0\JWG!8_
M%9WK4\DTRA_SX]2..$*X_8Q_QX+F5W 0 -X\ZB\6ZH]A)FWUPPSH;W4P(3B. M:QA(M%R'3U>*QI*L3%9QTVY33/=7M(^URYZ$L9&LF&9BX3F+E6\R*G4QRL&"
M,Q@[>K"9R/3?"QEZQ,I!1F-BP1+79QH.N/4S%)A"QU>MGE*PBM MU43. NHKE*X5JW"ORY1VJ&$ M'*3M:76D3E* MIQX4UO2<>5S,[X8&XW<"&UJX8-]&?AM0WA2GWZG(5]T
E+3#9_E*W.J:[J_M_L=/"._W:?KSE=:=/P/$6@J_I9#3L)_+R@A[+[RGR?9CGSV@X&X!.(]"3]V!P3UK MR",)(@4Y"3U#9Y\JMHG -P'&W<6I8_AF)[>ILN:O@HW3/=HCT'=!;XK*CS K
M:'0Y+>OUGN;E>F5O*2-C\>_\8.SW=))HPMD O*.?<,[]<0"VF+^4=GG3117W=?+<% M%OL=5!1_E[2ZU#O[=SH@_U8AO_L[S /V3=IO$>8E&L /\#GC=?V!(X-QP]^%
M#U=4#'"];F=%7RS2;6C 1'0&Z%T6#]@/Q;1':Y$O"#>\6[)7S_ M-?\P$7WT&)%[=S!O_B-5(_Z#ONR"Y)@QOYKJM%;/>+#[Q+[LA18UHC$LOL48-$U1^..4L,ITL*+.920@)
$I"1=SL16\D7[J M;JV_;VG]N,)>XOA35=%^ -;>W5--;XM M[10=ND\L+M0=^P;\5YXOX UDX_E[JX%,\TO.$\A&,O<6 YFNBO 'LEPR'(', MX>QL[@]BDF]I")N79W&:I?
7I]$+';;G,+/ENDP?% M'2G,Z$Q$^&DCXD5F0W)9NK4CWRXQ52CWCC[32+%2;K,M3@]0DK"[5J[0$)^] MJK&K:X8??OGQPZ].R^7^'NWS(+H-,NYB]_'Y2T8C_XQ%HT &X\.]
<%KI2*E% M(!]H@L]RQS*N:\/Y^$0@0+*8Y"1(3L/1ZKQMR5LBTUSD=9?($*&6!AFLRGJ MO=P]49K=!NF?Z]!'"+;+O@:_0(.)UW@C:JP#.NNUNG]N,UGZ+P
MO&CZ=S5@[G6)3(^/339Q0KPP)/%FPY(I3I_-6!@#9%W[QH\VW%\:JV=6BO@(M+:-'2BUPBH23)#E-4A&=&0Y=J.4.:#V\DI!F,)>'2W#:N#@YQVD)G*/_59RF ME;SUG\Y?
8"I";UF2EZ2>++),&Q$GO!K4EI@W31@.;TYE0BAMQ&%86Q!_SZFO MBBR+ +55#3.-OY."#?*N9,3-Z]BN-=>*4KF"0E 0+164_]')FENULGCZ*FKI MMR3>[QAR]SU*JM@5-
_:,D5\$&95^>-%D%/?:2\W5@CU_#?*TD:>4I)P^RHE> M#7-#P&?JP0(I)-$7"?UK3Z/U:\\SEVH]%P, 0])+_%_6;1'N/\B\KMD+ Y-J M9(?O1%8R=TG<^^ZC6L^%6/FPI)U6+N^V "M78-
ZPE>L_>6C%SM-;NMXG"8LS MG?L_(]LNS])E\@^9>KO?LFQ=RKV)3*8:V^E>TB>:!,]>%CS3^GP%K"[UY"P# M77 ;MXJ\C;W\GO9XC5F):UTCK@<7CB8YS$MJ?
LK5[GM&K3BR%!.6R]MM MPH?MEV#"/5P;,.%R= NO+%]&;/Y,T^S6R^C==V]7+9?)SY ,=\%IFV/DK3;V M!MHCW\E3Y5[71LOQ"1 @0*%>)JY2AGGWZ5"
(/.LZEW.Q7034MKR]4QYI8YQ MI2:C&#Z[6^(-G /\&C12E_,680&N^L]_!C1A)O#T>D6?F24IK;KV=\9MP^-T M(%E[[>F)U\9'\C]]NDZJT8D7^>3+R5=D"
['IH1Y&+\GVC;$03QBCD<&U*]D M"_"+46+8<0\,*[B7T6Z?I1P0/JHMW';V6(CQRZ7M-/7#Y@LP[!ZF32S*YL.O M""= /B))<3IVUB^"B/TM\,(]-D/E?G[FY9?AKH*
(7K(_#2<_VL,NQ!\FZJT[M8=(;-54R$^[7?;1C12H^2,4(*3DAWX 7PIEQ?0CF"%4X\Q+^29K2;'CG MJ6J&&XID:URJ\S0+MG AEHA^:4U A4M5-C_< MIL*50*A3 +. H%PQ2F#%*
(45(^\QH?FD9$6\#H6X)L*#J\W%4;>Q&D R,BO MGJ7!0TC/(R99TK498'#818&9MMYZP&_TF(L!2WW)3('K2@C\\4;(!THVR+>: M$2)PXB0CR(&JRJSJT@,2=?>UQ^U6@Y**_B)MC-
<1AEG6M?!\Y)58,KL>W4DN M84_6^SB#*YQ\?.)E9 ,R/[LJ6%UC2[E1&=#AI+W9%K=7]DK8'<&$AGB]L9]= M ['&SHW9D8^PV)&R.[&W>D5XQ.S%TO?
4SN]#ET<8#M7R:C[/GS3TTN!/7W_] M:#E^W"6!ZP3I3&+QLG+_KLV>GT=OW_V\X.V[G\=MW_V\Q.V[-M/FM^]^=KI] MQXM4WE(O9&D#\SV)9@Y;X;96B52-ZA'-
)GBM4L:H=JT"7IP5!B3YB&ZJ-9B6 MZO;\VMR9^#.HD\ID\,)/=$PD\H69;'&.S;^.JNN2K,&7 M.$K*?YYZ:9!"?VYD]W3]% 5_[6FJ5'?
%#DF/T^SY[YVDY%FM2T<12:.7I]S@*ZAZKHN2XA;8P;Z/IE%"&JNR5>+,/XNO^&MV ^GF8Z6O)JSJG1"/ED=)8+VF8:2 M"&%42$V&
!T"A*Q>A);.3Y$+/TL0$G([GMI!08J>M*FG.4[O5I53#$*RMGB# MT"#')BJ9\9$)#.TP:>J2M#=MZNVP/)N5IT[RULNR6PLU^$3+=7B%LRUM&0R@
M^D#O5K!2QV79LESV/IL^[+4*JIWAO6UR_&E]ULK,W M;KL?J87!^_N'7?%ZP%@!3)R6$(XN7*E>Q;='%J>;S*WW&?8CKQ9TU=^V
MY'/OHUUA*0#P=A1KX0A8>Q(PYIA,1U^E@<&37^V.R%?21XMAX*1318EP M4JM#1T!QWNOX5-!?6]6%'JI#;RNR%300=&C Q4GQZ^\1]0? <&17G%BH(W_/ M0?/.?
GBSL5'<&SN23C@=UZX_KPYNSZ^1>'K7/9@/HV\V?4"^"#)"VJ&;31^P M+HR,8=K\S:8/.%9+&H^?\5G,Z*?NQ%X+L>9^J8>?N*NZ+,"J!Q@WL1G#1W6X M2WX3)S!/.!0M;P'[0F
MYN8UL6>:9KP$$BSOG61G<2I;SI:UQ>WIO1(VGQ+K:(C7@_O9U7](K!RU7(MF M/Q?;1;NJ;,^Q_"KB1$HA.ECKA=4EUVT3^'>^%U MUA&\ZUHU)T%J&KC"ZVP*@, :4O8'EE]$-
,O_S7]YHJ%/-G%"4A9NG;A\?>SH MY"'E[QK+M-79$KE3RZ5K>/%A,\1NV\.LMIG68Y)OY:AN3L99%N_S9U*N_.> M@^@Q_41W4!(3SO!]CB/Z^ME+_J39R9I?
%*F3]9:X>B/@]+8)VJC.J8WKCORT MFJ8PNN9]2W=,#,80K'*F.6TXLL2)\V"S!?)DR^D3KV! *&(V;^6RF=53D".?
M1(UPBB0G24J:0G8R+QG\NBXG=VP%CN/"TT;&B^8F!90.X<0QB8O_0PP;N-M1#(SC M?&Q:O\61BF\#7P%9YIBGKW6#LSCBRR-0>>7T]9],"N;8GV@:/$;YM4"5>L8V
M".)V%_NZ[HS0QJGA==H99)Y^0![6 RKFVH]@EPRNR,.KT(Z43!;5CC!4-WZ3 M.I[Y1;!4R*KZZS,,]<$-C4H2=S_.U=$!+T"IL3W].:WFS,!YT0%T8L_]>'=> M-^:60HTZ*)#D9?
LDR%X_#.JKK^=27'I0>LDKV[)N2W#O8>:G6_NJJD=4D2$E M'<=N;D_\@UI,A[*3=Y<1^1?UDO0"%&[_U4L"R"4NBT=(;^5/K*GV79CK]VF@ MU_F[.B[(_7O9-PD)2%24N)U(G&
@!4E',# C??:);.K%WR_Q###\,+\ZL^@ MJN3]EN+I Y(//*S;[+0$#Q]B?;IWBT_BED2*JV3.]AIM2]^24_YB^2Q^_4^^ M/ENQ4$U=^-\E.AKJ@]N?E206?;FW UX_5F-
;UXKST47_%6:E_$>C#OQK+F]$ M'V'/ZWXH0-N5O>N6G^,L' H=CHS'W7UP^ZZ2Q))L^[#7M]58]M_.7#SQ)[MQR35%F0^B+J+QUF>6)T+;S3:F153XWM MB5M5D?
#R*A+QACSE&O!<>6F-1O7)P_0W+XBNXC2MMO=N:9@?Z7D*=J>OE]$Z MWM([*)VWY84S#S<)Z\%N@_3/OD,$LS* &T?F_Q;=*81MZGB1SH$.#"0W_J\K M
MR2=\#O#T[/%KP)5;J'Z"OELP0#G1<,C0X!9 M%Q-N@Y;[*@40PD%K?OCZ>D<3#V[FW7LO@$._)8R)EI*T!L#I]?JZJ*Z"CNJ- M_":HGBRZUG]2S4V"
<@,RX(1)')$LIT32BHEY;WW.JXIJ!S8GMR(UP16I2*Y(M090A!)"=_S4#1UKI,PMSF%CB^W74G(U#T8WX,0K^3?W+Z-Q+X-Q(6@A:JZ!+ M79-
'1(R:9K15P>BTX9#CJB'A=/WH/LZ\4%@*>N3I1WV1%Q42-%8R4@&Z M@/?S@[ICW9UO-G2=I6"8;?MCAE;/V@TBO2R,%<*-2GB%/HC16E7BP;2V[(_<
M<979GYZ\QF7NTTYC5_#_X=XOUN&3+/AW_@(=5*_PUNN$\G^Q(78)W0;[;5[K MPR]>;6;HP'X54+<XGW0)OP!V569$-]?B\0>L9%53Z>++'6.#)F8RKO39)+ M*GAR8F-
REZ7'U:9);A<.ZUA2_^T+'3X[(>^'$U1'2]Z]4BCIM(1%PB'639Q4 M;J55XD]?#G8QYUX9M*6 WX3LG G=RHD@F(A9D?-3G;;4<)]X4>JM\Q 9E9"7 MEELV.&"NVD&ZWN3P?
YVR!=FSS- M0W(=K[V-ZXG3^S2DK^:%:MV0SPY'"F%T>Z]]-+1X&6[>N1I"!*VV)W%6'^9Y\08$/W7Y/;]YXZTI*J][V<92[?5RHOWU4=[B/ M2_6X-N-FC?$C'J>;2U#S?O=A5)CK;+T
OY-+>>!WATT7XG<]C$\VQP^(8MW\ M%Y?(_;IXJE/#E%SC[-BV4^N!VU 5I&T^QBQMCM=P59C6 M/S_(-
Y;K3>AR=/T=*%L6W+E!I=IGD59\N"&EU&%QEFQHTZ7'EO4W6@Q8LW@4 MMC=3D#3%;KMR^9HF>]@.LZ7V<&OHL+;C-"'GY?QE1Z-4S2[;;9=AF)T2=EEF MHR%^T^QF=
[]M%L,Z-YKA-=$A.T4IE;?$:ZB#'NK;:_0J-PXRU M2]+>=+6WP_)L5IZHRELORVX-I:@RRW68GU[#!3E>;R_M30*ZVN&V5*EDHH$> M-,)KEW)6=]^YZ1K!=>DQ[!NXD;075Q#
RW.*V)W%73 M/@_Y%U51]_)6U-G7OIT$<;?>9&/\K[8?7Q*;^DZ]-(TV 34_R/(GH+H_CL- MG^GG.,J>9!-2_=%PX\!$+37>L=8;"B]B3!5(OZQU^D2 <%Y6IW$_/(O) SSL M5C-
OG,.R(>/)*=O\0&-/K!QJJT-:"LOID,K1,IUE8BZ8GJ*Z$L&RMIV*6N^ MU+CCFBHHK%.+IW03)X(>BX67#0L]]Y+7PIGE IN)+.DU8,LWAP)O,AG2]!I
M\X;."]3EI>L6:+:N9#]P_DB;P17Q@$4HJ^,D0<.FY[K$DV-L8-5*V*(Y4)GW%RN$'5 MMIZ5*XM/H(479JU+;+-B=R,'Y74U!0XY2@2,QZJ*6<4F*?C$,"U&IO86_,9)
MCZY;"L8"PE(UQNM KCR;!8;<\K8\>'?V!8=BP>R,+2MPN%./T2@S&&14(HNC M"DP&$164(-::&S2$C@Y+P1Z9K/(*9V+K)7BIE&=CM[>06V&W[=3D=AJ->
(W4(D84Q5BX&6YX;7+EE@C2VP2XC6D[V(WKP8N.D@7#[J[YN1,<#YP@BZ'GKZK[54"X MO?],6L2=) 4.="0\<[5N'8> 8;*C39>8GL M\<)QW7&BA*X>JDH\
(_HB+\VC(XGVR;.*%MGEQ.#(65TUA*P;].:MW>-($04Q MTKYN6W94:6!/CB1<93$ MC:-^?1WP9D5J;&L?PZO> .3#KP@G\#[>O&!)$7K0,&?7$:0-BLIWQ70:KE[J-&7S PC->B,H2H#
[U0L-$0 MT"(LM59%*HY(R5)C)02X,7T"C_,U+ADD1S<+M.(BHF%9]7E*4ZM*G(\Q?dʒ M>KVYW@&K]S%GU9=\AK%CX'9"+8V(#C=J +S.I2>&KB/EU%;DP*$JDN!%.5%8
M&\O)DF]9PB+AQ@M3ZM!].*N?:+I.@EPK\/!\KUIE/9;@&KW2'CI"9W/L9M_/ M]%0C+TQ;&)]\XQ2LO(,XF)BC$MFAVUX%$;UD(5MV1F"XUQ+=]T#J81>NNBS-
MC0\9MV'70(5P,IC\V;7L#N:>?U!8U*/^"9NS>X_TED)YQ?+'>YIL/RA-+)2& MP>WZNGJ13R2'Q\ +#MJ2&)LFEC1)09145/,6!.@B6*6;03>5*KQ"%4FEBGPM M*SM4A7LL^12D?
$\>#D?=4/81(K5E*Z5A%HPE/7I1QI*.,1:*)7V2V,.2DBH_ M9+@B!6%\:&)#.P=HXI?*8'PXN8#)3^+T^SD(5Y:SJ9\K<0V%,\JT-\+J8G%5=
M(RQ'=.Y@%D5S[%Y#;K4<=^IUHP6XCSG;LNTM<+E:*=P'TS M?J@K7WX>F$V-Z8_;K49KHJN^^F!GO&XY7H3)-=3%8P@U-=CP 'JN9W(S*V3G M!3]9Q

GQ>*7)%$HIA7L_+XR>/5&R96BS3ZJ33@>',!%,#F^*XY!*Z;O0&#TKZ*\(X(,"R7FP\>*34=RQH3&&-+]@!AJ UOOO\42UU:,< M!ZRTM**#)L40RP>1MB#S80=09M@1HT8,4^IA'OP?
Z(&"T>R_7C)NG",""U$S MVG !@QP)8#1$F1LR@#A^T#"B(N;/_Q,[;%PP11M06#',\8"&J!==S(QC@,R M&I+,C!A &SU@&%$0<^3_A1DO^.N07%IY)7O=L8X#.3HUI ,?
C8&6CR'=XLP' M)/GCK#FHO)M#_?.7-6N:OV6JH\N>L18,%T,:4L8.V4 +!9)!<6RBBDBJ]GWBY@DYE;^M<^R$^5I[_#>;%3+_J3Y1A%0W@3 MJ*_,G@TZ.$'2NF;%[,,X$;Q9C#U1=?
V\Y A.3M8\D>^,*5)S10JVB,@7V?,C MEP5G1&#-:>7!MZWCT8";TO6/C_'S/WP:Y%C+_J.&6/8/-A=\],)S-AG+7D]> M@O94J+L%3ECKD08 J>-G?%#2QZ3^$@4;C^0#DF\PY
QFE9/[%,/1[0X96S_C M-:@N.4IK$G_#:4J='.K:46E!^7 Z-B29F=YM6=:Y*GUIE*NW!V93JO?D4.6TTIFD57^$^(X:+%H'Y]$#Z.HRHH
M9F3(3\Z4+O0NB\EMD/[YOBZJRQ]K_6$%A6#VK$7G5O\L?G,?T.0ZHL#>*6/= M[_6OAGDJ9X_6Z(86T;9N,2-C W7<*')BY]TZJ<'Q;AK/F>W#D+ MR-EKH8Z!N-?7 ;?+#LO:2L@EK?
$ZK@+/$S=O\[$)-D^>5_!EN':AARN:5YA7 M"L.'C7&[=+^,'4&XU1*O*P_P.SD$EP-C",!6A&PZ:?GF!!
[W++B[CP$_JAEU5A>N(4EA3QAK3BC*\+%30$<+"!!L5C9T)E+]R0H2BUVDR==\$+#:J,ZYK^X:X*%/OOF,YRAVC"!>>@] ED M=,1!PG$"0%12C<&^N!%CE :&EP1:'?&BQSCVC2\8
MD(-9-:(E!"M:4%M10),^-#;__8LX*?YRXK,_>>O7_EE=;S_<@* L><>*@[P3 M7B!09WWJZD-)@K^S4?ZQI.)R#<*B[,HK9^+D)RXKSZ&GQ]%,Q1P9G1C4X:7%J67!G5KS9%
[%002(B71JKP$%,;;RO0< *PV!1L M=]4."_".78"8#D1]CFMF[1E9+\2">"T5 MWL>G] \:AL6?@W]37VU1I+LC;MQ2E[UG$;"C%U[T&<&[L>4]YB,/E 9(M#!
ML)!G0_S1JW:Y>KZ#>M8U'T7%HQVSUUU&UG&2T'46/%/BK?F!CT[%1X^"&-6W-J*]) M+0K.]$6QN.Z$+Q&;6S^**TL+AJAA3>J?5E,?##=83=/1N*6J99W@F"B/Y24M M5 O#C1P"-
^CIZ$,$N#']\8*9EA2Z M?B<0(YP::9 C.3WR#BC^('G.?1Z(6IQ:YH:0+S3[/4IHCH:7T3--,W@1\3")PRS&"@9I1<)G"B-L0A(&2>)MO]S%9&DXNDB3NX81S6_]XD7 MI1N:W,?
_I"%+A3Y[&?SR*G^#VSY)G.XXI[ZK-\(MTW/KYG[,A&-^P5/9@(>7_M[%G2N'EE.'N2D&$(>9)E2?"PSR#MOX]SY&-9RO7FWGNYC<.0S42^ M>XGL3LBX$9!#RWAM-%!%O3MB0-
$08DI\)B(QF%CFY'BB3.(-823)-R!*"]J. M<&1I:ID%/J[7P2G=Q F]I>O02]-@$ZSY"D]:ZJ5+9Q(5:P^&&U2FZ4C$%[V1 M\$+-1'ETW8M/"AXX87) 672PE<0)G0"0*V4-
K<>Z@)VV"BZ8P\%$\VR?@- W M;,(7^QH(9&)%"]$F1--?P>ER0&!#TKRE8V""Y*S,3MT_9KK M+Z*/,-OI R^$:F1Z\OAM5]B9*A: @HA$3(4YOCG)IWJFJ*5Z;N($!!B36$T>
M%3>H&=):(]6:-B1>0#,EV+1\HF=)I(EB!2MS)F)P4;4W$7.L0:Z>P5UR?Y_M*O>.(ZNYTS2W^Y!^^.GAEP\G2<+8IW XX7/L,U@]*!JBTAXGKBA+6AU"Z6N, M_
2)$NO:49<-3F#T]Q^(,#XI"4;LE->>"7^)HK!<.=T'LB(KR5KXX MT!ZY.ZIRKQT]6# =,-5YG1*!P(*__L?-8-7[+_^Z[^5?RD&_*__#U!+ P04 M " 0B&Q9?2 &V>E^ "E70H %0 '-
M8FLM,C R-# Y,S!?<')E+GAM M;.R];7/C.+(F^GTC[G_0[?MA>R).=8NV[+(GSNR&_-;MN"[+1U9U[]PO$[0$ MR3Q%D6Z2T=1 M[(7!/WYR?NG_U$/!-)QYP>
(?/ZV2^:>+G_[W__J__L=__M^?/OV?J_%#;Q9. M5TL4)+UIA-P$S7K?O>2U-PG?WMR@]P5%D>?[O:O(FRU0K^?T?[GXI?_+Y5GO MTZ?_E;9QY<:X3ACTTL9.?G'6?
[C.FPN#O_<3_LF@=_;WL\'?^Z>] MIR_K@E]PW^9>;4G?"[[]G?S/"_YB#PL9Q'__$7O_^.DU2=[^_NNOW[]__^7[MZ2]AM,#5^\ZO_^?+P_/T%2W=3UX0)VXP13_U(G\
M=0.GOVZ^12U!?OJT+O:)_.J3<_+IU/GE1SS[*>\B^3/'1];%?^R5SV5R+B\O M?TW_NBF*&_(836_$_E__H]?[SRCTT1C->VD3?T\^WM_?HJ]Y9M//IW^[C5" M<_R[YW 6N0!K[.KXO?
3Q>NE'RX@;??IF& MRU])B5\K:J9=Y\+CUY;=?DXP_;*O!W'H>S/"QBO7)Y \OR*4Q-QR\#0%2; G M-\)_?D6)-W5]B5+NM*M9Y,TOX]'\'ENX)3\QN=L#).)UN'R+T"L*8N\=9?U[M"..6).;Z
"007MU@@>+[X/D5<_$U]&=XHKO]:^4E'Q*!8'W$## D6H!F7X0$ MDQN_WOGA=YE#9=MD=X+>>/'4#^-5A)XB%...I N8T?S."[")]ES_/IB'T3+] M+?\4+=2H#F%OW2C :]?
X"44IZQJ(MM^$#D&>T705>8F'^(E875E'YQ]"-XB' MP>P!X8;)/X8^YC]9&MR%$5[JS[R$3!:-9!-H6X?HOX7A[#O>!.&.W>/Q$2R\ M%Q\-<7\$5I"D0[RJ,HO
[&1X/7H"P;4L!Q]U[7KV$$=XV$N-W@UZ2!L(* MM*W%M.#BX0="5RA '>N%_WA^BNT_543N:J;T2'0#8J\=SRWOJ.X,.'&291NFYO(5MNBELDC M->Q-9H:\HHY.C]%BY;M)&'U\
<9,$KW,;]+^B#1VBC/"Z/&J[?^1M#N:"^ DO MXQN:09'&(2R0)RY>432:QR@-Z5TL-Q9GOPG0"^?&<@I_=@BNK'@'&V"7E W M%ESX"U 6U\U-$Z,Q8 OMQC)RM EET=U81E9C !?
@C>7D;%??8KSY;%.J#F)A MWE@6:DO0%NF-)>1I%.:"_08EKN>K6:]OVH:P7']THRBU%,TEKF\2@J D&F.V M\O%Z9?M(X *K,;W";94Q?,?](=8';U"> M7;]09HRF(1ZMOM?
2!DCY*A2X?D?^;!+B*8K\Y:,;L 2_J1>J7?9#5<^1. MDY7KKV6XP9LB&1B)?TPO.&5-*H5&]%-0!MBN2K\&$7)][]]H1M9)H^ ^P.OX M;&>FUB3Q?!@*:&5E=P:9^&?U
I:NP"6C06T3M(.SN>3BGP -!/[].1]_-OO M;M1BM=OV@Z!!&GOQM[%+7&!IA/DH^"=RH]%\%'D+XM]LM>!1T0G08#ZY<7*S MRLIW %OEYT #]!@&[G0:X84*"?-
;=0$2]9.@@;K&=@0OX2+7OT%O*)CAZ:!)/PNP8AT30_GA#D4=<_<%BXZ^Z\>:X[,K':V;UV,KH M'6CX)7A66GP+V(FK!#"$6@GL)>@!]W6OD!)HQ+YL(FQW*[PQ0\-E M&"7>OU-
30LQ'$*NAFJ0N@8X2D#!86WP+-#0ZH8(.'9FH"A)L1PKIK Q\^#X M)?)$QBD;5[-0!'Y.PNFWT1LQ=\,I[J'79ATI^@$H(&3=BT>KA%R%)E?@KSYN M?Z!HZL7H*?
F:$SNL\G%1?";4#:CE^\,?T#Q=BLC?'_X@ZG=]^PKB73A_][M8" BO1J^O45HFAU_C;W%:Z)P=-5_"PPT;M3M*!/Y(+ P>9 \#0*)40P6WNG MBP3WQ?/3.>,_S8;!6-REA%E?
E6O!2+2OFP&;-A41MJ0HW\<"GA?@_E M1M$[.5&]#]Y6;7;Q@NU#@> :+T@_L(+P=G<5D'W+;9QX2[))V90NQ<1M0E+E M(M6^&U '<[PY@;/O\3K3+HF:ZCM-0LP_'G3\=_1;
('B45#,!M.<,%*^:@)< M6:SM)G%$=XC1/@P0M/L@07@\)&/JR3EQG Z)0892S,*AN'44X9H\YZ8#FLV M]F N],7@-#NC;Q)>.>2^%)BNZY7<8+['SU/(KSEI8Z4[(\#?%8# ;D_+
MQ^BOE1>AEJN\=I_3=]&IN'A(?U.UR6EQ*-S@(_K D'$*3FE(GU#I_UZ'<8IW M'AHIX1J12..:A<^C8240F=8_N';?\ 3D/Z!WY+=0K_ 7 MH%V!7+N^[P.\P%DM5^GZG%:A.4[RNZ *2-
)@C%M,6XO1])=%^/XKFL[2Y,GD M'RG**<)XGO9F*,)+%^(K'V+&!PM$R3"TUUP*$*L%40%3&=925BFH6/TR^WZ M%@3L!_<%^3]Q0;/;EA]%I:9(NN9+DJ[9.4\Q*G^A=4\G>
(@A]=TM?J9]GT-B M!M3WN?"9K,]OA1N[#_@;^9=(6[4CMR+%=*'KZ$="(D5GF]]Z"6GS\O(,]ZU_MV>]]ZJU;P/],&^D))JHF$A#GG\\& ^?T MXG+;MZ*:AU&YGVXT73>-
_[FG^3+V>8E?W]*GWBK&_0C?,D_M3STLP1Q%46XF&#U,N^<7.*Y8-?^UPB,#1?[' M&+V%T2Y7&"7+\I\Y@_XI7(7Q]#W7W8DYNGO".^MP=AO,R-U(AN9*Y8S26WW/ M=YZ/'U?
(%115JVRUB MA+JX.IVKZ$]JD?$#9)'=UEE&JN*&:0NCH[G*CLW165D\QMA.Y$BG!Y M7I/3B.CC.IS1-7(]?O9%/U.W!_WY.;=YJ98C1FEE#=(IR(2Y-J\ M,$6;P]D,8QWG_\%;;^10-
5E1UB M\O8^U^"E81J\QO\<19/P>U"GOVU)\[17 MT_?UMKUOF/+2B6(4/47ANY<]4\?4X$[Q,A3GSNGE +@:>018Z]('PQAY3!" M+F6%4_RS$;JJ[?!:-P;X6$J\>PKCQ/7_/^^-
N1:M*FR$W@2[O]:B 3X7\EBG M__0:!O1-^VX1(S3&U>FUG@QPKN09JCZ+\JBIFA+*X.[[6F3'> MD>M51!#)/.6$CVEF)^I2H[JX$3H4%F"M2V-\(VDX, GT?4>2S*546_#-
D[TA]O]>'XL9X1IZ7KN]? MK6(O0#'=?I9*&:2P^GZO%6: ^R,3Z7:)(G))ZK'T6_JL13$G!GW9 MR:ADD#:%Q5AKUP!/RG")@AD)O[GSW2I%EOYNA,[J>[Q6CP$.E'5PU)T73UV? M)
(6^P[^I6JA02AJA,I&^KY5G@'NE+%86F\BGOD+9,@@7>%_T&;H"ZWJ_5J$Y MWA9$GA?Q[X,9^O'_(OIJ9:><$:KC[_E:;08X5G*?PM:>T(.>:46-4)Y0Y]?Z MD^E,^<]?
=Z_4M+UGL\DEA[,W*3IWCM>6,].2[>.'UR\6;3)+EY,WI\ M'CW]J^'#\/'ZMO?\^^WMY/FG#J[BS-WX)6UO%7]:N.Y.;?H?.3^+U M;
[9$SG_QKTWW"XF,GL(L5)IR9X>O2O,1V$2,_*9Z=8>K"T$9@R(:($-30!I) M-X"PC7@)RQ?T.E,L20I"'CAS;L+'$;),BB7>(VG1\4"*MO7,Z]< M%BA[G;OD"D\V>/M[@]](.(CO Y;>V96LH$
#$25=(-/)ACLT(YE8[E;!+'X. MMX#NZ'^WF!4:YQ)*TG6S9/?V==?&G?SG]J^5]^[ZB"2%3=9Y%]/,4&QSSZYK M!1>:2RKI0ENR>]6],X*D3Q10WRR]_3'U5VDF!_("5?
ID1FHF*8QIUI@5%)(H MNJ3;=T6C\Q9Y(8FD21%-\9((F]J(MC1ATK>"0NH:3+BBV6QOO9H\AO_I4^S49&0FZ7=W1: M6<9H'?)+).E*(I"1G/MY@L4839&7)F*GF;PK-
\C)#3;2&K=:&9U@86D2Y9P M.5F-A>"JNW6[MO)0 @JMKXI6YJ6#14)YJW YC9<4<=9WG/Z)%724!86L*Z]% MIX-&1CY%X1N*D@_R7%/Z LA?*^^-K#8?
$8%0KG$DK635R=2LY38^^\!$T=Z;3B5BA=2#A9UWMU'S4_IS$O M6);\<:<';X[N@W@5N?LI+;CK64&'9E+*NDZL[XPJ'09,DU\H886FZ^21=0=9 MYUAG*M0B77*HL:T?5-
_I8.%5$O*T.;E"\1KZ6*J8K$B3CYIP,-[J4(C0-%"L ME9P6Q)&LPV5JZ+!;#(K:I:BQZOR-0UP+8LH>P\"K#)\JX$EA!$_5,FR.: MN6&GM#6*YY=.4LRA3M5///*N$5/?Q2*6*+E6)$G!@A
&=?&VCB>"@NN/@Y<0G97W-!6==5VP MHB0T-@BJ;U__O#)*\MEJO#>ZS9G&O"*Z4\PZA7,):(&S=CB;>5FOGUQO=A_D M;[W3CN^K2Y?!.77.!GKCR%MK7T1."]RV8_(4?
8!FMVX4$#=UX?7Z&S3WIAYM M/5!?T3IJ-!39 A=P0=)TUTSRI$;H%06Q]X[(PX9+1$+7'U$RFD_<'S03(M:* M=?
R1(;^D+:I.,NWCR+WEL(X2G"+*VGN"#2IK&$P&C0_J_%7\XLNZU+O+%1UY M Y]2Q%]1XDVW"U.N)()G_D>S^7/O.WGXY)!56*44Y*L4U6<>=Z$6O?65NO
M/!H&SL!QM!B#IA&ES014X';0>C&PZ&S!XW(4I7#.4@">4)1F<^?R1M$JFTZ3 M%E(J.-'628\LL_]PE;QBNOY[.Q4P:;%;R2XZ<$EG_'EVEB"P.3#Z_WA.9N3:@E"Z#
<^8XYV=FZYTAEB27$2B=UR\)N-\(LT'[M=;))2KM608&._(:;7\:C>7:6(N O/&$_.O(\P?_Y>Z-[GKWC]>C+[=0 MO829[!M1*(Y!:BD]3Q.0EQB\=V^&-93U;/2&(I<$Y-5$I?$W
&5$U^BGZH&" MAL)9<(FT@, =VAR1N@$Y#GE >&S5/5]!KPB%#Y*4S62/" 06L28?:AM'^@;) MJX^)^X.DY\O>I.>T,:+-'0S#I !CO&^:AD8.@2"Y\EI0.21%Y?R,8J%A?-PM
M0^C;'VCY)FJ7-O6.Y.' 0[?=H62MWWVJ"!OM-&8LCSVLS+3%7Q$J,UI/32TA ML""@MSP*-OAQV9!-:6OYT41NX]][6@M[^^,-!3'B7.[NE"Y#<^[T+P>F[)]Y
M)+'@/L>.N#5I.RBEH:BYB0YK&< 44O_&E[(4V!'B*HRB\#NY?[!)+E^3VZ%A M*W900:;P2C.":'CYJ@1*$8'',$E#CC$26"FKJ-;/QM6&'822)[KQ<5@[$/ N M-
G>+6\T+MI36K"VS95DN,SVW/ZTX% HT6%URB2)KJ&O3\U,4OGLQ[O1=&)%3 MA/0$8;VQ)K?6J%,$1TT#M=]4*@7YA L(4IC('W;: \?^@M28HT8R!4) AJ? MF:B0"CF#H<8+02U?
AN;>$:6%;*-! 2@NN:M4M!ZGERH!<.*<7>B-4I*N]4D!5N7UTZ)LO&H5> M 0H#FCF">(21-+XUYIYW7\((3VECE":]RV6F:+JZ,!0M-U3A/@<$Q 0;D4(R M%$ZGJS>\'/THOE1?
K6">*M:HN;&P%@2@Y7&WN;.SL&&)WL(HU=Y3A);>:LDV M!*+-6,,=J0!8$,I\%T9HZN.O8V/I^KM\=;JU^3A$MR!=\'\S#:)DJ9X*FKT'HAPLRK=ZXB?L4
MA5,4QZR8,Y[*UK&CA=CZSY]E!"O-4>I"5M^3X*EG'A0;B6I 6Z&J%[1P> M?A\H7$9A.%3?%V+,N@ MD^_!K\.8RA+^!JQC3$O1)644TOQJYCZ*%*)02EO''A$YUPZLOL$6A)L !Z![
M0;6WCF/3>*MA_1C+'48P>QMRA1?,^66.,(BO$%Y@YUEU)NX/%-_^P$AF-X"B MC_L$+6.,UA37Q*+@KBW60<#4?8JR+Y9T='[F#/IZ:"@4,=TM&L:?JVV 6-]P M1
&:4]_NHI0VEBA\DAB_('E$R79@;")%)V$AV6/^/,R5&WM3VCPEUHJ!I) A MH:REBSZ3L'ZE;IWMN>:@G5:\C,XYGN'!'[,+B2)ML:+-+.R*RQK\E66AJ+B1 M_NK53Y=1_P&[=.7?
>/XJH>:ZH2VG L*2TX=O\3>8M7+-\0=\)=H,?5\@5% MH_E>WN>:"4"T&2BD$9@8I(BX-AJ'0!G65"+4!A2R2&5"7>M^@[Y9>0JBHRG>I(L2H(%!B$53KDU[>AKSY^1[-%>AW2S]S!
MK][;\(='OUG>I#$H9!'0^#Y-)(IN,ITJY+P)EQ@&"F.HY:&10J)^]\DCAH+) M_-B\L9R+_ 61I14MRKBR,#1FB"EO7_D"4IJL^6LW?KWSP^\\BJ\L:YO>^864
MM)70HO;-9(HW)2@]+JY;0&X*EK&X< ;]2_/6!9QBF:SBTC$@SV$H6,6R=51S M ,K2J[ENIC0,C>((-?OYA/WQQ.)>,7:2I+(>UDEV2'P4PI[C2]<4NO6$$HE M'A:Y&EBM-<%-X>J.
[T>F=P1H6]M^F7$\0 OB^]>?IFXT]=CY M&B>1&\18LDGX._)GD_"+FY"2'\/9?Z^R1&XDH'483CU)=JC;WN('-X H^ANCJ>_&L3?WIAF=M@"&41G;->98]DFXJY#2JW^"LXF2 M/ASX
-(.==NL!Z8,(*(_!JK$"HVN[W/81O,M<$WW&NT_>!P:'>+:-@]$S3@0 MS18-;QQT. +V='3I#$[T'AH8SGT:H@H2I +D_&96Q 8@+LV*6_ XE"A(?TE?
M/8Z$KL&5E592V\TFEHJ*IY>;UQ/2MW;V#$M W!:-J-_\0T>V=X"G\;=YA7'* MUG[50,GB-NL;1UJKA5+!U66@>U@!O)1S^TALM3BVOF-MDG.F$J\]$T#F.XF\ MIK5_I+4Z&%M?
+>.U0H)?>2R@1E77,U=E8@O!SWSF]N#B2L1ZA-O;K! \7V0WC7/DVB1YTV2#X%;UP.A6]>_#Q]_NWWNW3_VGG\?CF]_M'SW*U@64R- \MX14(G3\Y$&*!_/V8K$(6&5QX[ZO
MNUKY@*CJ>IN&DGW;=+>&J8:<=94)@^5,#@6U&J')1 MP5_Q &E2O^)H>T:B)<_0EOWQ71@]HN]X"1VNR)-%BZX-4F3 [R'=AD,/Y\X@\M3\R803K':)@#0 M?E!
['TPCY,;H!F7_O0_V#[/'H>_CT?,=FT *"01; !4OSNXWB%9L74D.D3 M NG?1JE0\>T/%$V]F/I&I7 [AT$M.;"T30,%8RF[#T,V9TN@&:.A,J"GSN#D ML^8]D0Q&<#--
%!D%NR:-5ZQ88(]1G$3>-+TK@4L-R:A.K3T>X7/D)2N,6P-C MQ],L-$YV;_L:HZ0@-Q@(2F;C5#XG^=N%1DHE]!&TFVUI:HD9+7C[TP>*2%)7 MO";^TTM>7[.,XR2[7_YJ.TK?
1,3KZ)0L]2>GHBU"XZD:XRD;H+;IXZ"EM\C& M)XE5QSBTXV*3IJ"14#9=:/XU"2BU-8W0F+@S1V0+^12L;%99>Q *@-'F\"9- M06.B&G,H#9FV60:!LV\/D^P7>T.6DX'_,5:[)F
MU3L,KC2#H74V4>#$R98A#9B3581&G69*%B,+0W+;%F?2XF_/G(%CK5&IEUM6 MVM8LZ/(VT&1'Y(3?6LL%+K%E)5?=I<)^]"VL-)M9DK-7E'A3(FQ1RS4Y-\^D
MY=SL_5SJQ=]^.N;@["QCW&:ICB?1E!TD'S;9&E*,"$]5*':E<;[.QD(J#:X8 M:#0@>9+T6,!"G EEY1T^_]Z[>QC]^6S X-^@43_F*XIV?@4C96P4$A[/KCZ^ MXF7S?3#"\Y1+
[L0.IPEF.'D($.L>_V*%?Y?_$7.!(J#N<:B27I(=T1F^CV&9>PGCXL^V !0"=*#8?1;5P-#)C*+G5('XCH.IYZ/2 M?:A)R(E]C6U2\:F#)FIG@$JZ":G3^-T@W->IMWXV9K@DKX?
\FQ7JQZ@!C76= M$:'B8$$0)0OFT:*,H_D]5G6P\%Y\-(QCE%#3/S$K'0G5!BBY.5XT>I%3-&/< M^;LP>@C=X('XW/"H2B^=$M"I!Q <-8\<:XV6W'QDNB/BA6+>:^*U#YI. @!9 M<
O\!KTDSVBZBC*HWEW/)SF=2&"_ZV_>ZZ,NJG@J'[DE ["V-\%KSE@[WZK> MY+W.0)^X/VY_D,&&KE" \(:=RCAFK2/56B%E_!7;*S?X-OH>X'YZS=.5Y1BY M_FU,?-H49G'4/!*L-
5I*KG5U3S$B>2;W:/X%[YD7[@*1S0QMZ<6LY8<'6HK&[\B?Y2M1FE^B05-'+LJ'KW74/Y3) M%6,\16@6WV$558Q/#D9R-W#DH2S06E\JT+Y-V)T4," 8U.3CR7>S%[O>B%XX M9]
[JRD>ZR0!,\C4$?89N/_1V@VM^0ZSFN)V_@2/S9($F*WQ=IW]W'X+A=!JM M"+[8_J(XP1I!WCOQ0F*5<)./U0@T K9D 0^MA.%0+.$&P('ZG DSBZME:?%;P!5_E ^0/-PQM3[Y!6I^R]
^>^^+Y MZ:*A(8T*+1P\E^JP,/[1'OY(S]:A^M#(U&F0:TN8)(7L)"$>(I!X=A^\XWE? MT741P<:A\%/2=1$9TDM:<>DS;_L>O]W8DVU4"HE1X?:VLIN!0J4.*,+C96T MEO%/F151^.
(FN;Q/$7K+#T.&P>S:]?V8!0\''1NW?>2H$@3--YDY I-P./UK MY46HF<44:Z4,Y26&^B<.CX'$PC0'A>^9_FR26@V!< ME0^;9,TA:AL7#L!?O"=]*8[Y*?2]*6,&Y:I\9%J=0%L BT<-
L]:XM0VD!S8VG_7P O3 MCKN!$IH7?>?T F0:F(XF4C&8)(>& S%QV-2CJ1]BV)F1(?45#YM:S> Q/]Z; M'^76)ZL'3;"6,+6.]H9ZO'_G!7@7I.AX7[!Q* 25=+PO0WI9426 ;A?=FX/.IY#?
_8U MP*6&BPBAS<6.]:,1(F'?,CYV9&PWD%H0=EY<).GZ8AKDERY#183%"TY Y^J M*Y8AH=-H$;H2$J7UF)%%"]?OJ4]E.>D-\4 M4ECF(V,81>2%(O+/PM.[Z<--ZY7CWK/EHQ??
6U1E$E7QB8-D7V= *CYAUYG2 M:+MOX;*"M17+^)TX9YI?=M0RCPK"8\&I.C_,K9VS!\VPEC#).E+7=D! A"?_MGQSBOKL^&6Q;(T_^, QFY5\42F;OL.Z[?
*;^BDP"MS^FZ3N$8SR*;N=S1#U(MZ+834/@N>N "59T>-FTET%>P^2C"QNM0T>S]YCQ>)$R9%A%+"=@Z28(VV# MK/GYY]7;FY\"Z?IK(.^#>1@M,RVR#^TY:Y?
Q.W7./IMAE]J(UW97"N! :9NQ MR9NQSCU+I:#H6H8.JTXDZX6UX^ \>U8!Q8S7G'=*V:[Y>F&-OQ:^ANDQ#*;X MG]O0MF!6L8F]\6(27KF*4,TTT;99*,QJLNB0+G=;?
Y0ROWPNY1CYQ-%%O4;A:O*Y#R[$*:/LL[OIE+ ?.H*_W&I)B+LK!1W^\%L4* M%H39//'REC[\0KO?P5OMP'C2"A:EP5>BIHC"E PD-"L_!\3!%:Z*A\B6YL!T MDLGD/W\MXOZ
NY[^=O>7N51[R,=+-TI>W.#;+W@GDGUO"]-3H9'1/$?4]0O[MG9]*6D8_$A3,T$99B9>0SUU>GITX??Q_O4^];>/XAV+[O7#>VWRA5_[$T@]B M!DKD6R]X*?%3IU/Y*%JX0?
Y.\S6>9$+?FVU>IZD&;K/4I]U;D=1FMVN:5ITN MC,E@]NSAQ>/53P]4Z+H;Y2%_YCB:SD6D\K"X ME@(!J*ILCBK-YJT;!5A K%N
M[=9N/^H,#+4\%$M0AW]Q<(L)8^(HW$_RQS'^3O?'7ZD=D..ND(N*1/[G"0^* MB?8H(U&D8M=G!9N>D1N%:=^^N-$WE)!$-7N]#&;7*$I<+YA$[FSSD,-6C75#
M6]7GRH/IW.EK>EQ;G"'E4XH.T5%WT*72V*29E+#DJ4N3_&/HXVTIV3?>A=$U M[K279_U"MBBP;XM2C_3#&T5S80\&R[Y_M8
M\'O<5K#PL,QEAQO'J#_;'_7KAM/1OFVZMVD;Y!AGP%%[QBM8M^.G4'DZ5V<0 MQ!J!8@D:Z;3TL&E[L4W/.9 MPU"<[QN*[6?^HT<^1'RJ^7]
F(]BQWKYUT":#M*W6AM!*]2M,2CWHF[44TJ7 M>?[9<31=Y6/C7AS'(H*8.&!OEV]^^('0%0K0W$M((D&12?QSA1LO;[&7-]E; MMPER!%Z'RS<4Q&MW[Q@E7I0Z=FN'I5#-
C@/1REVKTG'= !9I LJH;J#+4KQ9 M6Y%-'/_D_J:7;-[S26_Q+5 P%?,F7NR;@4+#Z9R\VS14:T!#@\<>B-3MW"+4 M=X[#)@@T L@JB.MTQRZT%=O,??Z=ZT5_N/X*;7\E8A0N]XT";&7-
MDKMPG2 M&E3)3QG\[*+=CO6JOM0-;6:=,J4OG-,+/<%0//HH#EQQHLT]\?LH7&2V%+Q>9!CMYMQPN=Q0;\=S1;B%W$:-52U[MT MX:[6;^6;-PG%/'1_9 MD9!
<5+YX4CO)LRN5B7GI#,XOM(S5:M1+YV_B---ERWO.\8'J1IV8HMVH3RD@7U7/Y_I-L PT2EBQ&\9H5<4Q.F"A%RT M)D$Q M:B(A@P;;DW+3;=\]*V>S_C0O'?H!J/+$J+%I&[\\?NW?
(]BB)1)#RN M>%8U*,.Y&OE=#[NP)":.R_K[1+NOBM:,TDL\H?=/&ETKZOV_A;8,6O+#2/: MU7[R'C@:S:]6L1?@M6NJCX_L?VF#G[]B:=!
<]K6EQY5^/:+A@8MB#GXT;D7EVBME_X_FK!,U2V.L&>\/6 MRH/ <09]/49 Y.*I3%%-W -O+\])CO/3_7&^;0S\^+;PDNJ6RL-WU_,)_G=A M1/+$;/M&,J+A6<_W4M8(&H-
FS4*Q"NTNG2I!0??FMS7E?D?^;!)^(;O_$I)U MG*JM9P=IFHEIUV:V@."U[\:Q-_?(JR$D0)/ MG+]-3XW>!W.99':-&D'L:0C M(&E7JS.?\]<@0J[O_1O-?
G.]@)RMC8("3ES,$FK##BJU%UG=-K/6$V;,XQ44L6T8"/UY,;)S0HUMD?<]0WC M23NY%&3?UK40JD+@$6MI.HU6V7GJBH\I;9HTC#S2156P6Y*>_?]YM<2;IP^\ M_%N&44)\#-
=AG.21/]>A3QYIB5S_!KV1?5"0I O#/U^]Z>LP0L3LOGLSC(G_M MS61MYL?2FL)+T(/WCJKU+[00XVNI/"9.G=.+4S-S0,J2W?C#_#40(0N(NQ6)
M],]7!*E^R4P>Q'PGMS(_81T!E8&BZLE6$"E*1>>W_WY331/*?@9SZ"$I5OK MNU$F_V2U7P6*4>!/72HLC8E1H59&@4'[N>*N/+*)*;@AZ>5V4RW/%Y'3Q-_ MP;:
[SPDF]"@E:YRGWOD0'.Y-&RX/HP$>1GK2E;?,?*H("&O6K51/UW8UF\A<.0A^RD\"J@%%UXJTIT;KH?N5B?[_"S+9NPK;%SK3KZ_Q9LA%=JTU5$3HO3H ;1D[+VWR@/GS-
G<')B1,IV]2!8$.F] M \T6C, 5N8R.IJ^!]]>* M,X:HDV];PM$.P;'+$;#!\>KCRO7)K8[G5X22WZ)P]89QXN9H377C:=9$/C-3 M3]4\D2*X('?Z^PORVG=2P*_-#_S!E%0[%(NP4PK*P%?VK
E=2DG+9U]/3ID4 MEAL4>XL@T\\/+Z:HO+HP%,V+J&Q?T0*RV:7OFW#I>@&WQK/BT'0NH#T>U3.$ M-%GY:PG1;!CG0F^-Y!>T?$$1U=C7UH1/"896JPQ_,XG-YD?%W+E.5'/UD<,P
M1OG;(:_>&V.R:-88-!8UFTPDRB[)MZ)SLBG*R3/;[)3-/@7ZI MTQ$G"E1[H\F]D/>>.9M4%X:F9#$],%P*]5("4>*U&[_>^>%W'AU6EK5-A?Q" MFFRFM];LP0O0?8*6]7/ZIB0TE;>=L-
F"2?():U%S\>Y#Q?1U'VQR\Q?R]3^% ML4=DW!@SD?LB$KX"EUYLHK".<=4!8U%T>25(M_,YFB:C@/7&G_"M)BG?.1B> M2H)&R9$QB#A;YMZ ,LI1E#Y-%TS;$E?
\.P=#7$G0&/\BT1:F^P#W L7)&,-1 M.*H3-*!*MU \A@G3C1IO7X.J'HK;M*7;I= #$<(3 M?DY#8]]L)#\T.#M)T*8TMW6:95HTZ,*I2%R=I:N&'EF1Y_"N#I;8_:.,]'A5
M\6,/"/^2G4Q%J&Z9FI^U742H!G>3:ZZ5.,;O,5-P2'(]KAF$4AJ^HL(8/P= MWHS%HS<4N>3N32K[FN0?ZU=:./4NW)))G) CG*K-D,J)=HP6*Y]0CPA*OBPZ MYU8\N;EMLY TV;[TV+[?
>\] .]GW&A^&_@35+V"!+M[=^=/VI\EV:U M)"1%,XFG$(U:A6(RJO5&?9I&DJ FF@#*H^CW0>H%26,44>)Z/K9+:[-;XC(FB C1;OYE=&$,W:.Y- MO5TI^2M",2%2=5VT/
TAL.!&]&@^+]YDVZ;^WVST**RIKV@]:QI"8+S[A"1% MW;XK67Y0^?;'U%^EKTN2MU/2G,GI\=<6G#Q'\AAAVL=$;$H,F<1OE-5PZ3@7 M?;N8J!XM$WTX:VO^A*

(TJ=:C&T7I.93P\NED?_FT;KSWAO=3:?.]GSOVTORU"7%UDAI M&XJ-J=-KZ>E&98*;N.W:%6^['=W]"TD7,<4V^X9@1Y:(PN;DA,>; MOS^M__X?O;0;:=*ZO"-
'LZ.ZNYGFJ_O,5<=$,R$ND 4;HT>4;!U-PW<\J%)G M4TCR[N7I.%]#'XL9IW!0N"#82A',\W[?&9SH>2JAN>;WV2,# @OX]"&HVA#3X!#;$M-:.0Q*"^V6?S#IF7X!RWWP3O*IH^81 <,
M@UD6@%F[A!.IV"%X[3H6@I5PN%RHS&['.>OKN50KKHU28&R]3$!R@SWY:+8@ M3^JYR2IFI'W<*P=%40*0[^N)3RJ3A3X)A(]=G9OMC5P*M?H8:*^)FQ.4TF0NH'CI^+2*WO
"O\ZLETM" MTWISP\XAE\GY'7=DK#?NNV6A:9I7:;7JAFGB*1[_=$6)GE8OOC>]6P4SDL!A MN\I\#OWL)>_A(D)97/$D'*.W531]Q5N42NLNJUG@_.": 91B8?
(==&#V[/J+=&."ZJL';&%BMLQ58<3@D3WP% M/GV-;E@V,&/D^MZ_T>PW^BJ#OX$RFB?.Z:5>9ZTB,M6*;)LGGP\.$KC1BD*D M@0.C$%5DN]ZS-/JJHD4T5($*J/RHE-T8>S .?
3_\3NX/XY]Y62>K6>.)IA2(M3A*%MN16FAFE<+!TOWQSO:@B#*>FM!U,$)0O5_"Y$@4/3)CFAG/\W^H1(G&B M8WS%>-YUB4O.U\\@#)(I64>,9E5#47.B7!B;XKK@2=WF
]N9V+=EQF@:!E,, M1[.\6*?[-[%+ 3_%*]B;3GR:A]$GO') Q;+ECASC@[2\2,Y:#+)?*:^M61YL MI\[@Q-%B5]I%$C45U/AHXT(6O?5C XQS;$II*!QHJ\U]7H@(#"34;!*Y08RY
MEYV^1>_>%*^R2ND2-Z]*3' WXNH_,8^Y97X"&G=$-+[/%^7("'9U^=)A%R\ M,BC85V8(%+T"- (H5^$^:P3!,?D_.OS;^$[B@("TO,;R?6&NWM+-G]X-1VC
MN&RZ:R@EWM21;/)@HQZJ=1G M&Z#:1H1>9OP,T()\'N#B0<-]!SLY*!$92<&==9'L70: MQ#5/-]15,X\P;!7ODZ81 C;G[C'R0K%^9C;B4=VIBAJ4[J8H *_/04E!Z#3
M.=ZT1^NOZ(=W]36.S ZL>56 M\LZ2KC/BW=/RJX_K,$@Q7+G^&ID;3.\&A\,#YN%PQ;WVEX]>X>N]]>=[Y/O' M4V$-I\+T& W2T5P_I'_%<,J:A7ZK-
LL#\MQQG#,#3Y#E0V#\17E>2/[TDE>Y@P51,V"!]6YT2=;(0S,Y#4*5XO7.^\]Q2B6 MR5FN;QSIJP) "QYT%@*)0).C-$&!&B;7?>/(9!4 6O!LK!!(RNA[Y*Q:U!0D
MWH5)TV_*9Y#&5^XDA=!?C)RO!;\'C#)#'9&82KI 8H"9NV M^H\V=D*J:/'5>9.BOV!(U6E M(F>YAU5# BS[*2D1I4Y6K9:'XX4S.#DWT NN @3C YWY0*YM?; :L4_[J] MX:-
*9C7E;SL0[;J_*X!8A>M+ ;EYOG(DMRH0%1Q!(X\5X"&*F6K=[9&E[N(Y> M+>F,%8U4.Q*W!6IV>:TZRCYZJ(SCHI):'U"7SU;N1B^6GX\=!27OB7#DWCGW MVY7[J4K_H[?
M2X]TIA<&O4)WCJ%\&D+YV*&OK/.FCF23!]N!OD%YJ*QI#!20-RA'R2N*!,P+M?R1#8+84-W1QT=(M66]G'B:U%))=2OK>D^4?N?Y@?
M%48XVH+%*WO:\/0S&AW>QP21WJKU@%:[B MLH_X*8R]U"V-XGCRZ@;.R1=<\K59;E;1CT#C8WL6B3H4I2!FO.]1+D:%MPX; M9QEN^ MPF!!W7_)_4A9+XXS
MX^$!QL/32+/M&2LFGK-V>>2=.*>7GPV,BV\CK,EAB@K"XO510(8R]ZDA(K3) M5# ZGEX_Z41HLD\RYT#?GAFL$5?N[(WP[PM"A5;)J?I5W,VP4SYBW]
MP#&037,@6W>)737:G&X3N^X8 W.3*RB(8-/'@;;:;!B]5L>%8R :]P&E?NZ(M:+S+0#2I)*.LA.\0;MSUQQCTZ!U=X?7#P==7*/=_H/T,2KEN=A:F MXN L2#;J?0^R(7X/5RBA] -
V)P0;^" .2()+#GA8#2#X$5Q\NAF39+>8&1X MS$)]M0-6?"N(@$1U:4Y.J)\O\I:8[6$P/CGA[DXM?P]JC-R9YW_<(-RS)1YM M!)G-JT"LE^<;MP>-9>VYL<\WN>"HV@"K=("1J978^0?
DQFEH;?5CXDC<'S;H M.[O^L/1C/3>8];+/I?_]LE>]DWX'K(QFB+OG1"$Y@JK+*%M@H. M"7OCQS#!@R57?3YY!XMM5_DNC;>2'TCH1H>G^?8IOBD$;;,ZZ3S-5Q[K\]D9],'Y
M,UO:!V'IJ?$>'8=NS/Y[E6>#N0NC1_0]WQ1C;)ZB,,#_G*+TKPQ'@% ;T*B@ MUAW0'AJ-Z=S;9UC!;6-<9UFGF?:CJB@TJK17YCY!N.4V^5&E+4[/B1O,W&@6 M?WV;X?
WO29\,'28QN.I"8PJW5JEA7PWD!<>0.$H*[,_;9F!?_C7=98;TWM' MM_,YFB9/*/+"V1:VBAF'MQHT/JB99%JA(>D(% Q;*EW2_!6A,*:53L6HP1#< M.E.RF;FK_5H-FC"), Q-"UH3'A#
D0=Z)+NM\Y,45&0E:8=TR$X-8ZH,XBG$ M[T@(.JO[!#1JMB)/NZ"R1E#)M7ZPPB0AAOI>8-A/H3D3Y5**B\42,)1$W;=T MT8!WKU&R%QMY H#%-
$R>5M'TU8W1C"3ZRB!,DWSAOF=TJ@YJ38;3OU9>E@C_ M!N_3V]MH21TYCA,HH"NXC0=K8A#3XY^XXRB 8BS;^I!,OAE2 MK2 T):_?RA;I^?
M'YFM&$L%NTXS>%U<.KZA($9CA$&*B>AM*4UM^LAF=3!* M"D11^JRB#.$?P^0^R.N,D4_B=4;SK\%\16XVD? M+SNXK8IH[/+[!\QU&%C+ M>I4,K&4'ZZ1Q#H7HBD',&?
Q9BIOF-MA?=W?NI"FB0OR[ZXNMV072>O\W=WUH MUE>R<[L=#L;G#'J*PG!U\N@\B#P08R_^-G9)6.$5<7*/@G\B M-QK-
1Y&WP,BGWFOQW!#G$G)#D(]ULI[UTJ[UPJ!'.M<+Y[U"]XXY(R3GC*@8 M<<0EAD?$;/O26J:M[!'HC_M@YJ5]XDLCT?8#4,R=<&8))8*;'%6E(<^$_ME1
M,1^XMIO<.%G.+@7Y*D[ZSNGE)I+@UOAC>C#@ %(>@)=^2K,8 -#?_M\:(D$ M$$)TDZ_"0O4W \#\?!46J;*-^ >4K\(BC;>2_^#R55BH^*80'/-5'!1-&D@/
M)%]%Z@3&W\VVRT/B1(QK_ >L*M 4W;G30!@&*!7G.:RQ9.C)1PG M;<>)),RM3_! PV^,WD/_'?^^/?TW31U9W9;5;"@EY7(PF*S78?".(K)Z#"Y,+HYRR_; MLCQ,7!\DR]D90B4<$C?\@
%<5W(<+!.N@W;LLP\,Y:4KYO^6 926R3[%1[Y, M5-L>_1J/8T(9RVUG"]+$B=# H>:PT^O9QK&A#^8"3XS;0T^G99BP-G,+@\#I9N4&Y[%&SP6!$_
M))0W5II_^SA6M*'<]CC8X+&R.:>1-P3VFCPR6S9X;8^$#28LH.?BCE26C63; M0^ RKR?,4S(0*;>?W#BY667E&R37OI"07)MTH8?[D-<]IM!6GD)[K?7&*;)+
M#90'TIFV]$0R4F#7"Z;@$I[VJ4YQGFN-G)"D=*YIB!L'((F(-*6DUD^&-KIK MQ 0&#$"XH"TEM1%L8.AOGP\MD0!"B(Y24MNG_F8 6)"2VAY5MA$?2 :N3E)2
MVZ/Q5O*#RMS524IJ^Q3?%()C2FH&1N?.Z04X[V1+^R L/9"4U)7;WO1QW7SS M*[;GWZ\+3?5=[/@Y40"26;56 -'=?E5M:#1HKK4&#&! &1;EXO@^B27:?(8
M)GG/.=8'M$K&:9RA):K.162WX)FZ7%QQ2;!%7(.9/PY/+&_8@% M6,+1 %#2<*N9;]H0D-T"05LVAD)15 M#PK)]N_/KZ.K9+R7L-L6-')UX7!IB(J"1*?:R48+>GS$DI'?$/%XR5;?%C2R
MR>,&%^\: G2P"=NWN#R&F^!/F7PL-'ND9DNL#C:K2K9,&47D"D^ND.?$_VT MF"L[1_HV@$S2/N@=12\A@[P@+IQLYZ5G M_,E5DTLGEQ(NG6R[TIKPC%VG#>,VDHD&7N?
L572V!. M.CQZYB(,M_R6LT;!/128S.%6>"/Z,& $I^B.B;1#*TS]-0J)A&8LKN+6+90 M[4TAL.U,6%T0Z^GGDY/+/C322%M;<$IO-5^D1[S"Y RGJAO0A@&!94M2"!$$
M!I"+00AET01V$F[74=8@B(#:A &TDC;/B8%@6=R3*4=?P"G(PYP.3[SD&CSV MB1>(0X/KT/?)=.#Z-^B-G P$2<.,54Y?PN'!MCN]37^.V:LD=I(92T8C2>-L M5LP&H=@I&=FMQ
6U;$VE^C1"_S0F6?^23BD.@TTJ3BDNG$$?Q%V$1@J7=DJ1 MPP#$<:TK6Y89;&#HK^KTHA420 C13;8L"]7?# #SLV59I,HVXA]0MBR+--Y*
M_H/+EF6AXIM"8':VK+7/A[%I+!>"1@/E>T,.\4T^3BYX(5D[O=UBT&C H266 M:IMLSPQ0[G;[4;-B+Q>#JUS!=3B'6+I3WU,6[*/D%45;N>EK],J"ABM04# % M=_VTN^%H,U>#
_/:ILJ@7CJ#@=ZH0AWNWF8@67:P3@/A/IAY[]YLY?K^Q^V[MZZ^R=Q2C^^6;ZT5D?>RTIR/'1Z 151J/6E&T*7"'<]).'GX)9]
[YM^WT\LU=_9C^)PA7^S^P&O21CE+D*5Q$NTOS4OJ9)* 90QKE]$U%- MWHMI.+G7/T-*9X"DL_O#X).*LWO]G&JC<&EG]Q802-N!OQ$48BA=WH&_!2SJ M)DI@T'?P?ZWB3#, -
!XUZ PML$C_;<0WV=_413R"131I);_Y.6B["&*PD"U- M(3 [B$%M>@T+:=) >NJ37P8PA'A32PZ&HF>5X72IK0>-)QVX6YIA8G*$#%-B MIHN%HR8T!C53KR!-
&**;O!5^!C,NA0O5M4__[<4W_KD+)HB/ M[I*5YXNK;ADVQQE ?CNE@\4H$Q>3/6FU4C=?E&YK0V-3=O#*O44TE ^*).>J><0#\MCR89-3&"9)6Q@S'EAVHPA_ZATU MR,=P*N-EY?
7WCWD5K,^K,#AU!GT]9JCKO IK46T\I5:<7$$C2Y31@&O^XD:& M0:KU'',"D"<*DB8 X$H;13:B!0.&@\IO;X;N&=K:UWXS (!H7?EM0?OTW4!Z MDT^)VR;%!L" #E8&'
#808+F:;$!$(%#2RS5&C6)[IM: J[VF\S.7A$!4 MJ2E80K^:]>SC!+ Q_N[5XXJ0?S0?HS>\AB'2YTL8&I?H%XS15!RXSU'3U'X[L6XTW=A1!S#J4MX&,S2]/.9_Y?"$8Z:MI.E*0225H9U
M1Q<0SJJVIQHDAW,0HS'"8L0RSGRI3=M.0V4861^*4'W>1@./GZ)B[1X@/R4 M!"I<@98M 453HKP%7MQ27^X(AXM%A!9XDY*>S%9%9#5IQU96R05$4A0!7!.G
M,]K*'M+)!T520CE9:T"* 5MOA_!*]PU%B8?B=&V[]:N,O@=H-[!>H*:M?&D+ M0^A%&RP%-U.@O? MDZP14Q3'H_D:C%6$ALMP%= 6V-SU;6=/.R!R6EW:L=39\[VD:[Y\5TN[ZL6N
M5$;M#&O!+OHTD'[MW^P;'&7]6QC.OGL^2;B&UV9NL/#(!C0UO\WC:L_ZSFY< M[?H[:3SM]DN][%-F1=$R,-O*3(FO%:S;<>0M67<1?SXSEK94"(I9:*234MQL MO5A
@Q8]O(7'XV9/[JN/+^Y_XUV_[\8Q.\"5MP4HRA;06>4NM96\AK%@*U%M M]C_!5J"QH:UBA:C"#0B0 (KK59R$2[*_]K/UT:OW%K/C&NDU#-(\MYXJ0IT$ M
0"B:>)B\WTT35:NGSM7V'FFZ14.0\^"\E//I[M5\R1R9PBO[+^1JW'I#T1P M]I!FUH&F;$&U[.M57%H@(UA$FU21SK%(?:T*%,>?HL,Z&8&H;;,:?:@)1MPO M"$UUC1;6G&
(QXGNTK9^'RS!*O'^G$(_FNW,+18WL2F!5RM;.OEH;B*D@\$_O MN3%EU?$U1O.5_^#-:;X2GJK6$*6QL$H3"@VZILO:$T6AQ/K/UJB=*9#O7RY M]*BJ]JL#F@OH.I/H5S>3!5WYU?
6SH:UB)?O586WZK\,(W:"W,/:2&G?Z7D&# M],RME0HO.I_<4-2I[ICDLS-P3FQ4L" 0/SGRHY);-6SH/S4G9]5QR3ZE2VH MEE;')&75ZK;54HY)]"M0''_18Q)8:I-V3*)?
=8WV29QB03PF84PLX]#W[\+H MNQLQ7I+@J Q6Q6QM">UQZL0]E..3^+>(F42:60T:45KH6X@\=.$ET>8M?:4$ M\SY*=*5K[8@OSD$3QE&4:@,,6X;3Z6JY(DFR9L4S;''^4!HZ5 LD
D?;\[_+ MC&%!>E%]!GHR>T2,'!B,2H=*(YKHLE)7,)_"@GQN?+=*LKN*FZ&5WT)K<* \ M4'B@_!^]K*>]8E=[>5^/I\W:3IM9IGN?5&-$?(SN-SQ#:
G]9/"J8V=HA$XLJOX)$=]"I=1>NY"S0 MUHT=,+&HXBM(?0>95\,Y[FD*"*X@A5RE%@^48?482$IT!Y)F?5"Y;'"XCKECQ1T#RAT/E^0J'M
M5_^C1[Y+_%7YRYS$M57\=H]\W*P40Z3'M5XH6B'#+C=<.J>7YUI&.!MEWEL, M>?\AQJ]G ^+.G7H^[@#KR:J]@E!T)*"!?;5QB@5?=>R'IBJ*0E,?IR;J5,@0 M#DAXVQB]A_X[GI?
':]Y=HI1![8F&0K9UZ6XG"J5&D=)0:'XIZTR\0__&N,% M&ZHPF:6_05..D)6LEZ2S($0>750.H9V_0M%';05:H Y#KZX/[SE:DE%O_1W MS!2)!DLF=0=XKUQ)J+.^ MT[_4&X38:%7-
)Y7U>4A*9C/G75J)DAFJ2(!2V*3KUQN:##>/NF M*G.YSJX$6OT,->X3H(&<)G.!>(/N_***C&(#*N^7Q":SAN9=4ZQ))VX E!Q M;>
(&6G%HZN;47)W*:P34.+8I#S"1=QK(.0.:KLAF=+B(4,IZ_+N-JZ%X)E&] M?F[>$FP>U*BSL/26C(#)DT#^K(CK<\T$E-+0>-%H.A"135*TA!:-3R(WB'$G
MXY3]T;M"I79/+=>%#^>X&[$U7]BSB,R/P&-6R(TV2>9U*QL NU(VL-")B_#0# %O?>/))$=BI0FP)3UVS"UA M?I VQ/.FNZA^N[1]@\831Q$$"F[::&=2>GGM-IC)HU*YQ>"9;G/_Z-
I]PW]+/CC&>WTC]E"EO=@Y MF2Y-?#N(^TZ65?H*DJ6A\VIT[_0^X($_WTZ M7F%,/C516O6S@D@[(%:[=_C+/]JL+0U,>MPKJ
MM<<0$(C^=N=4YLEX=6'H^F,HH>)P@E]$(!J\6L5XN1+'P^E?*R_V4J#IUI-2 M&IH.FQM0$0$EG25IF3&KY"3_C!#;!M?6@T8%$87RT:%>7'CAN_HW4/1-?$- M?
ERYP31^Q<#%]\&4'J=;4\4$/==K:L\)+RZSR>OFLIU\J DZHI2&QH3FQE]$ M0.,3+2HY2X&F?;8.FQZHR!WYC2E L?5K2W@=+E_(2A1W:HRFX2+P_HUF]S,L MES?WW,(; ZF5G
V#V0/^-7$?>BC&?\,0S![#8+J*HA3)S=]V%[E5LT?GG2AK M:. ,'$@71'AY" @[4)%2DJT=>5U*R$HG644)\S11UWE9F_\N4^S?+M_\| .A*Q2@ MN9<\^6X0-X\4_+R?37_]@5[^A5[ZB=
[/FX\8,%U>ATORZD;&1I*U)O&BU,K6 MSJ%"-3L>K(5UTAPO:69%"FR[%S.3[XNT 67 -]!FR0JTEEGWS$LY2,G%N0Z# M)/)>5J131*8O;H)!#!;4K-
4B=:%P0)XR=PXS6@$A)T:JA7HK8V$$:T-1<7MU M-% M P(=RDW[- HH"T["Z;?[@)S*X]TD MZ0T>YY/7S.FR<(!8RP3^[:9R!3\S=*.\&\MT4M#TWYG2ERGT-B M& $A0MK9X1O6U-
3+PDR]Q6L2/P_'S^R+?'7UCL1HB160!?P8Q7C7.$W(FR98 MC)J7%2O*'HG0 !\@*Y/M.0#'%KRZ,#CU*UAI"DA.#8;5K5CFLI%6')IR!13! MHT7EZSBZIS,]\GIV?3?Z&&.^3C
MP.2H6Q;^LW-Z<6F=S6T.A/'!Y11_?K[_B-:G!*6_9U=T1O/TCVQN-6\7&N^: MYM&#YA^39 Q M(G=^G:N YBEX7)$UZ&A>< 6F:YW*TS;9'[&1B!TB9?QUU<8P/6>I;N)XA6;W
M9/[PPAG%5$K]AHV$[0XHX[/I"QCJR1Z#Z8ALM=/O!7+"-Q MX0SZNN]S2UKO-9>^[T/O(GW M8K2[#!.M;BU%VF(@Z=4#(!FN&D_3.UC%ZP7GA%R[O"?[^2#VINES4[)750*?
MMI"%VO%;>Z#[QBZWVD(W6B5QX@8S+UAT0G7J]X[\E@7:FM3FGJL\1>$4H5G, MNR+@KF#F;#JLXG1^*?R?IMQ[# MY)\HV68:W;:454KS;DQ>W2
'MBY:N.O^V$QN6*"N!XVY63V5X9FMO^["*/\5 M*4?+#=EM)X[#0RF2ZS%Q@$='MW'^M\)9WFX=OSXC\D<)>VIS6PF"J7ET',>#(@S7(\#<.ULVR,#NN[MSB[GS?:G)K
M!7$I)MH^F?Z6C-HTH#O M>J"U/5CE&6A=IX(M3,'#:>*]X\XT2 J[]WP\+2EL^KE>]KW>^H/'!+&Z$\0V MOT;.ESRV9?NE47G>=_H7G\U.+*L"#QMN7Z7=I$#RIY>\W@__3'U M5^0
=0\F\ES$4XBUL-%.;H,PIB3?07IO<_]#]%0 VOL%A?[=\'A_W,!4)S[MUVF?K\)@E4H8A5@D(CS&H(#2%]'T3A,V4729F>D3U"T0&L]A\HX^/CK2B-)L
M$:/YW)NB"$NQ7D*F*T=ZI@AF!:B,ZDA3._&EXE !L7&-=X:;+:CL+7WUWA8 MP[J>FQ4A:/R=;HDA@N/0]^_"B/Q1?1!GX6/@J*V&:DK#.^O@-'[3)A$K-><5 MM.]8PVYQTBEE/ -
=263?=Z,>YDGQP9-6#GQMEQJ5U^N.1KB!F7"XRR; MC7".KJ14-9D1O@V,)_S.D>#:5CQ%>*M,=#CO:N7-V1%KAHS&57D;J(\[4SX< M]0X8:T:)7/)J&U6LH63\?
J"QHXUVW5G%N)+:B>/PDC6\U*M%TH15CIP%-L(L MG;(TO_1G[*!2J1"5^Z>N@__V\;CZ*.LF?9M3/![PE#<>,.]!K]"%WLM';]V) M7MJ+7MJ-8Y0@S"C!S-\V7"6O842NF'[%M(AVDY-
6\:I-Z&"[CT)9OBB.)U0 MDJ7G58V18H0-*OA2624GSJ!_"CK80 $!>5<#\G$&'0O#)6[%U"[^O&:K+X$C M<$?G(7KB)ZF!ZEJ$6$$%++3F2>"#I [)#VX%@SHO4!4!K" M)
U3*T!>);4VA%_^6'R3E\(?Q>K I4A_' 8U9&FFH?PPUHN2%U8-0OK;_LQ M:P,;%W"+6"1[8@C &KC[$ C)+N" KDI*K.\!_@<-$9U7H< AV@:TN0PXLD M+150RW'H4+U0G*%J>L
:)_MX=A];NT *J$TF+M<,9D*4J M5VCA!03K*QE95E4 J8<1B43B8?P2X=AY"JR4:&(E0]>MMY.._A[W_*4ICVMCWHI5TXQL7"C(L% MFCU3GZV$F3VS;++,]99F\N$/,&)C2F6@T*(;_>
[SJ1X,T$>G/'!L10QF9%)Y M=)=-0C[;?0H:S^KUWF"3(@L7()3;6>54AFXPRT)3>F<*W.<./SY E-]X1]XL M+*-YJ@@ M.IXSE*$X.'FM.!_.D)A%L9&G2@K>35,J(8VCB4+#"-04Q?
8JUO:!9_OQQ0&D=4!S."[F#'R+ M]CB2NAY)',IH&\-4S@P[L7! 867.D:=S3.WUX#BLM XK/GVTC3ZR?V3!WTL3Z:4UDQY 9V!K/1PW9 ?T)K?)@Z_#,0%S
M)!_]D^U]4O!&LF#_CL,9]G"6H4Y;KHMVX!F#-YX%^U_B&VY]Z:>MC@LAPFGCO&,,&E_[.N"_]D2_WBI_NI=_NK3]NP'6_K:"C M>9&D8^23X[KK,$[B[9W538K-ZAN
;1L[7@KD"#C79XSE<*6#>X)E*V=NZ&_+ M>X(IFVE^A6Z)UC'"6#+3Y/N">KG6;W>==P3!$:YRG52_#P$T M?B,@$2N=Z94-9K_9AH]+Z] MP9. QG5Y&ZB/>U/S7A
R>)3():^V467UCJ"QJVUGA4H+2)8RKJ1VXCB\9 TO M]6HYY#AUPZHN5$1C*IW/!O$J9USQZD-QW&O\/W>RT=O MW8->VH5>VH=CN)K)X6J91Z[I$[(-8]C:?;0\\C\[@Y-
#"6Q3@)OQAUPMH]WT MT4>CTH5"X.J(FRQ:5((G'[RU>M=1P@<,,IU$P*GGPR=*;9U"!PP@LBUVXR) M3,&7P)$0PG38%4BOW+ MTWY*1_*;?Y5Z\HS>45 YR3++6D0)
(<5L*2$.C_ES*>.9S2ZL$>7$' #[#)]1 M1:$^W%0AYAZH !@EW1$4R)F)+1Y 2R(L+YSS_G$(*$;7COBP%TDZ*F"6H[AC M/<:(K#7QGZ_#
(#VU6+G^!$7+$]80T=^[X\!2]7:\9)W8L53K#-Q2E2NT\ *" M])6+FYLB!\289'?Q.#"U#ED\A'LTG$0J9IL9"@B'V_G\L>;RCA-#-[22[) KF!&UKAX M$D7!U$.Q<"SF1=_9C<4L--
#DWFO] 'X<98L=#9B4L(J!>MV:UF!JMLY*R[M. EO4\U>8YYZNZ)PUBH/BTMG<*HGHKR1UHJVI8F]-9=Z9'DU^O.]-+>&'"=J!+PZE4MNVBW%FC3EZN/XICY+0I7;QA^
MUH4>GJI0; J/=HHFI+%LQA^<%R3/!R2QQ'<1^FN%;? '(PZ9HR84.K16,Y,Q M0M(#";';=+^J\\SH78Z:@-4NI"N&U@6%!ZSU>#/W,B^R\%0%JW=!;?'IG4MZ
M((J_09'WCJ%_1]N78655*HG[N.X/^"0Q%M[?KPF)+Q49.P=Z!6@$4*["BF-3,7 TKBXD$.>W\!U% 0'I^2T,XA!W]Y9, MO6\129]W@UX2;DJ)-W4DFSS8@%Q9__K\C%6&"
()/(3E5F+K^\^IEYKU[,0E(MJN$03^4C:]H !61=E#Z!*V!>J.6/;!#$AGJ4VBT!OH11LG 7Z,J=?D.S;<^S MQRFN/NH,(Y,M$C3T2 D11@ MK&6]7/!E;/[YNX4[QH>FYRA)N
MYM!T:T90NG:S2S@/->F.VC8+EC$RIPR)T$BZ4JCOG*B\UQN^NYY/,+T+HV?7 M1[<_IOZ*1/P/I],(K]+7:S/JZ7&3QN!R3B)1JLZ>I8&EY*8-WG6%N&\?:;NZ M
A>RX.+:8(6LV,$2B0,&)5=OX%!D V)A_H4QAZ1,KVH%GMX;-T&>#\:I13@ MHY1PLV7L3_>5V^,'!2+QO6.S/\F9\@' M6X 8(W/*D B-\5G4TTC&,7+]VYA(SHH%W9:"RQ*)JMUG$
NM>EE.N/UZ%/ MGN-7/\&O9'M99 \A&[X9T5K7Y@W) "C]S;T_K=(%^#\"5&T3NQSMFTW,#3 M<VXO43TDW0=/7P/MKA6(N_X>"3T*Q5HW] M)EUAHGM>:TW:J/C.M,KT"-
$8(J8-/F\IM MLW1]KBT4N:O&OD5:6]$$_7*9\98B]%T=XE3 >@:@'5OBAJ0' 3=)5R%1!=! M7?&=;O((#\U(%(_]BB-#/.?J?FVPVA?4&>?9-B< *AD01TE!^_BGK>;Q#_]* MW\>JF !*?
P.KM>Y-?#TN*J]D\RBS>OM=_BL4A=:C68$\S(&T\Z(<50N5Y<#I M@]&MLD;XQ8$VS745T7?F#$Z 9!H%L2(6!0Y(/AS-D8" 6"2N0L[5DA 2T,R) M_$A
0"IOK"6&YCG%AZ9GN3;T@3=24-%GP3(.P%35)>22DG_9$I!F+1'9+-@Y M/FP+'Y0[ZH+DVO6UBS!KM^Z15ORTXL).02BUQ@OL$N*J#YY3(BB9_RIN6T3W@ MC>A>=ZJ7]2J]Q+
[I5[%6..]M^M8K=.X8_VW%/?9SY_32UGOLN6S&QU5W[O76 M1XK6RI;CO:YCSD%YKT&Q052%4KW70&E1<,8ZPMYKI\I]"TCEC;7$Y[UFB0]8 MSY(2<1^.GEGB
PG15G@:=3AZ9HD/+4*S%+28;K>%@WDWM<#J6^H"CEMRAJ=S M[:\\Z5KO3V&4*B#9"%2Q!6*.=X$6 /.!6XG[5&@+) 9?>U\&:,W+!":93X8 M438(ME(&Y+-SIMD]V5:7^^R0
0@0AJQ=<:-Y8V,ATH3]W&B-!K1%(N2D5OH) MI&3Y(1$:X_2\C.E:F]Z=2&X')&HV'W^<(!@O(>:W(H?!NGE^-N_5MZ[ZY>V M=[7O$G#7A\8A#N56K5/:2*ODB9T#?^K)4"))%-
VNT*#?D3^;A%_T@@H-Q93T[*3>U8B$-_XNG$&_;Y[6N822=+\!S(M]A3#(MF@UL14EH:N]H%\N+A/'9NA_#P,L7RE?()8&P-^B-O+I4_TH:3U5H].'5ZSXC M&DMKO+?
C!BW=8)9+BS=7Y)2!/FM4E+6'!/SBZ38,E'M,S^X[9FZ<2T""Y+^$ M ?KXXD;?T$8@VK:Q00OFJUZ6T)+VDSI7CA-OB=804,9_L8CYNN>6ROCM(G&M M;6\[U/F-**7M4;B(@$JVA-
OMPD#;D2O[^E0:R_*\>L'BXU5W@F8$L]&+[RU2 M%=>>O+9KW1ZJJ01$]TU]B;X**8\V7SJGEWI]56U,$J]XN=8_FWZ1<#B;>5G7 MLYMW/Y44Q+X8>,;]J.WF(YL;?L<+?
JIB>#JXX*=OB*N_X%<>WY)2970<.;') MY\"(_2X7@J+?UGJKB(RH%]0.93/OZNT6@Z9P#BVQ5,L0R@[E/OEHMB!)#EC! MV]6EX:J:H366LNNE,UGG1D3CZF>1Q!E""31R'X?
LF(*9S.36P_KL?NC[X7<" MSET87>/.>\E#&,>"876MVRTA?='7[I%0PIP*@BK!3<&96;=OF&YWZW%5JIOM M35 R7<2CH*@DT3PX3K_O[&YW"]^OSF?3^[FP(\YZT0N#7MZ/7MH1
W+>;.4L MR#8,9D2BE&OX3ZFG9(L.96TW0U@%H08[,,_]N)O#">FGO^[KZMCRH^Z.^L MUE2!JS).O'F^"AK^^,6@\ CDE-(31 M9']"A9S,Z85:OHR,@_?+GX$8JM;ZW2>/&
HFNSS7#V#G$M=D**DH"XT78JJK M\'5S"VFRVDL.&N[W)*U6O("4%DP(A5F5L1:I+@Q-\]K7&@(P 4E:M]]CGE7! M7G%H3!!0!(\6F\SY7>\\LLZBV3#.^[]=#C&-.D=-^-H5,O!-
)0:CZNV1RS:F MEGWRS*P#3;W:S;@X6A;C1TC,J+(\B?/)^'44HM:$QK!Q/7+XHB8 MV!;YN'+!_W CCPRNHL>/ERM5=0^"+=R"Z[Y?J>!JP\=CF F1)?+DON:P4\]N MGH@(;
<&5RS0R8_.0U41G*("=M1:B!(D8GW M 6X$;>)$&P0GGL@*3LRZTMOTY1B?"#,^4?SH\>ICAV95KHQRC PK7K&[#D Q MB9+C%S4#:)$S $C "Z3)6@NEU 3
U/'5BE@6$[E#557C6!98JI8>GW#J#,XN M()Q><>JA67Q"+B40)2J->M>O4",L/A,\((_@*(V"A\D3IEI8FN44%X@%V(T& M9YKQZL)PM8@,OW,$%!$TR R6*.[PR R MB-H5LMU-
)0:C:H;5>^".)F-5AJ9P<(:^!8RZX\UJKD7FL&U>(!J]H0@+2E+" M_"_19A"7?()=Z 401CZW-+#DDP=))8I"5;UM",@IW#N#&:AHO ^S=)GG+K
M1B2H+LXEWF)119]V+=K+)P6X@'I83M UA(F3%Q?\]GGUKQN?_>(ZN/2*/6L)DLSZ14$ MJNDFRV93,9IG V<478=++,\K"N(4:_++6Q)Q%'O8_MX&&/@HU3LWL5I\ RX)
M17C#PS_9(,F]#FY?/"4D+DDP:&)2VQ]8N7NH$:<>%32;A.0ITMS+\A2%B\A= M-@BR/&T09+GN4H_TJ9=VJA=EO>HE88_TJY=WK)?W[!AR"3/DTMJ4D&>VA%1V
M#)C)R5>4QL7H(Y0F)K2)@[&*3 J"9_2325B7;8)G+*"#](@;2!3@U%^SB!O] MRJ>XLZN&0/F27\7$(5 3FKZUS1]M,=.8%JPQ=2HG"J&Z4.C35GO"/(Y@U"8 ML.
[Z61__OZS_])S%U,*&Z9IKCF@@L1'J/1'2[\GA*9@E,CQ3OA; $1K!^Z6M MUS"GR)).L!5H^.1,0,%[A:W7+Y_$DHZ950S@OM WBM=%O?C^H90IKLW>OPI@9$2C"T6N7V;2:QR?QX

M#(/91FPF'RI*6J9_7@E-3N8/+@^+?M9H7X=(A%'C)@9JLA;]!).H7^I*AA,% MDZ>%F.KV5<\OI,EJH]RL9$Q+C!K0**!]|A'%RF0?"D56YB3#K%-&
MZ+,S<$ZTLDE4F=QT8(AKMFDIWD?B"GPI%C5$_0SET>->:N6T0>^W/]Y0$/,I MOE369LW7"VKR_K=J;F4L)6C%H1% ^SI"""A)=UO $(BY@J!7@$8B(1WR4<#2
MA<,H>451>I,K9DX>>^5,4+G0K,$GH?&Z7C^EXB$.A>\5ME/K?&*:O%@H7F!4 M\(#BA3.X'!SVLD$2J'VECR#:Q@\1H94\@@B*,OM)[YAE#X,:-$'5O7P(@A,;!$=SL9Q3
MM(IVLT5(:KM>12P>)V]R'DW"*S1&4]^-8V_NH=F?7O+J!9/OR']'7_!&X)5F M:1JV5L;YTCF]/#6>73*A:.LZ+5LKB&F!;N=S-$U&\PW]PE.,;C#KD<[U2.^RAQE[V_Z1)QJ'H^O[8XX@
MF#F"Q .S+'F649]=E9Q#2#.)ONUE>84@C1Q:V$&'U69X-E!+@4YAF"2BZE+ M%ATXQ369#M)S#$&B *?^Z!$W'(*:K'SI5ULJXT 6 1NGI((JP4I&21? M=322<%3]4FH,KGI8.D,
(_/J(USU"\TQW'+:H'D%-=IXQ)^ ' M^2]Y R 'N#5'"QA-SKRP%5OE"YC0"AO"Q.H7D8%:)!\[W+'(_!B?N#PEK)7X'+6PF6M NL;+V' M5 %_,6[Y#FMM.)VNEJOTF38?
YV$]#9G$;3V%$T."9Z.5^SFI6=PJ: MI.,6P/2F(A=./3I>*I)5:/X-5/T-Y38Z?+=*[I.-GNS1?+^CQ^%G ;Z:?'.#6 M'"U@M(-Z1-;B^1?
7B6"Q@E$48VNT[HRO5FR;3YI5GS)+I)@L.N8_ZR3V7TEHZP8,'E M:=J4MIHV(C)+N@"5A(GK0^-&[GNA1RC1BA>1^MSO.Z>7>M]V4,B.&J$[R8:J M,1QA-UU// GOW"E)+4P,
[2I.,$31\R1R@]B=I@Z=!M$(GQM$(ZP[UB,]ZZ5= MZR5A;]NYWKIW_S/N%?MWC$(X1B$ BD+XW'>

7%,0JA-8 F'Q&Q#902[I>2FADHNI2Q8=.,4UF0Z2\U+"H@"G_NBK?@Y!35:^ MY+R4L)0/9'(1@,WD V8%>2DAT$E >SRJMW02>0SQ=GZ=;I$Y@U24A*]RH:F# M5T*3]=UQ(-
/G_LF!YCL6W+1PPFARWLA.\FB)QQ;OW7Q);S22S)1=<\$:G1H M7X<^N2,9N?X8_;7RHG2<-G%:7S1P6F_WBM^_>B25N*2CIG_50: M\IM_;97PY),3XMDD+.X?5V0CB
=KQ8.2HM6A&!A)?EXIXG<2/ZG2OCP@//C* M[X63WV2/]6)0"T]O"EL5I^_L6I7L<[V?\P_VTB]FO^UEWTSOX!:^:H UR82B M&(C=/W:=H,P0/"%@Z5Y;W]@25 >,TVFH_2
M/D["5+H9A1A";9A#@O9B,6+L=A6N?N'_Z$91NM=IL+@_H2WN-XT>U^[R3/:? MB*P_T&SXCG^[0&-$7/KK/TY0M'2X+'1],^:,12F26;;HWT&!C$_BQ2!Q $\H MFF*LF]"DHIDRF
/G[.+21)KP2J;@BEE')C[]W^LP3MTY:1;5^V >1LOL9%#< M[)_2S'[FQ4F_E#IQTF_U"A\[3@>MNT;0I?2.6LZN+%3VU/%S -0,PESUX?"A_K)N9U(QH_P\HSUY'ZDQ\Y<$_>Z,!1=R]%H
MW:3.E%K5Q-[1=NJ+FZRBIH?B _8&:MOV<;\DVXF]<=JOR9EYB3 7B?,^GKK^ M/Y%+"_UMWF!Y")PYG_UI!]HYMYN(:-=Z<6XP+E9H4<_B??D?^.OH1!\DJ; M))HV9QF;>"4T?
@7!BP8939/O84O6Y*W81Q:68,8?TPN!@+I)N_TOW(ZE/*&* M)BL1CA%,N0M7K18UA6;LY E5,@4)<6#2)'T7+X6"GHRR45OV$:9>O)PUY]:S MIB51[.,&BPZ?C?
6&,J7_&LSR,W0TN_TQQ46'2_)3$V[0VK*$*$+BY:RY:,J: MRXPU 5J0B[P ?*92 HK/'>=4S_5J20'%N0"Y=B^E7DU4[@(=HP5YDS&,/KZX M"9F>FL9.5VPXT/Z]@SP]A?7[IM'%HCH'?
GBQU(G^^'<5>:X\+O\>[WL@T?SW+5Y M?IZ^HMG*1Z,YR4KO>^0^[9]>\KK'B.+=_*_DV":7*"](LGVP$HE*_X[)EJ9; M4'1/.R6.QFCZRR)_W6&O(R>^!];5N(?\-YGX?JW
38K'Q5IV"I*0&%"MUK= MLHD7$BH/5&HSZU-E$K3=/Y<[_?^W=VW+;<)]%?\V+>:-.YEIM,9)TT:S^36 MF$X?.P3DE"E!'7QIW*^O!,@V&($D%B.YREML:6'/'E;KU;)ZYPS?
CGJQHRB> M10LT:@(#/R>&F]+E?K9M[>)7MA^K&ZH3^HU8EH(V&96Z-P-]BAO@WPXQ'O8& M5;CA\8$K,5M[XNN&?FZ 5]"%$WTM:(>"U/A:D!P(;O5P^JUN;.K:JA4\J@%"
MJ^!8A0-NB)*[&-&^B6?DQW!0SPG.:,L1&6#,]QMIDNN"@+A8YXHWN!+N!,L< M26R,+R[+=:0)._KJLY"_*0VVI)' Q?@:LUPY%U/GNGEQ/FW35Q^Y5,VPU)$% MQ_CB,\
[2+,$G"0F67VW!,KYLC;^@/U!$I4.D=%81JO?D)V^_?;5UBI/X $'5 MO.GQYD_UHN_BO(F,B NKGVM)I@Y3VT*Y_MU6 =3@$B?Y)^. ?.3YO(*YQGF6 M56H0 17G:1=X23-,6HYE'
QD++DY-):"-4&#M)]3$&6)"(8:XZ+QF?92;*'J M#87%6 Z"(,;X9W#6ODEO^0R;G"S+1#C8&!V-WP<0#U':)^PL73N.(J7I:^ZN MQ!ZZ%9'.'G!T8 FRFS .GY?/'"(#7\52^A"
,G)#;IEHEW:L/.E"(.+S]!W%$7YQ^'?[7M']1%MQ41+.46,&*L@ MMV&TBE7%628OR+(."#/&0H-W:!IS:1+N3D66Y2(<;(R.QF_O< (0:9\H+L?2 M$
8R5H=L\/9.H^+J.4U!89:,@+@Q1AJ_R2,1K,"E-2UC.XLHI1EL[C:1H'UFLUFLY7(G"#+R@F\Y==EI M*>T&0PV0H)_T#.<5FL1D&+K&\WE^3LIZ$H]|?_E,P48!;X)T*Z8W^YWQLJ,4
M_5WA@S"5/GA%!M'N2^R>R.>#G;O*IQ;N:Y#=F $MFS(?RFG,5/[RL"Y,P/*4 M*G6=E61$Z.*:JBVRZT)::V7\B]V;$^$SL"@ .*9.NJ(KDM"<(DSD;]C/DDR7(Q5L,)J!E(U$>(L8,7>ZK(0\
<. M=+Q"P1.Z3ZTEZJY$I!P#VR!5YS8$T>Z7B"@+ZN_&@9H&"#D(A+:"'RJ/@!C0-0,X^^5YNZU?FZ MH=&BK!C=^-3!SUX02(SO:C:^.Y^,%XLD?%PN*'@NSAXGLB+?
S5SOY0%'$8GX M_G@)KY)%0H*AK*JG0 6S6B)R!%DX[/_ZB2.BQCQ;";BIM_) [2C2TI95Z38A MG8%(|)LLI#B8+KQDT<\Y5'YXAF:8'I_A1]Y\'LY"/]L?
8PA6H$H!XF+\@E:&X))@3R/*\V5"E;Y/GP<%[K66>_PT[:BMKT_=3B, MKR:X8'CGIJ%P5DPL=Y%(');&= M5[3L:IF1W@^V7"?__-A3FY" K))[+XC__3]UCNYT_L__][__ZS__-
X+\,N;4I/]+=97(!D[X2_&!% +U M5VR$JW]_35W/DYQ? ^#[AF7]HGQ#U<']5S#T[^K?Z-^U\B\$N;\7)07I5UWG MWX=+_L8>/Z3O[WSX&,/^P?!_.]FWCE?C M*$K\<_A83N?
OX?)=8#R[.B8>KL7^F0_ZG+("MH083A!*CO+XK?2>:OC[BT]_MHOS/W8@ M_O_N5K*K)O_[CVIL?P5A8H'__I5R5#<<)'2]?PG4"__?]$?_23]^=HUJ!)XE M)?\ZK@,.%QB[?P]W_[=?
QJJ"ISC?Z87#%-7Z!O*W>/NPLD!C/5 9#41PT4" M$U-#$>(]Q<6FX:03:TA6)YUB_^A$ZSLC^/UY)[V'#X)PDCH_+I:\ ;!EX(OS M+3OQ=',\9.@.W2^)^\U^P^I__7(D.WW:^R__VTB?
8YM._Q;4@P"$7)C>Y/ + MK/;[9T=N8!SLP^S2J0L,V0*,[M-D$/_)41GS)Y#P]@@,_,8".Z>PBQ(MY/X=05:R*!?F(^/X#@>_<(6I+A]-T@ MH)(V4%-VZ1-@'1\H6!G>L[LW)<.?
258$[B_\X^[W?VV P-"=XQV>??OA[T"M M!_>7/C[%_:TLOM]NH930X U[A_4X1Y:F7ORVR1^>_8G%.VGV8P/6IUW;\|'J M8.S#<]__-CV,8Z/I#VCTFAD3";@J'TL\ P*@V
T#&8V&0G>%C3-8-7A7?X?VXP!&5\,MZ1@L@C M.WG65>7^0MGJMP!#I0!#?]0<39O4D&/8OK)"V23V5\05/4-0+:VP[2ABF=84 M[S45SIQCTD=1X8J>@?62E1OWA?7C S?
3OP2_'W<$=G9_7IO,>."4YT[)8XE^5!=+A\<]_,3MGG64 M_H"K/G_:]<2ER&[D#%"!,L1D:1-=?A*+Y_> P__H?-ZA/ILW.L#ZD._7^K\Z0_OL[B6US M4=,$-*Z3/!EO^43SF5& O/! K'?
T'H[>!VF)/S'T5>IY^. S67T_'>@SWS,N MF_/R#E$V)K<2Z)D3#Y=#<*5T_BNC_F0B_F**WK<<,SQC#&!T%HX+7;!Z),S M9>!-7U(./_\KS#7JFT)[*SLS9]P?K=X2,QR=XF(4)4"PI" S-
M &K3=^VZJQCI3[GW29BF >7PQ9'K'Y[H7*F;$.[WU6%C.4=;"US=E[9UW"M] M+H__[=_.5]=7$ MWPP3;H(BT -.2YHU:TP^JFW/-R(K5%M2^A24HUUFN!K7> MAEX-/E?F?
FM&OI(*7'9&YD()GS!UCF#((38 $VLK,NOK8^2/&;'7-N6&>QM# M[8HE[SHM!]V-Q]>9$7=,E%;LPJJCN$*.$6*EXW3G+. (
MOL]M8V9#H7A/:0_GX5X_]'XN/Z9/US.G#FH2(2,LG@L)@XQK]HKEE'(KB:\S MJ,\:ZGGN?53KGHW%6<;37AO9FBAH;-AQ:SH390M6 WTT&+G512Q/4U8F"&?=
M#2&96@FI/P[F"WXV\$-Q(J4PN.M@I?\:&(YA1_9]>LPN#+&Y!KLA+_A1RTUK M5]\H_?;#AX[7OX*(.=:*N^H:86N^^#H=J;N!'B1KZS2 GH@A8?K$E;[_?&S
MT;'S+J16WE:Z!+GDR#?&DZ^JJXGSD.H]S"E1V"WSGH+;<"PUI74HTUS-OS// MIS60ESK[%_N_=39<\/H06"@K[SEYP$:)4GLG/I^A_ZNU*IT!V(:BR3$A'L?F
MGINN/YK([PA&GVQ*G-3^K=27&[Z_WC=-H4I/W-B@R\O1.XK_F=J_6[&SB8?3 M/$2,Q L+I!?0UO4((21-^2S<^-H6J;KOBC M$N^8K,:4W*H0V"YQ+JEVB_5E2" M6A@,J#_]IM7R4),
[LZA5Y$/YSH>,]2 4++V!H@@NX35^O"^ST17]4 &A[_NA MMM; 99D0^KRPP@4^64VKWOZ#AM0Y,:1TAQ6Q4]UHC"R.<[M&B:+1/ MQ=#E_%![T07;WF1NH>1DJ.+:@-5I]P-
JG6M*1@&N4Y@\U5!<0 7"4D3644]- M$2]&J_.R%D3'E'L-&0?='C61IU=%YT.9_P50/*U]N E%JY6%'G(JXDZ13>) M1/H\4IL(P77Z$%\9]'?7K4XZ#+7=+K0.C[B6*&SW>W%7.FF=
[GE:!Y]>6EU/ MQZ@>UX%;TOWBRZ'D^^+.8;T]1HXF/+E=RVA363;:!RYKDA6 %P_XS_-MEPY_._?P6&[5F'7:K'OZV.^X /?2'D M8>OUW[M /31L__GCGL=_!F[D'_]UW!;\[_VL'$?P5D?
JMU&93738")%2VG6. M'?ZG\68"PM0I I61?"?%17 ?<$I^6?4Y9^/Q=*V]J^]%IF^1:>)Y__O@N$;] MX5^&>OBW9@#_UW'LX-6=UW2G]WQKQ9]??KA= /3#8]_]4TU_;.=9AF+<1]-?
MJF$? .DZC[!^=ZA__>_ALM?'^I]_7OV=_ST\X._'^>>UL7O'O02_9^*X&3D\ M[F] T!I"H+^'>?_)P[\?OO?/,X.>W[Z'):>/[GX<29:A)>G@[[*5U*LK5J0" M]?>W1Y+_9$>:M8MJI D-PV\06
M/".4K'LPZ&33&PQG=1$5FM2$7=/#?G+8*YIM,+PWY)Q;6U$B.[(.I!%V>&O47)78^SKKE3QW^CT'!$(2\XX/4'^Y!2H5MFI4_MW+7^ M6M*&#(TIGF8D^_WBL',I+Y
X91+RB8CCPK43/.5A=NI;R; ."R&;KL])UM.5 M0_CTD#91!?42@48529_P':^AUK*:6!S7O5YXQK*! M-?*\%6G9[S!"12)K3$MN#MG0(D*CGE64W*HB)2&P[[]-&
M8XXQG+^VBXHTMUAYMR+=E]NM+>50%&_+J,(P2Z$J#S.?=]RF(H7"VB=7I/-1 MS5ZKJ(2:2-DW$[2'MJ91UH,!!!4I9"@XK2)EI T?KV* \60?C>0]SV]C*O,Q M 9J*%#),G%21DGO?
KB->:X-R6R^-JT%CB:HY$BEN6Y'>$A%7J4C)J(0DB3VV M>,E9-2G7[Z!R-:OPR79%>DZLO7)JZ[=*TM9\,54FHYYF^?P#OIH4&K"\6Y3.N@LC M;+B_2RLD+9 MD=NKM:95>Z9F/CA
49?>&A)7*4P-19M.:YW]ED$6O1[FL>-YO,LJ?C)^+7+DNO+!DLRDED M2O(2V2XGI86"9=W,MZDTX+#VR84&)41=MJ[.1)-EM7B&E.5>HU(4&GE#P6EU M!CLPN16CQ%4FVO$HE
M^PLC("DS;HJ(JU09=:=:]MG:PC=;$V1J;N=VV]IE%3Z9KC(NLB#S3%5&?SF7 MDHK?\9C>KL:9\[[4(ZBLZUO7KC(NT4H_;Y41BBS*JQ';YY.2.53#;95>9%_4 MODV5
86U3ZXR,%0IB[A5E0$9"DZK,G S)H.ZK.H, M%VTWO1E#:2R15>41OBH#,DR<5&64!RI1;@O#/LIJ=GELXIA,)CGR#[>M,FZ) MB*M4&:
([\JJXM>Z@K5U+TRRN,ES/LNI1LEUE7&21'7Y\9P1]-R/I!-R][NSN MW9NL5E==[_?A5R==J*ZC.Y]\CY_']/7A@R"=T"&(4S.XD7,XY6;DNT[ZG\K1 M<"^4U/3X2A&8L0?
O_&M0BE:&9%E1LLN:@_3N5J$:XF$[RR5 MU ;_GF*L%.NG7/F'M=[$[LD$_)29G_GSC^W_:>#L;S$+]01SP.Q0ZZI.AXH M-U"NP?(VOI\JM 6=>%%P\F>3
JB49$GI))XS'!%6Q5&U\;:+LO4%MVNO1EHO MAB[ON@3T_YC.PNMG'.#O"Y?1CEZ(RQX9FPG?4TK>M-4A)>C*TSSA_!:JZD^" M^\G*;7V%[D;)A)%-I"QOQ2HZUDRN7+T> L.
<=T4ZKJO#&)398* M,-WO=G=B [H2^&>&]7/&7)/YT6'M8IN?NK;; MI-!FVZ0[(]]?EZT*KF:=XH5;_V*[L*%VO"O UV?+?33XSV+YZA''Z M9]MUN-!5S'N **M];0/F3=K<
,N005/;8BQT7N:3T>?%,"]D54B.AGUIU62G MA:(6E><,8C>9G=1.^/$$NCX>O%:%XGBEEV;UYWK'G:/FP@1CG8[1WM08\UGU MYMJ4AHMN=5YG.%*:]K
8QUI*8=5,;09Y:56K2F)*;4Z.4++< M6ME&<^%6,[M;Z 96S<[BN^^UKUXBI[0E)B,,[?=-4*+[H.=']9D 7?#.4YOJ
M6K"^=Z3H*&5F0"7,#OB*$8"1;RA@(CDZ>%0SGGW&@2UP[G]9#86.LFLI;=X(MD0D[%\L#IP5MBO-L?A_A].$$G\%?G=\R][+)6Z8Y)R52V/MA(Z7F?16%I?_[M?9_?G_VVN?
KDTJ<^O=XV9 M&.<;Z8?A#R7X2#XY^ MHY,67\ZA3#M\/HW=ZZ52K$L^OH5W/ M]'2H]W X?:RYPL:;@O17*PK)7\^PLJG.>= R@ZB".6NT#JTS.GM>#Y4@_8I9 M;^Y]3PEH/
OD[L"78U1:24LU87>U;K/(-V$):)?OH'PD;#P,\$EB^["L6"H\]G$'*^]&LVJ C)F>KP>T*U K@X:V37OS M*;UAK71QO'Y+P%M:;5+"[&2(DCZ)N+* :ST16E<$C8!W.?N>K,E-0$H$0PF!
M^G3Y!K;J3=8-BZ1Y+JXH)=]"5GLT:P7,JT.#7OJ4PO?7R*^UM-HS5AMIL\B4:SC3G=+U&#*D&+H*]-YR/47I_/[^?0KQOB M\7=/L$2N&@[78=!@-,2)=0\@.(NVDJH2-%*8KBI0*M\
MY!RGV1ET,31VX413!Z\2+8 GGB;GG!KT%RAEMPD^('8;C MN4V_KXXE6&NY$P]!=A7C<XM'6G.^NK/L M7MN'UEW!?!!_;A%TVAG^C=Y.J MC=%-5GLSL.=1L*ZM/7<>-6)
@!L&T%!VZ-%ZO]R3=_#NN<]2'I4;!)V61S&- M"84TUZVQ&055P2/&G5:0^6.O8=8'W]Z?.N9L5NCJK,9PTKJ&ELZ467-%/$MT^KXF1%T6GSK+@8N7NDC M$4-RNWU(>HNJ$Q?
QK<#3U^);,!MCM6Z[8Z,XWE,P.9&TA9DCOW33^ 9Q[^[< M\6W=1O06Q7%U7M(T@L0;=KSW"AT\TQV[,R/HM/CF5A2=GH'.E*'-:;5;K?68 MNIHCAW3S^)8;/)T4W]JK8>1A2'V ;I]-
=J6N1K8FY\@OW3J^71U-;QU<0_M M-<*FI!A6^O!_'&ZR=:VMX>C/K[E'2"*L>V:)8&E4F%D.5O-1M2M"FU"_'.;3 MDT[>&>KK"9&('YS,*=]#Y^ZDDG*::X6/+^.*L!^F-2D/W"MC?]
MF6YRX70P9_H!RQO0>JGW3/*(QM=M\B8,O_7KQ2$M5^'HB1WMN\SX=RSKN\I+ M5CR@XUD1T>I6^UQ/JR.\8,7=IC.#;0?*+B_9[-EST%;T2]YEK@!10,M=XT MWDS"[B@?H/CI?
>&O>XHXJO+#10PL%&P"#XIZ32OA0TPLHYL514Y6:&W0@_?E M,!!Z"H@[&U_V%":](TOQTB3YEK.L4E.Y;PA4/D#QTWL5WZ@^ ./AO34=FC0> MCR?>O*IA7)%3P(V*-
]]CWC0<(P1]8WMHO822HQNR!>I! Z'O@^DM>O3EA0\ M[SA,?4D%AW/"'SI49LVAM\VNM#'IWJB#H,,8,UEHQ;I/#/D1(G^.^4+"U.5? M7/\5@]-1$*8L\I]*B
^VIQ2QI)!3W./QT&S+@A49 @UM-ODEV[\S_)\%]<' M#>"Y@1$^6+\W)DS6I.M[GIVY3K/$N7P;WL-OOV;]%Z/.AM%?Z@AG\?6EQ9AJ M3'0*8Y*9Q,0.A:R1%59RPO&, *RJK+K=BQ
6PYD MQ-7#B8*7GKX%,';@U=L<&JT97K!Z[0U;SYGQK^7I+_].F[.X^DG,56Q;F59, M0XR0U4R17,//E\FOY.HO_P;J<_OZWGQ/:94:1S(2N=OUD(K+>+U\A?GK^WI(M8?
#2V>/1#ETF?.(RK=*J';?&KHALEL2(YR7/"C &-[M.#EWY/JAYEJ&R]T-X<\7G=T90;+^O.Z/95U]5W*.[PZ+E,-!NXX^<-74=*\H MA\PN!(X*U#_.,+:V%K7JSFM=1AHV8J5:6\?C-
O2Y%A/@D(V!=8?7U"#$! MDL4$A_;BI:DQJ [J.(=@%FHL!B6-1C:E+=12^U=CQ4=36G D8QRY-#-&HBNR M"W-&HO1RL$3[3K/;+<.L4Q595";XD-DZ^Z0;_7ZG_>^;'8UR^,
[3RT:^J_N2 M?7_G[JK)KI>K\88WF%6PJXWTI@[OX:X_*S\[SR,\P.+)8WR,BWQ645E5%2Y' M_T"+F]%Z8=<9=KE85H5 6,Z4_-_RY&V8#_4[#]3]/\2:]$P;*EJ;]G@R;)K
MU(5M::CI^6'MK8-VP9D3.0-Q8).D13B>:.L:+[1JVVG88$L;>_;+:)(3AAQ MFQSR2PQ)VD#JUS6BQ4?4AC8=FE?61'Z"R(U3OX(QYX@A7P+VQF[4NT/9B_D$ MK2++>DV?
H4XV77^!HNQW0"\']&I-Q%3 E ;HIL6VVLC$\P;3_,CDMRX#BKP+ M)NT^^_W>RSD"1XL55!6)MHG/C&78=VV?[^8QE(D:,'6Q.EY).5K1!4TQ6+
(ZDKL2]QIUCL4*;==L8DB:SZ)*QPFC^!]M5S&RJ>"+^?(P[Z$ZS+A M6SM%;"P9/&YCU<8&[8[AW4%?H.@<;TC[D?TP]>DI0 ?*VOS4KD4F6@V'2:0"+'N8Q);BA+S@JSZ?:NO -V?
(-.5HW-S.& M5;2T[\K,QC'(B2T0M<$Z^WD!'(V?HB;('_=A6#?GT%TJHK YS;.C'L#895-2 M>_D)X+<6^PO.G,@9>,M=MRH8JDL,0Q,QN#XJ[8>(">];D(O:\J?QX>IY'C+&
M<&OF[;L,3@YXFEMW#1*%-F04655.&''KWLO7UE+$L:R/^HDANVMYIK1R MJ946ZTCSSJ*K.Y[73FNWS2 M80216JPB+L!;2&3,<&Z MX,LYXLN7<#T*(GW4UW66Z97LL;W3J)%
(07N@48$B&/>'^=I2FK1")6 B?-YN M<&.JNFU!FTM> 4%7W^M2#T16N^J!YZ_<.1@=GWN[27KL:F[IX MK2$EP?T7+IX+"*U8Z&I)7>,-WL&VC>G0:<;9Q_L5^V G&?
WQB4ZW>MX3%2/U M1E)Z[9O6]#*S/7\0W-'';LC!FC=J+#M,HHT3+A510/2VN1;G9%"2NT_H+O/Y'OGU?T.NF/^XYDT3Y0C?"0L07!B]MQ
MD7P8D2KYZOW7=S/4DX1@OD)M:;VJ!/,-01'99]T55;7W)O[Q05[,?('@KR'8 M X>D:7"XH^OZ_M9\|F)4[?V"&_L0=8>8*(81Y.LX<.O8]37F#V_/4"LXDD:^JV?""EQIBN)*>& MOBP?
R(#T^TE=)1@I*K5-J^UU>I7"4U\WS3_)5 5'SL\1\@WEG*FXI=EH3-!\ M:]R8S^NZYVZP_&A=V6#%&\8I>'!^'AQ:">57>% ;\9R_B<49C[<P MB^AP71Z\89R"!V?
AP7TS[3GN*==MMLC)M&G:%#"0L"5W]4U^5C= B_O7C%'@ M_)PX'[I_0'VL2G-FRHUK)C(HLVASJ;=KBP+JUX+ZG_8HT'[Y32P]0"&]43*< M\9NY-MRM]XH@]HOLON@?
087[=U7+8_M9D$)E]9"QX 32YFAEQPBANBZS?;N& M4H5F>3;-\M@U?C+A.<(K[.L01IZ/C3IC2C))L-NP0M^0^766H%UT_3/ @G>] M]MWUH ^DU"NS19AGU075O,V,E/
G["U!7])AAP>ZV.T\BW MRWMG;OHFUV\0 S=6)@Q1X+WH.?T8GKS5=9KCZQ7-='<6NMD$XS5F#MD(ST]= MFA5F_/"^TW6Y\%;GJ<^4=4*MD4.>X[O[QF#1:CDYVE^8%2[\|-
[3Q;GP:OXH>U.5W:SI!9 /_,ALYE%CD1@UDJYJ<*ZWGJ%6=V*/\K)UY?_*NM@#^I^[B M."=VGXB12((6]PB]F-%WF M:7[2![3>!B.G0'FA/N:
<'6\)C^I@+8E&MVXPQKH\C9@U55476>JP9IX//UQS MO!H#WI(;PN&82:M+<"K(9>#DXDCD3 M("]4Q3,N[^6'ZXWM:EJ(;J9ZVS8BNMW1B@S]/+I,CM?VGON,TB]JX75YM*#Q
M7FN)@BVGAQ[:2"0W3\G&]I@G MKPP=K'_P>4>70O:3[@](<-;"&2Q!C7%_M0!3'[5S]&9S^/#\$SM!-W@[PFE= MH=
(4%VJM9D2CME(NDZM@LG0[>2H6H3O4O.@0P.4\;##)U:K6MXL\)6(%Q&DZ"CEF1FO=I>" M+3^K=^:C$M.K11@M-AC!P?/43X6="3^[TW15Y+_H.K'2FAB2OC;A-Z.R9\C+
M>C3'BP2IZ$#!B__SG]HQ[S*E>E2V+;/E^G&K->M5!;60_(MS.R!GPN?ZLNM6 M2"S,,;YBHA[=[])D;Y-,"E=?]&BO_D:Y+W9FRQ*8=:>Z[?%:M06DAVS[M)52:18Q#[[%N-9=]*;B*R*
(;!0%#WE+:%1_1YP[3W*.)." 4 O3P=9)'?1%B M3A3Z^@59*JJWN:8H3 (V3X*]L0>2]J@LHN*2%!HZ1E'^0L%71:;I3TOAV63 M[FWW7756'3LY.LT:,C/J1$)>GWF(U&JT-
B4.$YJD!TH8=_Y7T$1W0]#U+$&ZL3+^>CEPSK(KP6 M;9B6&(/2:..WO4&6$/U:!G#$T4DS6_CHZ_OH(^X/FR./9[^N/&+[X]DK>D"90N]K&_'T\=:APEEMCPJU,E8F=6,Q MS<%+[&
#_PO![P:SHL>9H;X\6KS9D[.^^OM>DJ:&P%! M9SNS"Y!2X>FO(VD7&+]6ZP;M=*QE;5C?\9&\(R9$!7/-6I&*7P?F/ZUS\UFD MGU\4U$*D7?'-;,HD0K?6+V&^')L%W M-$!K,?
ZYM@U8FN^EP2&,FH.2$V+7' MEM\LLI0SU:-YZ=I\46INE]77\L#U]F7 M[(IH(O-QC>+&4E+EH?49/T_K_*PFB3)DC)"KIFRR[9FZ05O89"IFG*:Y5 O
MHM3QPB#">_'01KD*T'AGCJF@EJ6U=X4N=E;4O'4,%!BRJWB#US$TV:)5O:MH MJI7D&2?Y/VGI3)LS6JA;-C9&2>*3EHK3%BF4UIE2.HN=$&?2O+%1>1LZ^SA$
M6T('K+"NW@@X:#.)0F$^JQ(\8X=\O=,7")/LZ?LZDP2]:2>?QL^+[GI^?517 ME $Z97N&B: -749[/:+#0*N/%FKDUU1#W@V,JTAY(<9@>_%!>!64-M#$:DWYG?"SB?!6 MIV+D+[J^J*
(>RO8']E;>4?1H7N3R>>Z>_#@BO-J8,4UV->=G,Q+=;'QJVVZR MXKR?I>9M1H%_Q6;13P7ZBSX4-M_KH+)O;5%[NJP$83>L-Y9EN'^N
MV8*)6\>FEHK)MR8K;SCG&',U+/"6380P1T$7-N+S]^^2H0 M+W25C)'A+66EK*Q6BE!>N2BY[KN]>L6@0(Y>)9X5,OQT;>7B9'A571G3-#HU MK:3+;&2IW-LO+ %9%7[Z2?#C
M_<=J+(G^SE_5DK"M5;P_5R-2JJ MT#H^K:9I.0>D2FM.+XAEG)_Y-+ +LK3[%#@K+ M-5/X]J(HS04%7JU';7VY8O$-VS CG!E12P8XB)T?91).R/_H4O0*$']1A=;<
MB;MT5GZ3WVBM:KM,K,H=IT!Y48!" /1/'L(V2_J6WJ6;:-29HCK.;YIND!\] MY;;EYX]M[S^^LF@")(M)GR=\|86OZ":OO$]DY>@<2!2/M\M;>F?5UX->)4_X M/74BKR6E_-
P=GQ<#]6M;/^>=I8#-]"K-"SN?KTRF$C71\E0Z0H?KG[P']%+0 M?GK2GUG?5Q)GU#$%A^3;JXD9#T8%H O-^[8POM;VT%W?F8G[/FZ8Y!X$[&[B M2;-^B]M1,F ZZ
M[[7)HIHH6DYYA/Z+]E-+&4;4I&>$O#3P:\1Z;_J[J @$12L*8@)\KBV%KS85 M<4[O;7/#D;Z*>&5]C.6IP0J+6E2TJ"YT NDP64C(IHFW^4TIKC+5DCPV<[0Q
MXZ/I*]I1V0+P$Z5>Q6C)B3OA"@53O^E0JY%;40OD%OK\]2![+56>:B:K>@^- M1),=]#"S@:U%2L\'SV*J" MF!2%[GXU&KREMM?Q(>V$E"B:N.8-UKKNUIQ\ M2%B$(:5D ?:FBB^Y
O:%GIYUF+]0T76$4]]J@"69F-'*$>K=/QO-<+K&$$NF% M=G[>HQKU::LWC)JE.4,RDINLK7IMJN91,2]T\JO]0BPP_:9XQOJ#N^:NXA, M[BZI0&KZI,@;8N+81+,15(?
9=\)'N'P\>X5*GBWXOK930ZIL?6=!]FMF:]V6 MA8BMN?P^^W(Y; C^B=LS+@+B)YV>9JA4EUW,]5"ZTMY'P=@,0C?[M1YDT/U! MC9[/ O9:?1YRQJ-*,!95AJPK;0L?
>:U&O_#1UY3RBC;/;0CREKS-J>-I9,=X M&[5G%6D^*R$B&A:^OU"WKN. MV[,B42ET[3_^D7]F6%V(WVL[P#?PB=>56L"HFE#FQ'\-+7WZZKL-&F5VF8)
MWYJLPZYYI,>W:23K=LV3!OI9K9+#!@F]FC5QAM[T0G:P6&"= -K^YD]6!L^T M#'7>CV>;T<#:F4*Y9&PWDSUN+;*4PQ9K/B^E73D;;E'MAMTQGRQ (W&$OKUL M0.O<"Z7H/-
!X5=$A.RMWVB+IDMF;E5HEHR0NVRZT8:'03\ZKJ?Z+DU;N+""\S>%5:[T8D7^K-H,T"\E5K-R)? M.E0:8D6\M^'4%6LB@5[^W6'+V:+'[3%WB0K]KD5%LD^U9UF*\)=[S=<7P)$"
MP \;4@CNX(%6$/0W/!X_^SVWZI-+:PB!/O[$W2??0!+V!$E7>>_Y(AD&35Q5 M$X:T1KMZ!T=JI)BE"/$^D+[^!O,SP @[&4;/'!)\,#K%(_6#GK.95)N:"?:8 MT-

JO]ZV^G1|@W=@CY09*'[RD@0T);:^%^S$/5G%G9^W|];"=I7+E(J];* #T MB>TA%NEPXV2GS]&HH:.SH&Z"6B<_CNC+&SWR"")NW>H1S604,1S6!/,9NB"K
MTXO;.K,S=YW:9(XK46CWFIWP,J14G*&(S<+7)U>I8A+P8O; MZTT7!8L.*^^Q2/+E_2W6U8I<*BWU\B0C,%**5D\MT>EW9KO&DYGAO:@;?YD
M*T.Z79Y]7A1]D"$U@=RWF>548G!"4DL.N=NHD_Q * N"&YSX.771NM[O-.O# M5G>,1NHNK#:I5=!-LE_M?W?Y>181=+8C?$Y1B:Z]Q9E*A'BG+>:(:1-1' PJ
MDVF_DQ]'JQU5ZCM/56QSOL(KRZ_%$3T&?=WH\@W39L0JWZTZ&WN>IQ+WLB\[M+^AQ\17/I^&X7*6M%M-!93YQ*J(G.>*^-O>)Y@H/0\!3T_!FC7L@[0EJP_3/WPYY$%5!T\[%IL
M(('?F)AUV92J?;)68GI),('6QL\'}]24KXXNJS8\=^496[2X*NMUBX]*FKT4 M5A'?J&7)RT-3>5X.!>2WO?G'*FB@,FICC)AUGFXA26->HU=8*3]9ZU55T.=(
M(*%"PBFJPD39Z[V^&,IF,@*(4R;,4IRC5P!?>>T)S&CX(,OK=\AVK:X+0W,S MTS9T4BYU)#<_:!L;-/#\A(IK=N!AQ,&I542-Z XI?$ZR/,>SV(PW M&&_%9!\&-
Z\B+H."VJ[A,]7(KC.MZ=*RUYMD7Y]?/*S?=/!7ZL>M^P,UG':X M'LH9BIH@;,>BN]GGP>TSY\QUG7S3'R/#I9F8"(W,,&;,-A,D3ZG2#5+GRX/@ MDPIIT-E;2F\R:YELLTSR$QL=K?
O0&AD.A?1"G0Y"#/Q0I",[2L=B; &C:4) M[SI K%977>\0O^^2FE,N5-=1$+[217[\(&BZ_A#$=45QHW3HCC[R72?]3P4< M/WT&H,>+N/LS\P+>4]-)QU&,Q(B/.]7?5/?2\2;=;6(C/(U0?
H-L)J,Q#5TA MGQKFWU,LF"9FIUSYAPF_WYK^E.T?^762\2_2.(=3$R4NTR/YR1[@E-QT+%9: MR5Q.#"8"55^$3+N@3WO $53&JAV.+(G@Z*<\VOHGJ'?C>>E%X@AMY@H+_V>3_
MJ5U;)6GPK27EKQA28&9#G>LZK%84!#^3_K?M=1?L?Y/]X=*G!%U?"$QK**P- MKCW:H$01I+/ 4D@Y<;D^DR?J,W-';"9H"ZB&A=)>4%U"%U&*CLDU3C!LK8D*
M&R0;P)"#,E[=H4SL>/G!0@Z5\POISEBBJ^)2CZN\$.T[&Q#M'*\-7?.Y4%"O M=0:K;,#3HZ%O[?WR MR(!/D2X4E0N?@J1JU&I<5MM5IN6H0^!8&K\,L^\8$,XFSJ#8!$;
MU^UR+,/[SKY,5A&P8N,-1&PK;1HI5]MEDYW[_F3ED3N1ST^HN%T5 0<.3JTB M#(NAD#:Z+)DMU)DSH$PE42/[@>+F5<1E4) TN=EVI&$!VFIVDY!;K:(*!=E>
MU#,/_O>^,_R"-525JN#81FNX3*L_4[8CNC1#R?R$QUO54/B%MB!^'0HG'1,< MCIOE$1ACO+"1[!GJN1&*9]\EWKZ(@@\.'U11YB::UP>"O.;M9-\MT?Z. U2> ME,F^['BMH74
MF6%P\B&_C^[OFYL*/BX]T!&!C\-6K\,+PS9O2KQ==7EH0\I;IV+\.6%OXB%_ M15U1"7WD38!:&LO2-6*L0I;\$;E/P%[#+ZO3MH-('O3@X"SCM4/RXAY M3Y#-#0Y69J+(8M_?
CLP!O"_GA!JHMSN&%(Z7&9R>>[8KH#2=V=4UBD\K;B!) MI>X8AS:<%QGA9S-"HA;VZ-+81!@$E+20D]981X'6OM].UR"WVB7R&Z:/C\?C M37>)XRL'SRQ&S&2ZVY(3O"9)@-
,,T_\W5BPCR7CN= M_^B*-EF3/*4[8>BZEWI93EO1=GY:FGG-^$ZO2\I,I\.3+$;SAFXH1,^O]3MK M:"E_AO(!*LN=?C;R%87E<;]?T25149G(+.U7'7H4:S*TJ0'$6MWM=B#
(AV@M$MD6EOWFJ6R:+)>;^I88+&=Y^!<@%P5E&_V@R2K_; 6L*4XS1F8$B,$UH&?[&P!]] M]NDCST8GX73;'QG?-/P@'$H'Q$O68<#
#_ZT>)G356NXWBY,B40K(=^X_5M(VB5!V9"MR;-ML>/)V3VZ R- []:#O=U#]Z0(V*8 M+"V:QWV_6W=Z;:*^A3UI@\Z#W]K0[[IP:=IJ:18U:Z%2AT%YP=$M.@M=CR5>GB0?
^5,1#WU!"H#XU9GTM-,IFV!\Q-C<8*&5CAG)5:%WTLY$] MT[I?#@WV -R(_*-K$2LB=F>_J?N*,;F#VG=X4&83I<]'N[;G.N#/%TY,0"@9 M#E 9R7?
2&C2XMVX777!*9S&ET$VTGR^:CA3*"+36?7>H3ZW]VEC/:>[4I'[8 M2!_FWN 5!/U-U\?/?D^B^N32I]AX^.0;V, NAXU)1:\F8R8>H!'6G/7"48=K M;J#-Q*'%!G8S;-S[#>(I-HCS8*.D-
==;RFV/&=H9E\+ZMF;-X3UI#4YL$*?[M#>)2?N,2V* :=&_OX$N>(54>C46CHNWF14SY+#9.]1MGP\9;V6(CO3F"-I*\-]][JN"# <.>6;Y9]'W?U(Y5IC6CO&R8R+BA<;I0<]L>M($!6E-?
MO 3\OJ5_"P62X<\D*P)4\OL_VZE5)%]9)7VP!<]7X?R^IN-X41@<+\#?ON4 M2$'D'QUTTP>;"#A*\OK]GEP93(2^7[JI^]O;+0&H[H7,CA/5SH#!K&Q/;__MB:@\714YR:I/-
C>^;=:S/LQ;>'CE2=X!1#8<])58>QZ*-4PW$>FE@ MKDJ80"4_,<87J/ZFH/4NR!^;3,^M\P>\7[M'T$HS^+X;!%32!JI^7(EA'1\H M6!G>\]5C4K!J6FY\?]T?-
[__:P,$ANY(OU\C^_C;=W\':CVXO_3Q(?ZX5<=1 M7!O\KD'ZKO+R?@]#O;OV_@;N&EL0?9S#4,3N5["Z,7%;,VB+K/?I]M@^>\VF MWR?:U\#P9"W=:VCX_F.]#J/'GST!1]]_B'<_^-
(P3Q&83SFU\$Q?\4S,SDMQ M]>":V#8=CY8>LS0W;V934AXI>G"->7"-5TK:[I=H['P3-_/FMI: Y=E0NCSP@H7
M^&0UK7I[:+>H%:XI%Z[I:ED3K(L@"M]T0M8$\";7Z=F@9PKMJ>S,G'U_L"ZR MIL(U93YKNND2G,(S?3]K*N^!QTS[3<<$DE2NFI[6:CH9[3H5KBDCKNDZ61/$
MRP,+WW1"UJ0B96S-<3,9;57]79FMR%03WI<@%*XI%Z[I6EG3U1>G%I[IC%F3 MNN<8G&EL99ZF"6HUMGK;4EAH385KRD76=#O?=/G5 Q^XCZ'KJ+\-?_]5I8KV
MEZU1G44%P6I6FAL4(9VB'?\E5KTRO_GL-4._#N9Q4?*S,-ON#RI4?U_;\N2T
MYD3CYD!1\2+IODAD>]T$^>3#Y3N<7_#L'0_6<]>PME8V6_7&@,.5PF5:6E]0B[4'ISXMGSW!_^@F>W#']HH%2GSR,3 MHA.MA- JM8HT!GK/GG/-_@M(5L?
#PC&H,UR'(UJC.P62,X"DF]^ ,%Q M0^-K)AFZ=T>NU6TW>GHLV%TR/)R[7@P"$ MP0EI3=ZD93H46;PZ<4A&T+A$9KLK? G?B)^+^>;P/@^:=]"U"-M
M7T#J,@E>=M++#$KB7W"GU]@7_F4/B1V(\!T7^; ;V@_T4_B$[*'5Q=V;&[\ MT:C1Q4B&A^_E$5_WDR_A<35'^0)8A;8G5
MK"5MR+X.W[NZBX2R<)&9,3;,1/9^OP_X(Y4*)6B!4$-4F66!3 >"K5C!?7M)4K&CZCI;),FR;"+I3 MWHP8+FR*P:93&D!'SZ^O:"H6-!4+FG*R0.*\OO+/++Q8(O^NG^QK88C3>(=
MV65CN]#CODH-H>OYG,5/GJT:*-;(%S[RYHK;C4Y4P.T-.]K(4I_'*T:R4.0% MB0-HA;4??:("W)O:,+2H;[X1MR4F69J>C):9S3 >.D1;W EQCN+V2W@4!4X1 MO+.VH/1K*\ O%
[U76,]MSCEL;Y)S>]?1XTG8\J%31>!@#3S1^UKKF^]CN68X M0*73K_F&'!TN'Z5N+AI+] M_$[ ]X'*I4[:3R9 C93?OWUW%W00 7U4LPTA?ZKJ.G@=5N #F<)AYXEEMPD>SZJG$,?
8<+[G$Y)=P] M.Q[)]/V1D@R7E-#7((.EP\@>&V$C^']]2%FKC[_CCD)=K_$2*F_95KJ4)QX M79XJ;:!=$0N1.8OEL)]87\%S4_]XFX0[W.&IH..3 VHC2:3#T[(IKZJ#L89Q MT
*P6+'TS04?;R,A&VXW[SP]OFHIJ#OJR#W(8XIDI5Y5-;;&P#LV3A["BH*_L+ WY:[!;YS^(#S4M.X:8W#',0S MSS<"$!RRHA<1N%5=C#O8>C-F;)UB)!?
91;)1L#F_;/X\1@INWY[;Q[]5JP0. M_"9162ZQBCF0>MXE\0^)L$?A,(!4MOS]*!ZX>ZI -*4DR@/EJH M$P014*GD(^][_W.)Q"$EC1F44:1:'H/MMN/C6!&3\TKI\Z F!_R'1I:R2\DZ MG(?
Z#K7E"B'J-:/NR=#*W%G$?*Z5("AEFXX6K&6Z:FY,>Q]6F3(F"*55%O+$ M#&'ZAR@E&9 UD)[6]K0E(IG1SMB2VH28 +SPX(62D"WLOUWVE_%@PG5-H0H/E-
9K$:#526AB(!O)8&T;ZL8ND:+#*:H1,_CY% M5#T==IK$1<$S !\W^MU_7]HU[+2/,^7K#]X<+PBM=++@[SB38!3) MZ70T(T<]I(B/L\NYELH[*O#KN@_N3#]U)\"+?
&4E!0\+"_E82J8>U4116EPB M_L0-C'T?VJ42+^;R$63O3^;W4?Z*%>[7_9W!#-G =LZ//WI'N1E(V RI+)@Z
M&M4HI3$3(KNWRD):5$BGF9"1KGH,4@Z(>I(TI:8)ASNU8AZE_9XQ1"6+'D* MTN:7M#?4R0H"7UY[Z[8;FUJ]Z_,2756XFH?,M3@+=5I!YXP+@06YSR,N$N):
MWFS;RYF)8]T^.=!GNVJ[6("05P9?6^DL:'H#];2-DMN=+D\'3 \SC/%"5Q": M*J)R7CD-M92;X\.$W]&F,%)I6PVF(3!)&]E+ZL1I3(0LE+F9 7V^Y2 HM1M9 M&)=
(EJV0J+T0K;V^=MQV-0NI8H9 _5/DD@QH&WTM44S:Y504KTM[MVUR0 M M?'@A)V0,_&_7_C,2U&;3#::D]<+6H=OM6&HZT/:9LXCP7)?;F:R-"5=".ZU: ME3(EUNDUO43H5N
[;BG+F/_AY2C<2XO:)2K$Y<3$4-)!:]5U=[)KD-"Z_&)I MT2W!7;L[3@][/,LY"@P'!$%=V41I0?+[E-)[=&Y36].',WX3*O40P4KR4]([
MRA_P_LKA5=@8&6)N+^JAFW4T+HES9VY(T%:>;TS3;_B\.T_?1RY$9V=AA[5N MZ 7/SCJ,X(]\X0C&OBLYC[1,?G,Q_=L$;%UKFS*
[GQJ)U>@T^#P,5Z2Z]LB7@UQ0!6_99#:5MU%1D@*Q)% MR ZZG:ZL(5:"UM#P,!JK'JR)5[]OS0\.;7TD..3'_Z>.V[7!4;8[W/?55QP\ M/-_=M0]+9SJB[.^IM6(*M-
IK5Y(&-0N@A6!QZ/TKC_6.[5_.R5/CGY.<-S]T M]BJ&Q4M!;9JX8UGFUTU&4I.!RW6E YMU1^9OU<]E-M3@XIS&E 5G>S6&5*B&L4/&H*Q>7"O\ MW.CQ#!Q/C-
W[27'4H22R1"W05M2JEC& TM,QM'[R'.N2L"R55I=97/=@?!IL M1_N:27=->N,P-U3AOS+7_?($N:U1GKT+54TF']^\>P'A2YU\>5#=*>:C=*[6$ M:#]>LZ60IX6!,MY@@CRM0Z>F?
F"OQ_%DPTY/G.NG"3:6]EZE@S=&#+N+=VG* MK&&J 9WKA(5@EVOQG -0K K.XUG@EW6#'9QAEW^S1I?7\!K MB0#16E&'XP%?F@F#P:3+<]#%-
'A7RU[^A)LOKWI:\"9N;]VDQ"3+7;VSU47% MA'C/(FQ+C*Y0='S9M&1YR.W63*PS$4E-065%DTX#NLP&6M,6KSI*;ZRQ]+J$
MXMN1*4T[H\6:H8=H!*_G_YF;IZ!R85N:,)*%EDJSOSFR!W.C5+&"K<'BW+XDOALI&.;)7ZY*!FTFL M;L%(GPK;#;RIW$\#PN^F?^7=IO]7UF893%N)QX%L\6QSY5FX)7;U)K3UV:W7
M9OW9,JY NOSC*TC85R.T/8SC*<,B[1"1?#6<#Z'U ; AX>8+@8BG2/C>VXNW M_$"/6H#JHHDPZ=+M09=DX-5LH$("<3H2B+,CX?WH4(]32K^$0.@J9MWS?* 8
MQ[M,#'T5!EQ]PCTLTY:WU=#9$#B:2+&PFY;7HV8,K5]X-LHG,/AHF/F,$E]! MQ 0$H6\HX6$G4#II]RB8]+BY-%_(+339H5-J RK#+9HU%+PZM,+R#W]E;,]R M$P".D\-
ZA_O<6W_'B9%%1NL>+Q#:FJ)6"KH)LV;]-X>73P2\GR%^-1JP79Z/ MB$7LF<:(+HTKH8*5&]#F!C!&@YMGBF>(!GM+(.@X[&Y0-EDV&YTAP6*[K/F#
MJT>#;%G^[6@P(]N3/2CAFHF7_#CBEF5V4(&V:0-3-+@= BKO5HE?C08Q&_2Z MS3G%F<)H%2+5V6RC6M"JV=!%_^+T_.!BU>*G$/%Z-%@CC7D_X4I-E)PNYR10 M%
<<2BVB0*\N_'0U:D;9#1D2CSR="8VZ[-M>OPON2 6BBP4T1\+YF^!GNVQH) M^'8R&*&<2U.;F6OY-GRK96'C_NTTP]]8_O]G[TV;$U>6=>'O]URLK(R7_$+I)I]O]
<6;3+3&Z8F/3=/]IA+F_TOP?Z7>XE?T("'2YGR+(*# MR7B3J>>B(].GR95,,\ZTHCMUW3*+;D:?6N%#;J6U->BX^=9"5D%9K@%'\?7\ M[=GZ"%X=\4X*I->&_!U7B6-
H2H;3O=J*-2MJQTRNBQE2XRK>V=H.YZXI7\XI M+_@7WJ8I\..)Y^[:%I2PU'3=%2MV;29%U7&OR6:%L]U7O%$[]H9YG=[G8VC$ MZ]SAB7XQT-*9OMT!KE\#HV)Z/,?
<<7&:\KIO\J/H[<<:[>ZJ-8J%'9;])+4;0SF?PLEY-6DR#$%NJ5:$K@AUI3=T?; M;*[PMXKE6I-H7KO"7^@>L3]ES^< M#MJGVB52[&F&.J,ZSMBNM0WZC)/E?
&JMAS=WZ_@)I#^@^&=U>?9KE-FPTK.H MRN8E.QIG]4Y^8D^3=V?'AEB9WZ7,EW1=F&HL2R-N79?D4B&G\'>=H;_JG"^; M?L(EM[,BLK=>H4WK@?64>.0@M"90V6O#AV\|_)"U
L/QT'?OS>R\H^5&>9=2 M:^[=U/=+E1:5N00M."2"G>.B=\C@VO4AH_O^*LX@.O7\$++A!&7:?UDEVIWV M;7M5GP#2"I8CO^#G4D+W;#VZ;U:)=XKA,K3BM!>LY=4T++3MI"K7?
%>J&B,C M2G4N01/.=(GXJDO'?[A&M)>:VB"SX4JU\ME%KE,;-@3G$M3@[->(\U&(]RX2 M977=4@-17=@3WUPQU0+IM(OGNWVYK$7BY-N(Q^W0\^BQC;1UIPET!P($-MI.
M.%]:]MO6HJW*);M.DJ#:"\SS323U=(!/@LA>&N&Y+_AOC TZ@Z("CZOOP:H" MVT^S<"I&[GY!@?O/T;9]V_2Q%]M'.6JYD"?3G:QJ399427$'>FMZMLIXV>4% M#L_FG_?KL!H\OO<-
>G#*.)USC>CZ%O@FHT8USY7)CAQ97D;J,K.%G3Y;ZP+C M^P+Q?:YQ>-\"W^5ZKM[*I:N*7"L;8[*V6OAC!J_?&-_7'ROW+?!=9RN@4[3D MA5UKTJ$X&EJJ>;YG2QC?
%XCO+X]^>L$^WYZ4HQDS)S8@0/JGA\./!HX^S9)7*== M>"J]>D&;[,QTD)-R)96<#6U7S= -,\W9=@?:--WTJ'7]Q;OU:$=;^D+2K1R MDUZ?<75%!JURP=0,=C8:G^U"_VXE^JT
KM."/:X6;=J#,M #$+R@1VFE4^^; M\W(@9YJ#H7,W!J5E]6SO";U;C]X@ JQ);UG3W ":E_Z+2G075&9M,T]VJF:G M9MZ->HMG;4DPL#K>FF2.M6:%4ZT^2Z^A'!GKN"RI4I1;
M\^6R=FM?[H_\Q-V:3ZFK::U;;LJSH4:G6Z/58,E=CQY]\6[M6C3I-[NUO$D. MJR;#W]GY)CM:Z)64MJAO3GS;LU6\K4^"(#JB2M3HRYFS(&Y=MK MM*^_?'M7(.3DK&)(MUBN9>?
T:]_Y8ATZU6Z-#MV;5PE[+ MM@Q3M-CZO,95+U^%SF"W=D$Y,N*40('DFG4HH= R=$>)!J8UMY#T[Q,)Y%6. M5T:2F25I3RP/PEE$?4T$^]=Y6P3E,
M^@?,@D94F1>=R.RK^6)OD9PL=*>;._>0F(LP"[Y>(8YD%PQ6Q4HN"!>"S,\; M_448=?.YZ>6JR%G;!2>K$_\LWE=(.K07KJ@9F=1[H,4.I_5\Z^1+_'LWXF=X
M0;;0NP7S4K/KD'RS;Y+#2FV4\4[N3?= M"G0'F@GWCP!F1@_&.<=;;!\TXV?KY&0T+,DZ)5=#QIVJF?+9<=Z!++('9?PB M6;V955^:G!U:_>WL_'DO#D_KUF'XEGF]N-
W<18.H4ICQTZK9ZZO\';3'UTUM M- (81!A$%YO5E'D&D<,9GW(^@%)UC=7AY^VT#*J>ZR,+U-^_(/O'\/.R0:LJ M+9B5.K,KZTDS=(;5YOF>#ATAKQYS+
(R\85X/].3UB;U>Y'YF#M(_1>Y\J99Y MW;Q=R8HZ89I9KWD^1:#^0Q0G.GE%K%L,N2NM!KSB5]?ZMF@9IUPA29VL3\V)^J?0+;?&M=OYS%7L M5;2H<7FEJM<&YWM.
<_:+UNDF/]<3AQUR(?$JOYBKJZ$OUX/31UE\\48K'COU MH,GI*+!<$ 22,8NLP'I([1.O @J8PRYG$-)7:1VR^UCW05!TC:VJL[S#:Z)-
MV:K5!FQ(]F>EPOF68WMAJ%MZ^\U83Z3<%#)*R&,>(7RD4'ADT;K -!2N)^O)E$5YM=(L=[Y)'5XH&/[;81YSDK_;X[#8W%%0P[O@\\DQK:M/5V%0:9%E-KIR0'D:#6E\
[NZ/(SXH)CEQK M(S45_H *G+HF)!YMLW1H36M56E>+3C3'_:]O'^#OW M[[G_V_WOZ$6_>:FJ9#5*:(K-H9A:VX"UA_.[(BT45HV]-UJ!Q]*4\!-^Y0]> M.(7M446S)
<6OO;):LNXR0;^A3P;TXH4QHF^_X59:PYU(1[?5K!%:@T-&+M0 M(Y5>_T%)['T??9@%KC>QW$./?>N4/GG$ MOY[V_AT3X7M03<.5IMVVPB"?'S95WBQT+#83A:/R_F3$YL[]E_Y$
1S=U4*: M;7-A.;7,=#-F'G@=/SZ-_R"',*5 PELHB^3"\L, MQS\IDOR??Z:Z:<(->-(!P_G>\,*CQ_YR+BX_\S;V)OP-4ZZH\L M-QEZTY\T=<-/PW^@6B3'\?W4(*2DYU">6L_KYORUH
M"P5$%2R(IC?1W?]-;#Z!_PT@D0W_]Y^X=6"M 7P0>DO\WI_P1P+]G^(V/Z 7 MZ,38!\/__/BO5BT#?PVFNOODE?'//UW/G^C.YK&+37>W'_WXU4*71@AO2&00 M:[HAA)Z"A2J#O_/?
X8_GG63Q1).+ .-X^?#.]28J\>7SA=GX?/WRJ%WL3OOFCH3O&7Z@%\?\(.O[F MWT^FFK\1A JS\UXHF]";//D(Z2[Z':V/2=VQ M1NY/ Z! K'\&G@^Q]/B=)1%XCF42_T7&_[O_.WH
@R3R[,]/YO0-H+%# 6@#P *-&7(&10X,PS3I'QMU.XZJ[8_M9>5[_"H"[RY M!IYCWBO1O5!HV.:-ZOHY0QD\>6F,T0$] M@>X46@':F/W[7X//ZGI,8SLL]MHP.GHPAIH;>FZ"R-YD;B
@.58\,=TK^19K=#B)7:U;^O_^B>/*?N.-PZ7(]-[97+(/8FJM-Q.,?,^P)5T=F MNPFLGUG/B ,TT;[Z1PS JN[[VFJJ^JS36DQ4GAW((W>HETJ"].YQ4&2RL1'] MDR&
<2&_NH@#N+59OAN]7H_5)/_^JZ+Y-U%SP]Z4+9\OC@#4,VAAR M7Y[)/>,M].\[MGTAM9%Q:#Z8+M V1S,M[F?C_O?DPM>G/P<^T.WD LKHMX;JP]_U 5REHQ#\@Y;M_1&>
MVK1[:I:\R]#;_AN:K\A[H\O;,8GLCX13;E>:[:(NMI45*G:(EHU0I$SK6*M MNC&F*(:H->%^^"_S[\T'M1S1*LBHD=HLMHJR0LC=3$&JYF5"RK0(^&=*9-@'
MX_%1S_\5+T2?"4WNS/82.<\GPC$@9O?:2VR\J@1P3;B->!E7/TVXP9C =XU- M?;6">W+@G@A8];A#\L;YNV/<2EY'*H*S8[-BX%8AF9'>U%9_/BE@&FX.7UB MR
2!7G80*UO[9F!0)LV9AF88@Y3&&K2IB288:H,AQPQ%8Z@/4^1S^V998,QF M71C>R27CUEY10[6T;;-]@^^:\Q?Z"?7/6QLV?2^',[8+C#/#2IC;V MA]&/_K"OMV%;ONYN0/[,B+4-
9B8F9S7/7@DS6]"8YCQL2G#%^Y 1RUZL$?M\ MREXS:%M-J:H4D=EZA1;MV=BPSYS*]_9L^*#)]P;MT/6]E'A+<>Q&>AUF[?M&-$Y.=.K5M8JKY:F0Z8Z2BEJ
M*;WO(7ZJV21))1F!YZG/(;]S[,SP*WE(XAP MR4!O^]>OSS\%VAW]8FR%(D_,<#/]0]B,P^V(?Z2E[H1QJJ #GM],+("!(V0 MT ,BF (#!?&8A.425A@0QCC>!/Y]TK%\N@=;9"B1!
:OB2E*UUB1-N!/0UZC M1%T7*(X!.L,]W^$UA77'+/W6RY$I6L&7KDN S%-MKUH%4KZ"+;<>WNQ54X6AI.6(<^L7B-M M3J9WK#?24OO/7(\'/>F>U[I)-+ET6R5"@6^RG!
M,=K)A4:1#TVO:G/]Q)QAQ1N1NDS;^VT#I&^$U#6/CQ5N:/$R!_BQS1-6WVL: MW_6I+[NUSXZFP@?<;=MW7*[+[;?;JS?[*.),]U/?FR.#\^@' IMM3-$U/'_J
M;9X5ASG%]X+\5<8SP8/#HC%M,:[.+242+)1.M5)==*7A8N.P: $7734"X+#[MX6..VM]QPS=7G/LPJ(\+^+?D],TE?'H'0DM?%K<7/XSX>;O>!(@Y93PJTHHP MDTC=K. 8^<1?Y5F!:
<2D!Y$^P=KDX;N:/=-=:Q[__C>GT_.D4(^.#R"C> M-&^4&T*>3!UO!:'QE!F)JG?S@OX?9C9^*][50:U9)H^RGFQ^4_9<@&U:.:NYF3-'0[+:LJBZ\SHQR^.
M)2FB!.)V#!GX8\UO>0MW9R @/](G MV3IKJOEYA30SF56KBU*YE%QO.;<<9V\?GG@E[O#3_ S;$<46<,VOPY=!:WY2;@3F_C<]]H$K["38#E>V*S# L8 MNPFNQ#!&VVD)BNG1%-
X$[0(U4URUN9X,DN(Z:/%,P53@ACK%<_-X.0INU?V MH,[4QYZ['U<\8=9'PMY)P MU0L):8JRDJ+05+SS/-^9^JOY$ &/(LDHX9^ "($#IHC$"#=FL00ZUG8B)#5"
MA\.&G/FBE8X)ZIP("J/B@ZC(>3YCV[C#]UV![:]@;QG=?)2/\>25W]TQQ(Y(M<:CQ*7.HL;R9T@8,_(?GAP9-@A1#BJF]>W8+X*6[&I\FH^7:[C?R(X>[;6SO
MJC]I.>0F]8Q8J^FV/LZ4R,;$+*2]Q4X>EX>6JZFM-+)A=TE.4NRDUU+&]=5J M&]KZV9?2CGGCC&%N&.8EKB+H&YZ[AV_\XWG? <%#?F7(]+4,^0@7U;ZI"GS# M(6.MWU.!
[>*TR5=^8)?\H4TTE"'U*$[JJ.)\CR_^U7PL5KA)>0]T8TP8T-X, MB*<95+__+/?KU/X3'IEM-WB?^&HGWA).VC=(:G_.A3ON7+ M30ZTQ_GN!>UY85%8R2NJZBB+%=DQ2A*<;
[CW5"KITC&FE3[BM%XI!;\>9PX@ M^9XDQ/R>!N[9';']@VH,^L#QI'%Q:>N%.X$I]SL9G]RF%&J-02R)GN?;&T)X M6"%>UICK=9R]ZIMZEAJNZ)KH=AX@!BO"& ,HN0FJU;
8@_AN*_*;'^DG\ M16V]:F,]((:6 Y=;W7&V'DKDFIM%%EJ#0X\8@&T#^.2GOCD&78K=R>NW]=#M MN/@>UG?)"-%ZC_+Z$6:$*D?'35%!3!#;6Q2]>4:<=#D@_H)/AOI*!!&T"8*Q
MAS)WW>>Z"\=Z^&Q Q$)_VFG4X\V7MT/Z.Q&?]?Q%[XQ[%4?-AKQSV)NXN\N"*Y>8*IKX*;+YKMT\>K9R+?AV/?9,I$!!_J813L MQ, 4Q^QXGM 7UO*-FRVV&:S9^_.JAPG-
/L;J1U_;LX>-)X7KO_!*$$TD^HFA,K1 6/@ -5U/=MC;T;.]D(52W((F-#LCIS-Y5XEV7H_1-\!S4V/'L &@K^O%T4[M4X1F: NJW6MP=O6NU1A;,AG5K&&XLHMT:?')*+H$++T;/U9
Z(0#OP\(W3 @ M?N!\0OU#"N>CI>#@IP04=_+@'X()!!Y\BW_/AU!;)G"TJP1:]'* I<*U-D1 M,?*]13B^__L-7 Y!W#D3#"TW/JR,KX8@JX$F_WFAB_%?J7\2]\U^V^#%#CXT M1)W\\4(O?
Z DF8^D /=O29K8+N>[:_C%G[Q=;WI%BK_A7O2!G\+]^VRS47Y) MD8]'*N_8($)II+XT=_9OME[QZA +"%':R/-7)[KHBVP"/[-]Q\
["D^>&!CZ!)UJ&+FU"JX=6AB]2;OJ+$\,K+Z\U._+XNH3_ M&\V/>YF. @O=5]_1_,COC%9S!JAJIC(&J]:T1JM&X]!Z\^%,_\2[9Y2[(;]R M1N7#9L&9S.1][_)QYS(/)LO]C*ITN3[NU0M-.4.!
[G M-J:WYN*H,[H;./>= M"FR]O)L=(B/Z!7,2!9D?,M9!B"+C#NQTX_TM9%77B[>G4; QF:$>;2IU'2AX M ,UN]#9GA5Z_L.#+X8L)%X[,0\P$I12SM*N[AJ4[R#!!B33CH[UM6?> 0$DV
M+//5^#/F+_VI=VO7'+XASFV?]$<^AWC/%(R!X]Q/)/$7G)QXX[+)H_^&+<)1 M=_,O#@SNC\]KL4%2VV>FUHAI!\7TL&;S28-N%C.WQ7)^=)F.OY^GC_U?EZ* MM\%5;
[XI9T=RFW)V":11/B 6Z)_MO.9B'PH$?P0WT/&TH4+@FK(%LA:,=1\$ M6M-:E=;5XEPA2_T>DT]YPB1%C7X*>SG1A/3"TU@6- \^$&@D'\X*O*I4DB! M5AMJ%(4R<" MT-;IS*
(AY@2RP^2GCIR=E9MC^.#M8X+__"A6_/[#NQ\%!_]P=^?'C8ROSDKG"Y?/BE\-6YJ+UKBO7*XK_ "]67KR7BS4.*2 M,%OGPUM-$O(/^OPD"!
[]^W^>A/GKA@WMBL@UD8O&\W_>B])P@.XC WI\[YJA MX_D:@>3F%H$^#('_4W<6^BJX+Z8%@<'?GQC_?)@.!LTB>\,*_T,_H@&N^G4 M3F^0]V?'7_/$NT.1-PSW/\\^ NU(/X?
7&+0-_]^ M-@G/9G//6;?YZ(7'?U:)R'==+MC,W&.8OR;P/),:&"F-,46@L4/2U'0###3: MX V*,H? 2 G;;QQG('ND\)N23RTI7991\;=,K=J2JRWE5(;'1X1Z++_Q&YS"
M\:N2D,'A*OWT3@1U0]%'\!2+-]17%KJ]NJ*K;Y-ZBKP1L-0_6^IPH:!>/17! M8O]0A>%8_I#W4,O__*!_O D!XDT*F6 /9MW/_S(, (;#3_1[/K%NZE*S5X/9BF%\T>[91S>AY1#$^D:6H?
XB')Q,[C]X$ M-=\;0>]6Y"\0WLZR'2]2?[Z8[BG2$1:M,[$3CK@@7-Z(?DNVUZ>0YT-FQ99< MH31&I 52^-B>K1B""4'=[.W4WJO2UR03N'V-W3CQF6_NX30ASIN]B0W]2W7U
MR+3@W__^ \F=*[TSF+ Q86/"OI@9/3<&SM2J2JUEI6"++<4 M+46F:)XY BNG=4='*5:4,0"0C_604, TW!PJ,>3F4"D^]<@"8_LI%7_*8+[& M?'U1()\C?GZ_A::
<%_*\@37\L5JYE:1=8$GJ1Y[@BDO6- >T,"5;V=@(=K M5BW8&1!3=M5R 5'9W#>1XTB@%[C]2NFE,NR%6E MV)8AMQ^=T5$HG__&P W0[43,[R^
C\/\COD=_O%S.A%\#ND]X)4S3*M8ZB<0Q-B>3Q"5\/QD3.\1:/V7"^.Y<+F,LQEV,NOY@9/3%#A$G1W5Q:0S<3/\SE4&CH$BQZ3X!NMOXVF.4*23J% M21J3-

";I4T77T16I*N4W5FBVJ&1412G6JE(U"S\N]Y0B-$US?Q"-2%];-.+I MY%7177T4T_A#[;^L%1A1$*"+T\@,EUS=6056;,X_LC]:)S:9%5";)@@B9V/Q
MUZ9@USV/^.:1_3_LEHC$5W]YNUL@(IK-ZL9>2LVI0536"X%)WZ [YGKXWO3R H ME&G#]YQ-3>.Z[QG 1+R.61RS^&6-Z'I8_"HNR!=KK8+[$IDY))-D?P?&)K7 M=?
W]Z#**'T;L/.T:K4O,VIBU,6N?CI$DY%S,Z4;H^8$FBBQ/_U'"$NGJ*/MH M D+/(;8/PDR-F?JR1H29^HN)B%9=_Z$OKFELU.O57D^E6#./'RUDC'O(]Y_\)&A'G_BWF,R8*ACL+
U*GG*L"U M//^18S2>HDB2PL$;GR&O^P<3Z,G$YM$[?(^Y'7/[98T(<_L7QTA1$:IQ$4>B*Q>>1NY-TULCB^=H-9'+/XR;N7 M!"F68Z@_\:-SUT;@QY51_#!BYVF8M3%K7]:
(,&M_,2/Q\G(,QQL&FL *'//! MY-3E?7%9]*I35 =[ML00CS6[+@)(/54#IYUT_77%60;QA7JC-NJFB2NS\C*2!J[/BZJSOK,ZZ+8-* MFL.A:>J&QM*#H<8.:%,3!XRI&0-
QF*)%AM*I^S*HFV_\ODCG:9N M^2$I*Q4HYH'$_HO^G^$TEN.T-L M>O-Y,ORW=8"BK!!^P8!__2N+*NCZ<3K1<.Q%@>Z:08(2P- [4#YYN(:]H2I MA_K?
__Z7=4:.M^V6SD^-1<+*&6>\]T(B^HS,C; MG!Q-A4XKZ*^U%2=IK$8^;SDJ+_1L?=YIDIE9P\E+Z[:3JBPT;K]E53>:?#&<
MNZ3>FHIWP.E49N$(MMSKIU*)ULDEDTR20$K;P:K8S=D">N9>/XOUHCX/>+\F MEYJ37M\8M M10=+X_;I&5IIVZK5A9 MWLBF;'7I+#2*W&\ZS8]H(?#]@.RT_$H1#D6E"[
IM=_4X:9WRKB0GJH3;M;3 M:K6L79-@4WJ_Z6V].DT/5L%2!3-]DA>J?<$61AK%[#FE1'I]!RH^ =FOS QPE2A/2F2LU6R6IIE MYL:$@4\],%7Y*)J.G.IM1P8CEW?6I"N5/=C7 W-
5Z=>CC#IA>9NV*[?0)!ET MZ"I\ZH')2LNM.ZXLMR1U,M%%H>Z&&;L&^WI@MKK*3&?-4:TJ3P)J7>^.:JLY MU #ZP&SIC8PHL?)<)6N9]G Y;-
'L"@'ZP&RI]5;:XG+D2NZDC9P_UA3%@AI(M'Z")^=@&E6X[W;0S:CA*A0-KF9Q)J.D> H)!MS,I.1V1+-%RJSS6^.&=!/MZ
M8&+)5J4NL1K=L&ND<&L9_<$@&,.G'IC82LID!);I%]355.R+E)U.\Q8F_9*FQ4WWAB45 M;#UG^.NQJFMM:=%=CFJ]*FQZ0%T*.6'HL$J>E_D2E:U);*EHY ^H2+@<<
M3[(EVLX;M&R(E79NXL(I.* NBII:V4*OU9)7SEUS94ZF40M-P0%UJ0>WTHI- M.1+9,8N=6JG##OKT0F,.@=MNW4X*N5Q7!J2=-25W/EII(XTYH"Z"G@JL=I2K
MR731X\QEKEINU.%3#X![OBIJ#3;G5^5:OD:+Z9RQ2(]@4P_H0&G8T &S.[OK>OPB(OE9 MF G+3+N2KL"G/I\MC1XR@C#4!QI/4M#V)RE=$[F!KG&#(1@"4@3T(/7^;SS3
MM+=]AWD^B-Q,B>SF-->SE6&!D2H"V]>S4. ']&C1D5P_DQX&-C\N-<)ANL,% M<]CT@!X-Q@57HRVU+H..$JY;3-BG.-CT@![-T*/RTM69E-*F[=HR:K7+=8%>03IG
M#^C1)#VW[5M_U51KS*K,9V>V?POIG#U@GJ2*L\@<+7NZKR+WJ];^=A;$5@B1\@($<*$AZ MVU'3-R2/Y^7\YH6ZX5-X7LYP7J@;EL(3)KUZ&F.(R+.8;0GIMU&1PWL^2C-?
[&8[D^KGO^[R0"U M,_JW9]!Z$<#,S:O$>OI3A'?*YB_5U2,3CL;\>T\<6!G^4!GH&^YS0^#>H@U' MHPM,IIA,,9GNRN:A(ME&) R9>$$V6#.ND5E?$TX6&+N:01W4C MD5,R71Q;"
ML6AS>PQQ'QTR71)Q-2[B/G+R@K"#2CM>#X6>F;)LF/2ZM(7YO\?@U2^]LO#. M04N*(K>4GT=%R9F-_W[!_./1;4YQSFQTI[N-]9M#D_.Z>O+2M!]M\J]>M;]F
M2L],M3=N],M4[4O:!/#Q*^)JW2@9G!D!8NA[$V*@NW9P?>;:YRCO;X(,3C_F M_S[>ZO*5>&.>CXOXM[6$O71SOF[$-2@CUPJ;Z'*3"G_0E!#JL.Z;FJID-4IH MBLVAF%K;@+6"\
[LB+116C1]$'*JUW'Q+"K3:4!-1]"/:HFBU>NB:W:KIJY-U M<92:L7(X&8Q^$"8PK(GN!/_YD61^$)L[_?_Y82W#GVXT,;UP^_E/!"O)-;,1R$%,I1&DH)4/IP"V@<_91J?UK:I=##RZJ.X*
SZE9')= MD94T#@7]\5R"(L5__^OIL*]P'_59P/P$C3XY,']WQ'PUP*1H%&R,MH-:KB<. M.^1"XE5^,5=70U^N!\G%B9$9EKNE;&&<3:%;UDWAD$1[>1!$"8'0/?AFZ&\X[""@%A8X?
C(5L+9C/UK#8Q,]RVW[QULJ[,W7+[23,D!$_BZ0PRAR@7HX,/$.Z0_L4"^^"SI4\V1\SDWNSK; M9 O+'$*E D%Y@*G\0OK.Z#&=&4DO7=99KFUO*"\T 5DC=((C7^,IC.SW&Q[? M
ME;*P0C^W0FR1N@W>D/*YVY7U3(TF@L:ZW*G:T*#0AM'J7M3[#L:_N,"_>> MQ+E2&T2HS[TY7X!S"+K#D459Q&"V^KL.<$>TZ^]'0&_4=^Q*049G3? M7T%)MG4G
@=X+5D;=]G;;$50)R3?*(RX%-=)HY0[R($BT@F18K$#!3M0L /E M?*R5CT*=#U/CGN%49-5RRW)J.>4$829!J$,3AN'H!"U05^5'V2T-.-&DZ$!"H9AA\!\]X/?
("IHDJ3R;0K:B1'F;'$DH(]6L?6A3SPXI#5]V:"D,"[JJOVG^_;%==H MY!0@L%M>90OKE_A10E4?),?Q%KIK(#+-^,"TPK(7'#KO;ICK-JAF(UW-KS)^
MT\W>KCIRG+$X#FH1$H)PPB!:#)MS],G@2RM7:6"=@C[(1:_&KMAN@^S4>$Y. M#LKEV[:$Z /%RZ2H!/WJ[NGR_#R;ZH26.X>BFASU).J;(1X[@()?R 3#T=AG
M@WTVV&=S@H#:]R%5GZXTX=;0%W9GME[R?MANC5%!$@H9"!23X/G7D'H5KIFR MI[L;K\RFP!*4$-Y 7;7[!8>OG*6U$4P&]L\8C6@KM'4S'[J\F/7;=3M8.7*'
M'U54B6_.^>HH)M4?O[A$BL11*M_,(X*C5,[3*GDKHE/K93 44LF!O&I&;I"< M)CVW'",:G1 E6.KX ;5?;W&@N%D'Z ' /@KLH\ ^BC^^DF.YNFM D36! :PY
M.JE^R8>:!O"IX,U.5*%UYX*TQ:7(5>"61IHP+!KM!2K:".T-)B%00H(53GBU M^-NA&CLT+@W5)[R.%66XI(5BC&-@$RT+#XYJ] M']N;/&40!#^)!ZG%/A CEAOA0,$=T3HYFY&?
G3/DJR_T?;&SY*N'_Z[,B,1? M%V\7';;(=P3TW0Y]OL/S8\J.:HUV:GKKS^:W(U2;&EE$7((_D-GM;\PC)_?! M?#60OMA'\]7#/P<>^51+[(^)I%JM%GDZFVQ6P:&-5$/GEVQQ+2;E28U,59-
KM91R>2?"2VK9FS4!0ZI19]ZOWO'1@E,6".'07D')F7CFJH)D M-C=Y?* [!+3M]! 0'HIHQKLJ["K!KI(_=95X/C <+P"F% 0@/+0]6FM2KY5K
M9):VGB4+,Q=XVHR$=!/GKZ5.>>GXVP$3NSLN#9@G='?\'IGUK$^F+;5JR1/1 MCJAV(2J$H(&0B=+/4L?/?W\V=NW&,,A[GKFP'"=V67C;^[YP'D?6P#GV>Z*@CC=JDG"6Y
M!$/CRSS8;X']%F=DHKP#WFZCP:9,J5^T)],6/2K.E=":+!"\T>UB4DA0)TB5 M_Y6V"2I;M/%3$(XU!- P"2(?G4;AW1%V6V"WQ1'RVBN1[P/7!'Z]1=NAJ84OIF$X-
5.2H%'3K'5!5IEEH88CW%@9)G_!DY-NA%?LR+@VMI\U- M_UZXWE'%=&K4*Y=4JS?.1FMY8;;J"P17:#&DF 3+O+8?N K_QN;@0X_-*KS5 MP7=OON_=FTNW5V(DO^C'=>\
<1UD:Q;D*ZN-U5Y#[3B&28$>092(("5H\88E MS ?X#LU9#O\,^.#$KI,7":$4M"MUADQ3ZHQS%%U;K;UY,$*$ &T?@4N(S/%O M(W_IU>--$<$C6SK?CL;VRAHS$+2F%PT<,\
W8ZF;7R(B_9 MM7&!)CDM)ROS;B^?'&;FJQHT5.)LKFQ")%.0FDYX3//M$'T.FGYR1!\J9?P] M$7TZ>^-%2&<'[+AR6R@8\JS99GF*U\CD(H9TG' M18L))G7%D21?!6Z\^3K?
MJ)+O5)3GO.2 47&^T1C?J=C,2>1P2?OR[2L&3UZQ ,@N@KUT3/C'/'Z#8XB3'2SN("N] M =;6UBM;>JR%%CAT1I'/^.9B38U4>7;+VYE9D.R5^)%&QVGW4CR3$%E\"_UJ
M]G1'/%/\!E@]W9'A!\%Z6ZK6.\O^GF1S8&X9;%),. @CT8$S%0Y4X]69P,R9D M1KOKB)#"XA1Z*89-T"0.R,:[^6O:S5^\M?)6;&M-NS=L!+Y)3LK5EA\&^FP9
MCA"VT47T!$GR"9%Z[1[H!3HT*IX+5@1L8H,PSI43Z'/8 QQI?:GNC&LZF+U\ MHV)S6J5L,'7_ZP'JB;+D^FZZ#BD;1&V=56: IP))HS>)]!(ICDT(P@D-BV^' M4GPX?6DH/:5]\%:8=AK5-
27&4;"!* M0)F%.3+!\M>2KF];C7%S_WH]LZWHS+L&;DTDCFY9^10YG)UM&ITZ:1 EEQC M-$X/5\9=%O*+N+E(SM!PCR52V!6"72'8%7(R5\BADT]&N[6IVU6:3()^L@I*
MJZB*,E&)F]O@-"\@-^7U^CZVN7L]W_<61STA.9L1GIW?XSIH"<=KG," 4(1 M^<#,@L&AE.)=KFC:Y45Z;@/9EM-DI(FSZ0CU!45I)$2<-_':. 8C7,R/%['
MLT(M)K5N\BXCT^F2Z2V;"Z_#2PC/Z-R%29#"M;@<-E:&B/E^7J(3"A1 ?' MJU7T[:@(.QTNC61.9S/LH.H%HLG41]666!E,Y95,+UNY[-U\)HX0Z4'#@1$3 M_*OU4S$VL>?
ANK%Y0@/@]^ L9, (%)6B*>M%[;:3K=E<-UB@#B$/!)T@Q=>N M>EV%^V&3]M]YO&6#MRTX^@)'7URJ11+#^?4[<^E<,;MF:M'2SCI6J4RU5>S M18O,U+O#
<)U9<=2XH3',)I*#I<2$2.%(CA.6!+A69!\J"_MD7TZ(^1U:$OD M9$0O_"Q#YH>"W%L;XWDUE!"TXV 0!D6&DZ]!^RJ\,:^FJLQXDXD53H ;!O'% M6C1YL'?P]UTSAD@2
0!$U0L!D<))+:\^K.0[U0]X%S\^$4PR $;26B8W4OE9 MB/^C.<#M^+XR7\BS-$F7C$*U&ZY'S[_[1UW>_(H>!(4(F=+Y9Q?9VX\@F:-9 MHNC'63K69&'HGF\(R7(&!RNO(#C*LXDKN*-
&GKAV]FM MD[WN@R'P?8#&X!EV@OCOUYT666MNF2!V601HG0FT(K6FM,@NU$@E5W5FM0$; M62GI3WV2Y#O\%@]C4- 0ZKI?\Y40!96T=2<"=>#'*^*#2X/P^GX M=K
M4%3<6C(O6W=U,6-J5:!6H*;0"9(DT?_?H#$;$1#ZPYO.4W/0K@;);^'Y9@#< MMPBO& 31"X)S2O.%5 "C"JG<=1P!+$?1U)/.5&V.._2B8,SD0EO*R)/L7<6< MD\&@NFB@P@IO5Q8K?
GSL5/6B,$!B@>LD]KY/TN]W'>X-3Q>TO6J5""MZ:; ;Q_1]8SB[UJ=UP8J+->-^LP^79=J8TN[MS!WI>X<>A)F ,9>\I:[ZTW'(U%/)-@6W%BQY??O1=TJN]KA-.B@ZHUFT2[[F
MKDB0[_IF)JTTK,QO/5\7,?17]J**V:VX2;)IJ26EURT,R)*:EY&GBT^(-)]@ MA$/9;)XK3%RZYPK]3L5"9=N/BD;\E2EI^(T3&O5;BEUKCZ+X^F(9X94C?=O MLW+-
R%7,47TXH+.+C8ZD4HF4<.C*X;O\%@D"_FT*8-,Y<%;XT L?RW[YL>RE MAZ7O #PV+0\$L,K"B,HLR9)(TNW1=*[DLH/;BJ0QFX(+\0*]/Q@?3Y'4A? M?&#Y&\#9;#MA(YT5-!(T,O-
VJTF/U%$,3GZ[\E[Q1?^MMT."+T0#TQVX@;7, MI.42ACZU0MW!;E5\T'%%!QT79EL\XK(.85ET,QM0'DI7DI.TR7S(6G*RU*Q6 M:[F^R"P6&A/73]!%)B&2)RQ-?
69:C<],ON69R:49)V]'=]LJ+[("QS9D7J\7 ME50EXJ-,C&X>H9M+\"?(1O2E%DD3A+KE I, NN_B&I'85X%]%4>P)^Y1)6]! M)1E&-(F<31JTH658AS*A!9[$Y/51=V&O5L-R-RVN\]
M&H^2(KPXCZ'A3:8^& ,WL.: L%SX.R#^P^^;UW!/'L1?EV75 M[&]SF:6V45Z,09Z&<*\"L+:L*4O(65".- 85!U+)4>\(U0&.1 M'?8XL8'X SEJN(1([F^5_KY01\UNO3HX\C(4Z.A[
M"TPYAN4!U@(M>E*_9;VNFK^=)8U,H(Y\"[(6M4G[+"8@Z6(/#\ZH;VDSG%L[$D- ME[,1P9F[@QC(":87#1QP%@3XWY_H"OJ"H9\!'WY&CFC)-=]$CE5*7(7%.MV3
M:]2BPDK1[+8XD31V4_,"[MA2"9%YK=0P)HE/'S/4GB4])-OY4E MA))=6[/)BF/S;;M:JWAWCJ8_TMDX??F MP"2&OCT')UU["0!PI=[HT38-]\8K=:8T#H!CI:U-T5!"'A>B&R
M+'WXL4M8<%)&?AQ4[8>$-R1"V!PJ>KS_T;^_S&IH:G^$^HWK?G]O_"?^V\; M#M!]Q'_C9YK%H%?=LQ_Y/RZ*#KMOG(<9E#JR&;0%X8"AZ0%I0NB) M/-!8@Q*T04K0-
9(6ARS+#2C>(+<*K#\$6)*:*NI36['UO#&R9&[N^F"DQ=[W MIRU'2X^D_=OY@ 0#CYHMF* XF#=@2_%Y2X$JV]7V;=M3:3">=_OZR*#YD49K M]/.6);-R1U:F_MQ>F6-
F:!>52:0T8,O4\Y;SE,PW&H)!V:O&7.+[)!?<"@N- MV7]FKB%'Q5G_5K-%OK-X3Y8#&PE=N1X8[27"\(&QJK M[8G><&:-HI25!C+=(67#9YC!7:>A:I"K[(@W5JFT8,Q&L.7>
MX*4FZ>B=1J9(UD:3<7K,S8:#N@1;[@T^2PVD?(&MD/(J+W&%YG"U&$\6L.7> MX"LI;5'4W/6 [%2MH1N.JMXPAUKN#YY=A\%=I[!80GN$#'-V?NV;14GC]X>4
M+253X:T^',ETOIG-S24JK0\D3=AO64YUTG5^&51D$ @%FEPZNIF1M-1^RW > MKH-YX(?V3)@!(03R+-MH:.)^RY6G1]&(KS*J/BP*5M0H+PT):CUYX/7+9*O=
MI*FLK,SX3I5O^TT %G#L^TW;R5Y^K;/C@6PU(U84N[.6DY;07G)_[OMM4"GU MHJ:ZRW)5K?=&F*M^=F_1R.;85
MUQ*':Y5L2A)\ZH&YZJ_#NUXRR@]L*UGM!:GJ<*BHD",.35:RVL_TK?:"S$SD MU*2<[BJE+NS @=DJ+O/)2=WJ3.1::EK.)WN9%#N3X.Y\OVG**W5T:T Q*CVF M[4+VCEF$>=CTP&S-
ZKE&N@#(J4T/JU3%$*R^02U0TSWJJV<';&_48A5YTA]: MXJ31B&;IN.D>]W6,6:W@!Z.I77.2Q5(SFC9!4N M% =T0&"\E7!'JY*ZRO129$AW&\)DA%RY>TT+%6O.2G>Y-IDL,RV_+-
/S/$0! M47N;\P9(D\S+4Z%6)RLY',\A#S('9FD?H(:B?%E]3T4 M5%SZKK1J]"(;R +3S4JCOLC%=\;V.F#ISJ I*B635"; &+68Y;14C2/&]YJN MD_5!'5@%4:XEAZX7T/.^_J> /:
#Z4&:4AN,3:H9>RU+T4@8F-7XU'&O*5>7 MIK[?OYVKDU2OTQJM>+VOC9!W;:^I:5CS:-WQ*W*-I,J+2JTXD?(-U'1O(:8G M[EBCJ_P=J;3J8WZ>&U43&8KWD)-=T3
37+:S/6:VIVWN3,AD=S!5&(.[G@D9NX"BS#)4B M^S\5/WQI4:MUL33J^R6KR[@]*T,^HJ=F?:K-%+ ML^K.H*'!/H(V]B _N*HVQP0&VH9-_#S_H?=+1+R[&R].LAM86S\(D_]2/N.
MAWTW7>C?OW7[-&JSO7I;4 !'W5"OQOKL.$5VGN_!9PX=;W&_];K_/8E.47YN MO&XH5_AOO5W;'=T3=XH^"#PG"I^[4S[YC&WG>V_?;>ZZ7?_T]"W%X7DYOWGY
MW>TY/"]?,R_B#8OGY0SG!?/8>,(^=Y[Q@'CO/ M><$\=I[S@GGL/.<%\]A)Y^7M=YA>FJ#?>C"_3"[B.^1R4DZ_?@E\3DZKSY& MX3GHP__\8']\] (+=<.?-O^_^)OXK@/R&3QYYS8^=.
Y9ARN[0- 5. ?Q@$A MNR8PB7__:X"A@:'Q[:%1M=Q7D?'.2\#GO5KNC1\OGW\JD@?(\,F;A/K7#]2PY6IR]2I[/C:?%W2O3:F#>+T)Z:71]U M_Y&4-
GJP_^\>T3R@BOXHJK:7RZX'52@+P:40,E:2KU,2!BL)5A+,)%A)CLTD M'S/8/C=KS!^I2Q%)# 3A-N?ZSZ-BY+SD<+34>5]6<.FCY1?D1^;C-Y0]W=WD]'6 'H @@?8;3H3Z M0
P!.$8!R;,^<;F.0_[?\=4QTF[^+M3NY! \>0+-;.3KZ#F:H%&;/+LM;R?I M[N1NDO;"]80B)X(S6!;S+KEL-#Z<3O-^@R^Y9@X\%$R!:(0?E&,L'DBH2=TV
M%V#5+KARQA=8O>;4"N4LRFC#_/C%L0F!29TBY2Y&,$;P12*8V44PHPE)A_;" M%34CDWH/M-CAM)YO29^+X#9@\VS0+Y75F98B)\T[A97**,\5RH@K)#CF) 7G M,8(Q@B\+P=3!-
;@V78U-I4&6U>3*">EA-*CUM4]&L*#F)B7.&%;)O%UM^(N% M5M:J**>=^.,7Q7$)GJ(PA#&$,82I@XMPH7<+YJ5FUR'Y9M\DAY7:*.-]O';% MAR#<&.2#;*'.%&S:=D)6N^O5[5*
<&)*&&&:A#1QROMW]5U:]6 8P+C(N+<5YC+<=:?L9:CMD?XP+C M A]=/M8FU9W09;]!WPKBQF=)/L"OF< MFI^U1#-:YFHJARIDH$/*!,VU1-A&9 KY?QP31I%1N: ML#FF3%
D/J7$&,88_H*CRK=CV)/7[4*WEFJ2(K)<+*LUTSYN,E/@B683$/LD,,.N:MPR'T?!X$<_<0L4U7N;XB^YZM%]K9]CBG9T?K MA99"+@*&(T]GF6#L8^Q_*^Q_F6?A1>PW/(HS@NF*-.-
%3?+K8>%*HVPSR/L M\QC[&/L8^Y?MDG@1^Y)0ERI1@\[)_+H[T*PUNTQF1A#[R"F1(#'Z,?HQ^B_= MF?$B^JU,4YXM.T9&+=4+C?G(\6I.B%;^V)V1(/G7X']!\0F;".L<,(&O.\00
M*F" 4F^9\3UK+QP#GP"Z[Z(]UGH0@!#?LCXBHWUMTK//I+>S2>_V];NK^D"!+J M)-SF)'A\A(I9 +/)?@Z_H@%6,_MV"GK;MHVE;34KW87L)/(V9$@6;8=2IU("=1&X/)D%SF 8P#6 :N
#W MQQ_1P&0P[$7:9):U>588-G7LC==1S2'%^H.83W-;8U= MO)_LXOU&A'AV@S\/COR"P)#:%*"7NZ,#Q)AV2W6.*51$E4_?+H-!J-2M3D.C M2.0LX9F$B
^&,&M@UC@3UOC,D)+76,.W?)G,RG7#S@=YKAQ1-B@-),0:_(]? M')>@A1-NJS!K8-; K/'E;IGWLT9WWF SW552)F="2>^4_6(04C%K(&=,BDO$ MM88P;6#:P+1Q!K3QF5$LK]%&,^V-
E%E8UFQ]O1JKY1%+MC?&1AR\PI,)[@3N MFR]4\[=5)P/+*7"#(Y MAZAG$NPIE8/P2IP,\=649_SS"#IY:3@1$JL2H? 2R]5# M8&;!X%">#D/O-]U"O])3DV!>SU/)M& (#8UBD/-!
('&%8HQHC.C/NGE^%$1' MM:G)A7>CG%QB;[WEB.ZK*2M&-'(L4"?T)6)$8T1?%*)/?XO*(@FA?&R?[>0 M=+L$,E6^:$U]93E"B!9__!)3^$(Y1C1&]&=="#*HAVYQ*RRR7! 9DPJ%536
M3EFE%@C1R"$@O'J9Z1J"%W9%!&=A@!/^XTL7G^@#Q90B MB@1N&,%6!X@RS-Q5;J6DIR+%XTN?F$@PD9P'D7QJ
M8,6[B20(_>!.'+*WMB6$F5GG+M\,F)A(^!^_>!KGG,!$@HGD/#9OGQJK\6XB MZ'!>RYN1D9;31:!077V1))<13!K=B]&/T?T?T?ZK; MY37TM]HY>U'/Y#*RHFA!O3TRC'Z/_.Z+_4]T;KZ%?K"\S*6,]
M9&WK-EIH9D.I"UR,?N3)X*G$ZU%JUQ#24@4A+G: +^[ABWN7X]+89 +=TAO$ M[P%B2Z9 L1)H2XG,+T=JWU.G):8.B8V/2SMR"9*A\7$/ACV&_07Y,MX ^UQ+ M'7>D7+]G=YB[1329%LU.-
H8]JN5()4@2!XQ@V&/87Y(3XPVPG[?H=IB-2D-Y M4F]*D_RZ .;#&/;HHHV8X'@SI9SYIK1[TBZTLTJ=":9 M*Y0;"/9QL<84Q/U5I>=X-=U_W?<0ON%T0U$3A@],*R0<+PA @!/_8Y\M]MF> MM6OC
;TYSR][NEL&>@#N:]:68Q0?JI,T#16OJ*L=4@&W U'-/.M$-H]0ARX MD>!.65P-\P#F@>_(Z?U=7R,!PJ+:B#KDSIK@R"@2UG%L!M)"?$__^.7(&(6 MP"R 6>""7!\?
8P%A+:1(3\RY9)Z7&ZO)=&6/\C$+B#]^,0F2>JWV&>8!S .8 M!\[,%_(Q'FBRTS)3!WQDTU)I%"H2T^2 !>*!S?44ECM^$<1S\?=M;ZR\ZBDY M$/%!Z$/X.S']).!*=AGC^X#X/N#9.%\.NIPEQ A[!
RYX%"TB5DJ""GFKD%& M [J_7@UL/EN C)N*HTUHR+CX_ F3"2:3\R"3+XA6>0^9K%T^+#4GW;D,1N3, M\5S3TY(QF: 8%C)!4Q0F$TPFF$S.8@/X!3$P[R$3\S8H]++9;D!F*)/+U!NW
MB[XD(3)!D3%\@F />+D/DPDF$TPF9^-^F,R<<.^/+0'RZI,.X6Y1B7;-95K M(#*)XVV$!$4>_[;0%RK_ZUXDSWWF1/J)XVQP"N]S2^']PM!P&7BLK%A9L;)B M9<7*BI45*^M5'/YN:U0 ?
VX9@##&L!%*-RFF9L2GX1N&+"7X?&J6V(/QY?? M_3E[H7SO.T.G+Z>9 W'&UHPWF5@![]CW>.1W)R%//?.&(AX/B'BZ0L#Y2""H!Q$_?4O MA=U))YA.=]+:V-;ZT*O;3*%J5EU755TU:Q8YKI(LF]
(&G=(&-1,,0-J M/$1 M-V7_AC9&1_:((&7L*/1V!'84ZZ-NM1D#VF_?:6**'/!#,L0(9 V(&V\[^VC M?T@;JZE7ZG9:RM)>U^M6.&=[&VK/-=H .ZYDD2'>/I3_':4;L.\,])H@<4/! M,PJ!OHA*[3TMU-
L[AGD4$^](#>!UL)P*/S#CIJKCIJI6N&?FURS/P8Q@8NY MI6_# K=3+4>=.WK5\Z5DT*BIUF/P4N*-Y-%GQE33J<^(X6@4";J*IFDK^C= M0%1P++U1LLB@V?#]?
T%40U3G"=5P^($=]28ZZA6'GZO$T/[]\(.QPV:Y3>J\ MO6W$.K5HJ.6F'8/A)TVY_[OQYR/LT'<\/S154R_,5==.7@R5KH^C=+W_@8)< M#'EN$A0XA\B/S<;V[_M"?*WQ'+3L.G^TL9GRZ-:4FHUY)
BGP4!,>BS.U00^Q#[$/OO+6[\,?;Q36=3 M#LSI!#WLUW&O-#OTY@P'L_^T#_;[4-GW&^XN\<5:=\-"<#IB '>EH=J.*[7U M@^@/WQ,6/"*N?!(*!_I.=Z-S3+1J[46&B3L;6Y>Z-
BTWW6:7268AQ"F:GV$N MF#,)@A>"]Q;!>^D\:"\&KZ(U419=.7TY,G1[M66-;JTN O"F,?4D#<$+P0O! M>]6\8R\&KT"SS<[2/$(C3<(&D<%^0+^!Z; M#P7*CR-0YMXI]RUL7DE(>
#YD_,WG*N!0SGG[L]H-;H3+F@*PIABD'6_->N[M\V0Y0IZT!+($D[E#PH"$\;'%B]<0AK36%G&]6QZ@$4-Y-8%8[Y9A# @CU2\P MZH)+((@-2!B0,'(@F+R&,
(2FTN_VQK785LW*3HAK\:3;36<8Z4U]#'W!&SLA-M-B!A0,+(@4CS&L+83?L-NQW,YG8TFVI)[K&,]",3$,9)IZ&HY[9(;C#4(M3] MQ5)U3;V0M&+BX[D5%A9):Q;"Q&G!0X,;B;.*!5'L+_V%\Y
MK>)SL(\%S:Y4R0Z/MJ;"B!,:HD'&(H!]JIT0E[PY\YX[/83]'<'^?=(B/@?[MD32B)G-BOY1;E.ZU_$JC-*W$ /:I L*2%U1 [KG30]C?'^ROG-;P.=@/#R*" MR7R-DFN3G>]N#<.)FR:_2F?(XW+
(Z*MJIZ[4^9@+..!V3*<&K)R!G0,[(QZ+KLN$F+^:, M0\S2FUI]+<1)I2/:YQ/J*H1>J3L']IZ"E?H'"LYO MQWKW0W&0S]Y+:SE#91Y"MQ!B&K-H#3Y(S1'W MA^W92+-;@UC6I#ZE#6HT"FG175,T
M3:.M'H$+AF.V9F8ZU .M B.+)?+C9C!Y>,/\AS?$.N@62;D=+?G')SXLZ/N- M[@;ZE__\>PY%W@]TG/#]1=QWY+Q?U/;-Z@Q[.>SEL)?#7@Y[.>SEL)?#7GZU M7GY#^ZBGR'9)=53?
2IX&3NSKZXWC'72],-==W;!">%7"39S>@3E?;W0SM*W. M/9]SM8'NJ*&N":>E_CG!1%U3*\F79[)NN%*\6.RB2MM4<#8]9L\42?*"]S5! M[$+LWB)V+
[NE^6+L$DL+*QOTH"OW^'#KV&Q(2GT.8!<$@-/%$@-/S4+L0NQ> M<6ORQ=A5YG1,3+!0Y)ZIS#1%@E_WTE<*+!!QW(78A=J^YO_AB[%9W MB] 7=^C&'DN4UU9;PR,GIN-N&A#-
%LD2^6$W&1^.K2\640+(Q>&TNM]&UB:] M"1&JRGKQA:Q,CG%C40 M^A#Z$/KO+67\(?0Y6UIR8;2>"NJ>]@Z=7ENH2"(H7!HUC1;1TG,3_IL+3:A6 M&GS!>KQQ F.(*1&*#TE9V-
6$X\Y/IB88D",8'.YR0DA#2%\Q0N$-(%UQY)Z*Q#71 M7N]'1]6A-6)BB@#2-(0TA#2$]4#%]X TMR0U(Z;?2#;XT%9#=M5U0PB$T : M'+DN4I>\Q1""&H+Z%D%]V8B&-
P"U.:*./",%L=VJ&32_.+A'QTZGWD :)FI MW_ZFP;SH7D\S]/NZZA3T(%3#TQ6$CI=@WC]%BCR>I(9J*%1#H1J:0P7"_6% MXP6Z-DA0+*0@_C7CV4@U&H[T[4RN8;65NVP9[:D>*P0.Q :21N$F"
(0]A/TM MJ!2O@GT3F==96>8U8;SI'MKR#(M8S@2P!TGB4!CP!&$/87\32L:K8,]T34L* MQ,;&'H?MY401._5F)1WM0=1#D6+@Q3L0^!#X-Z%VO KXB_EB%K.$L;5I)U#: MCH;-
:WZWJ_M<>^H8G!:6KX@>6>J7R2VMAXF?T$)%DJP]RG!7D5[M>(*[7W-1C7/L;HM9QC:.V X^7\T/9=W_(M#Z 3DUE.D6 MM7F6=_9[RI4FM1B -EGNL_@%3SA T$+0WB)H+[MF?
Q%HNUA=HZ@HB&2UL8@P M =NNVD@ZTIZ6ZBCZ<7.ZGU;O%354"QO?6^C!MQ5\J"^6KN=XY@$*DE"0A()D M_M;^#?=DFKQP^ VLG*L!-/>_@?D,X4W[T5%%YKN&K%JJ.&;D)K'3.(4@@1Z
M%RGL@M?400Z "!7"!9*>&/.2#VB6:=QYN(T%*$88=_^[M&,^4 &G 4;I@ M?CC(9 #[H,#KJ),_#$'C'Q\,&C-NG.!KG:73:-ONZTH!AS ?OI:*I+$!4]4 M0 Z "!7"!9H>./.:#5H;T^UC-^4Z8K6%@$'
/&#+I9*SVT/WER< M0N(+_C"HW3/9 M<4 MB,&AFK 0E5X34<11>(DV!"T$[16%A1> MCXYLUN8)5EE6M+EMED':MK LBR(/TJ
MQE[P^"$$+03M+8+VL@OW%X"6Y:N4T]@1&'J8#E9#KKT[3* T0%4)*$B"17)_*WZGV*V9S2^(98+ M CT\1W/>F&A6=@F;RK6RN@V'_4-IU4[F)C30 &@49H>&R(?(OP7IX-7(KRHM
M'(UGBHGR/J+V6H,I/AN+ /D@-P*\$@(B'R+_)A2(5R_VNLMZDN4W@AXS]?] M8X4O878ZYJ?I$9A+GIB V(?8OROL7_BHQ6NQ[Q+3V68U&/("[HJ87:N3%"K$ M /NG8QCSE=
1'+'P]"/UH$48^.'3QD.411B_P37G M@BMH+0Q_B\K!C@H[Z@T.J%=91I>CP'+U(."]]=QRTQ=SBVV4=$KPZ\,MTKP7 MG!UA,=]::7
M<7\UZGCCY4:95XZ.O$9Y"XD&ALA%'!AUTB7=L\/.1]BG3G/Y0X'JR@+5W/,U MW4=.W_^";?:%P',LK?!?:/K?!Z*Y_%4^'\QXE0WM%-Q=S[62 @#EYIF$(G57 M6_?I=M-636)BS]0U/NPF-,BD^?:**
'/UT/2@*21#]*X["+^Y:114_P2=HPJ M'30:1/;*<1E+U4Q &NF!?(J$-X_TH"DD8\UV&6WT5].&N;16RY[9$E&UX.# M=3"G%CMA74!:-I(8N$!O+ MZ.$Q(
V@TI2*3.GM=9IWZ>08GKYBZ(6J4W"_N^;-+U2$O'=') <9[4]"RXO(M;$MNJ&Z[XLV%VL#:]B4-["'/%(\$]^P%-U<@[B'N[Q'WEU4N7H1[?M3"^FQ=-&7\(!S[>\>> MB:=Y/A M&*)(4L\E'+KMZ)

L%H]K3&B6WKV5#D\!VE)#M$;*N]S+$DFQ9 MO MW_]B9BO* G5-I?Y%X__\!=-DPW::#-L.C<3WG?.AHI7.+#*S?JO!)#/K&QI_M.K/(S"]KUB6$ACZ>60>=Z&]U=_TXLF8-590M
PE"MAF5>#*1WQAL5O)Y5:*7 M/2TR6+6_'_2_!&5[@=J1"+V5FTBC7F.C2OE@_FME[K*.KKL,>$>P_SXAPO0 M$89(GZ]*_?MK[OF^SSX4@/H8L(@K0%P!_W?:AP)2'\^LF[L"9Z,N3US%K:7>
M2O9=:4BO]]A:! I9]9I;Q6/G+'*WY&&=/N$_ILG+ &R JA(785?QF5=A00 MH.]@YF#?RLM,A>B !P.:]/_]IW)7.HYK'U#W9F]'X-163;>O S_,[6N4 1;L M7GEPQOW7;F19Y8LDU;^I.XO?
I6RZ]CHY6#O'ZGT, ::/<>V M,KF)/!/ 1*[U*R(#P8#'E1[X0"S&!<+Y@.OE\TMY[&C:?19SWT[_.Q MVX\(%]?Z =='B[^7UD1;3H!E>RTYXC;,[%HLFI^E8Q.Y6ZW91K+*&%;Z D"*\ M18H+'E3YS"BQ)?
T?!"6V+#U!BS]'I<7I:YX(6QHB2%TG2?&:GBE%<24AJ,@ZZ#O0N46F#X;( ] M0DL0L#A;(N"!L6++_/L8*R[/1OZA?Z$H[M35X:5]V1D!"UUF@1$P;&T!LH9B-M3L$N.=ERE_)>#BC2OBF.PF1?
:3E>"RUR MU2H&$N['/R$NP(0/9<2DGC_Q.KZ8Z? QDES=ZTC;Z=[:KB[6$C^IQTRCE]MW M7.&R#D.QVQ#;PV2O,&F!">,NW&Q?SWOS'&4O,#[AS^++GR7QOB3Z7V0V+B2 MX_#LB'?
QNANX![D =RZ2XA1D%,1+E[E@TR+^S,*Z[@,7V"2=);9_V5?:,I=2 MVD]]#;X_O^UZ,EV&[868\ZCOK/8P;L[;I26<"]L/$DLXWM*IT89VN'&/H^%JN MQR>R-6$U+BNY*VG88Z[[G6XT&HA&8I?
+D)/)=/;]\E<4ZSX&2'PMGW55A#A_M0FP4TME4]K0>3NIQ*=C/!=OSX*]*$&*KSXT2=+@NU_EXZ.#'X\[\C@Z?ZW*; MN8[F),VZ3M=U6Y+SU597-B^<.F-62X5YT=K$) "LARLF;46&,P$AQ5:7R|
<(M5!!'XAD.(?.75'R@QTVW.PVE5LD/)O6AK(YBM=B4%K]?/OTDC$A-:FPT&ZO, M)^N"9,WE6&4&W"'7""*S'C80"#'W!_3X$)&Y]F-L51.F^PHB#%[V0#/?[_L3) M.MQV-,?*!4<+3=8-
,5=2PYF0M;F6#E=EB@Y394H=,=%4\T9':=GE* Y'D Z7 M#0=B-#E$GG@9#WANW?6]C%0G-FC12X&7^.5"6@\LL6)?>L..6]E&H_UA]T[7 MDZU:U)E9$;F'@PBLOPW' M'H^>MUW\1+
<)>!0&H;7>TAED]/GR$$1=Y%Q M)D?'$4.]"WGLQ\]1PR5(.I=G&5VX?]W'[I/NX]/%XM.HRN]^*R2+M,JIEW M*MEZ;OY]YOVZ]1X]4##M8\="*P4E,H^UDG5ZG8]_T+;2%KJLL?$,+'"\H$P M39-
]]OC-/#,U!6Q*>V\$?'<.*E/+N%^U".=69R MQ^\&[F>>]W2!5D4$-]MI8$"72[/$L!#.]U?]PL[/WH;BM9AZ%X>_.35D:@| M;_749<1PHF+>
[G5;B4)."L5,^M,*77RL:CK2&&@,CO(>#NI%S>ACWX%%.94)IMNT"E9]YEN[+A4(IY MZQ[2".\C\K@U<[V@B3C\T@9GQN+O(BO$]'7W0B]B+$29+T;L1! M$K%5-JR^$2F1BG;?&F:&Q8_
F^$H6G*63$[-ZN3.)T?I-364$R55'K98UE4FXX/,+$+GO)(\@?/E#^X M'_V4GU.3WP&4KV\=A23]JR[X',X>4U&U-IQVZY.F;HH.]?*-9*6H><%!"=A M"""<$2HA0[5F$:GZ&DL_+VFW<@E5C5[8])%
(SU,I83VUG3\L;_>'L,+%PY/A M))7LT^5UPDIPA2XHQS&L1"&L$!>%N"A$'D@LG,@#'T$>2-R<0#A1]?E6I78. M=P[,NHU\5..GDW6A,]TTS9ZZ+"4G6^_?1]VU)Z!]P'4M3'*!ZHK4-90"' M,@>HRP=
05GH>T1KAFK_&-;]..+Y,6,*^P(+5U*N%'Z&>6-I4Y1>F M,*?KG4X\UA/H9E:&*!!"U',D&HB$#XN,WL-$N1,7X!&@XN:2P5LO[G=$(7\) M)5Y]A>PF.4EF]Y(FL?
I2!NG\)+ZH8)0(0Y2XX%D'SXP01*=Y.3G1V6N2/R8U M?")D*77YG9%O),D5WRMG MOO^/#"=B=\,13@PFFC[JQ::(::.Q@5^@+^RS9040.!8>-7.\)@]O+)L6Q& M!HZX5G*FRT:CBLLM>_"%T<'.3(
-7S+.(!/OYHE-WW>*'V6W=\;(7)PT%=2Q M;SNH'78-X-)##?.KF/3*>ZR2N414;41$B8V)G42;7\MR1D"8A(Z2/I3*$3QZ M(VN[SO%C]K=.\.C]S*TY\4FVD@VR_;[J4]:EEPIA5;98KN!_25T>#5]]/L@
MX$25]*;-O1>HUS_^>?.R?VM_@50/PA6PX_'5@ M+30%>-K-&E#,H;%]X'R%2=8DI"C9#%V/EXRAI7/#NK7LL6%$-#(!EK]@B9!G-MO[6'6@"\ J:XADIDF<1.[\%.'PE0?2?
+?!2VZLK.53_,=L(U*1N=\,5@.*(% MZP50'"+G"C%;Q_,N[EOZ>N1L&%$;:#VJ]1?__[2 M*=/U5$F?E_NO94.3P':4D.T1LJ[W^L22;%F]48(U M$N5^M"6E>ZER9A4:.R-&"K82
M"W]L#2.I(THLG&#XPU;T/'A,?ZMM:\"1-0.HHFP9L)OL+2.?BPRCZZ]X+.(N MDVKFG4]VGIHOOQTTOCCU>X[^D0C/*HRZR=ZR5Y/J=\C!ZD42I;&AS;P!U\:B7#QTE3HB:M:.2@YA>8DVA3G&
<4=_MEDH)+@P$O*I%3EC5[DZ35P,SUU)&L@UO; Z0..%4M"2YF? QQ3H?@>)@]&>E)QL M_"O.5]E*,M=-1&.1(4(BM+<^$ TO!(N)W3+?27^Q2*BE;P\44[FQ^_8=C(
MGG/XR0)R(EGOWPER/R3B\L3X0 MXP^/_EC&M]?V:G_]=]\80F0G'#5XR*T0'O!_0 M0/[O/_WS[7CS5^=<7GO[%B!"$"!4T^WKP \(<8TSQ02[5QZQT#/1VW?G%?^3GEBF.H[9]]2=-=AB=
M,@O,4C&@O0;:@LQ6D^LHW+;_OX M!B]LGI* []"W-'C7#-_7 +T7>H)LV,'#QS#7\V1\FIF_7A=/9S07+W[M_RZX>-5L,F\>SVC(>G/Y]M!DWCR>T5RZUK3_
M>^#B1:K)M'D\HR'+S>5K9OMUWCR/2#OG&H *T0&*QY1DEUN8K-!].CZ9:JF-&5Q<67:]2]?$0B#0CE0N9^%07G,(X6\6O MA-_W.,T%Z!A+_2WSN#=?8+N'FI*7R3_=DV
_^+MO[@,4D4E]*LF$&(Z.,MD"M$ANB5PCN (.!P:\GTG8/#?93C]A4X?"YX=GIE6E++RRYCY'B@_DRH5N M6UY'K.Q,S*]B]4F[(.=#\3.K!@\.8!_5BV*M4+=HGF?992Y5:Z\L'&Q@N3(?
M"81YXDU]D-CXV][$R6)CQAQR1M<=IB?!!I..S@5FJ13. M'()*#9>-V=5L."*CI0H\]RH%8Q&*V.,"J9M'V/^H_2;]7+UX*0>]H/5PJY58BP.RQE,Z[$!^DCY1S+O
M[T#&>N5#!WTU[9,I[5I>)CL#:,CBU_BI27R^Z7EOC6K'D>$^7AT4N K(7]NSL@O+WP1&LGO M/"XYR?,IDA1GYI^A3^UA?M\'AFXHI8^%-:^*.C,/%2GMW"?2C%.C.WXW<#_M]S/+>
[HZ*S]9FK%XM-D4R[/Z9K]&&QF+WO=U?O0T%*S#R+T\;.BK(T'4NFM M$ZU93H-OY4A,/E?(C85]+\1BF5:4/SR.DN *63F)3LM_] PW 6-FK/,+#6W M)ZW$)%E:9ZM3I^$!0.1W
'!W(BYOFQY\BJE.*,VV7.!2,]>R7=EP*,?\=0\9 MA.>1=GWP;F=[09+L>;1DSXWE7<18B<3K;B1>Q%@]LMZ-S(L8*]$FW8LVB=@J M =;[T2>=.*SWK.>]3H7$63)VMFR(%)NEM;38:C(%-WAKT0
MAXK.10(QYK#>'G%35($CR&0^CZZW"3Y^!UH^?K6\$-D:"6(O)GH, M:@C2$->&J.)A1-UX/VI XF!$PA_;&B.@87?D0[K S[66FK.: 1T%7F*E".O MSLC&/O-L]9^&B_"SO]%,1XOZ\4\6*CI?0
CFX:\.]%Y8>IHS.PC[*P0GD<+ MFT0+3-*Q]!S2DD&G6USV0F%)\$B #UV21CGFB>7;X[6NU@/^4]P].3G[#E8P M9P*+]!!RBM5$NVX<.?.EO-BG@_9YD]45U9<0) 2_O'/)9.]SSR9?'NH\M5Z
MP'^;2'_#R559V3 !RSH"RM'4!B3IM=03JEE!6K:*0P0MT1__A$(\$6XBKI7KFX?7K"=%77#M)2;X"EX"X/Z3RE[:.3SS9N$S.73\.";$.GRK(E5@XD582;>63DGB".G9M!
[7];I@?/!G[@"!9!FIBSZG!,DYYAGZT M;P!"^D TMH@ZLA;8 3Y]9 XHY-/=C[B)7$/,.% M6#9DVEMW,VGJM;ZV%[^=V6-1@Y*D9L"G ' M4/AVVND+=1,\NU<>G"%#LYSE2IUM#S-?+3;(
+LI"RO98<.R)O-9XO:\EE49KK MF4*K)I08B331$$!/>0LSA1A<"+U<65-]ZEET:7CX46]_ZQ>\87CZ77S?RS76Q M$UZ]$[G?#2ZZ-:ZC,'I8._MW4!-1>EDS;37U29XMK:KC4F7HTAAJD%(Z%H:N
M#%%+$U?F\]L$P5,U\&:#](99CP3E^;]0DWBV2R]'I>792YX89"0+G/=-=TM MI<1U/ZB#3G;87'8PR.!D!A\-L!%R[O=U$QS^FVN7=V@^4+/?^L5O2]7^H4>C M*,[4U>&EZD?G@6^!)]YR-
W+DHKXDY"|W&9%A-LO):41!B5S3&KBW)#/.<'^/!Y M]@M\9!N?WT+P#5$8/24!WZ%O:?"N&:.O 'HO] 39\L.'CV&NY\GX-!E_O2ZX M>+UM8C2/9S2^K>]UO2ZX>#%I,F\>SVA\6S3Y>EUP\;K)9-
X|GM&0]>;R%8') MO'D\H_%KG>%K+C<7+C1,ILWC&0U9;BY?O]BO\^9Y1-HYUP!4B Y0+,UR1)7] M*!6 +R6ZYK?T.O?'BLCU:N#T!FZX+0;G*7$E9]92M5;]K.@Z8Q6CM8A@%"9I M=6C/5Z-
TR;@M>QR]$UVSX4".)D]EFV?P[CY!=P\UE"^2?[LF0)P_?Q=;1,(* M(QF,6*X/2RTM&N^5&A@@MI)]C"_3\#A>6I07U013<#AF_6FPYGT(F[$X]*T
M3RNBV&U%^Z4+;O%3E>%REFZPE@@6M8I9"W4;HQ!_@N>0X%PE".%<2.>H3*T MKY#B [ERV,J*K8C.O\1T/U4].WK(T80+;K&F_4EHT8OGD]);+W?;A9;6K54% M!!%8KAR-
!")A(E>^*@G^>!#AQ]K:!R]Z(;'QM[V]D\7&[4IL.E9IF9X$P]9D M3>?I=./<$L(/Q<9 +[?;6=);T6DF56U.UZ.&-O+P@X,^1C@0B1T6H"5B8^C MD-+E7\6/V"IIB5%W*HCI1E>?CN?KC="^<
2QECNBF$_7++$N-UO%^8#[M]/>_M]$92X0@;X/C/]F??76GQ$G H#;/K/>0GKYQ^5L(W7.[BB+?.6# 8FA/JBA M7ER5>N7S_8BA/JBA/A2B^FWIOW !1VZ_@..9N+TN5SV5U;0GZQ-
9GVX@__3[^C0=3^.FLYDR]#2B]U?OMM&QJM^7H/QN M:9G-C?0];T]U"Q1-0^3T$W)V0R]N]!Y]B*A-*LVT?].3,M6Q7-AS* M,7_=0Q;A>>1='[S;V5Z0)'P>*>%S8XD7,58B]
[H;F1"61IT:EXPL_Z"""+IW%O-9L.5P."JP4TW5*RR' MORO[EB_N#/]B3E7:#:#B7 X+4X7HMU=.;)=3$'H<1PN.1?@8Z2Z'.D&/(T:_MRL^)QN\ RM>W@1_B25/67?
YG+RF%H;SI#Q@67DMKI.2.R@T]9(@+Q&G,V-6UN[%$]U)"QA6&0RS\='B#PM9_B&LM-GP M<#A6N^8DF$OHM?!_,|X2&%90^3].X IQ48C8CU@X$?L]@-B/&#B!<*(Y\ZWF
M[!SN7$5AT\6DJ.8GP=)*RL6G@_P\-T3N'|*@?5]S_[[49UL2N@9O\]I(4!ZB> M!"U &<"AS-'J\@'0'-<"]CTDB9Y'@D-XY]]QS:\6CB\3EK-OL/PT]6KA1ZCG M16Q&+UO#NDAK]46>%N8"
$T*DY!D]K_U?I=>V^^(0?X2.R5 M':VSM74X-]K0Y=3<6":C\\8P(2"0"$.0(!!-)?WI;D\>VWOQR2&3T2+#XN1 M;^0DU^KK%C25EHNU.CI^@PVSE>&_]EOXZ$<"[^%(*3D&9&^^D-Z M2NR4
,I=R%Y/.-2'D+R^9QNII>:.1D!7D5]&.?+]C&0CR:SX7C;[_?CC@:E,_M_&8HP('!1$->M=_.,74T+O_#_&UF$5M06 MFU5/X=HPQ. 1?1D.L.PA?4E..W]@I*Q.\6/DML[XT.NSI@*ZMBU'=0.NP9P
M$;&&^55(>F4]YLM)UAX&IP,IP4UH6[*3U1P]1) 4_O'/85:5P-$#R6]]WRE^_ME.W>&]=10=E9X]+S15DF.9S@SSME3O)F:%=M@:SA(8FJ(0F@KH#1%L(]]255TE_MWX5N1!GY^.)?
W_<)D0P3(R!+QKU(C6_NSIY9:WQ>%U18N8EYL+_NT_(BF0*# M2#5=E:Q(]46]X\CAX<5__VENX":)_*_HI5?Z0MGK$0]LT_D-&.?:XU) I4D M4.]"ZDH.E4@N?2BYO"]-]]THO8;YP9./NU/L.[M]
+Z0#8>_#]R%I@!/MED# MBCDTM_]\+W&A=-16HE^5W'%5:5H*W>Y%ESTN@NB_4.2"E4&>&54>:ODC?MKC M&BH19!([O0<[?1_]9T@\U&H]BN[5L56/I=6Q9@I:0F\/2_T#$>1ALBU0K36
MY#/%%+$U?F&#P>!CQSOHFH+#F%B2+;LGM,+.!$3<.NVVZ[S# MEST!'QO^^ ?V6_3 &J@9L"C:%<4DV[+&S8;1,*[';POY8ODNJAO,(] MACJL'RG4.DXTU*!%?0N_A6:K2C5=/LZH/Y%X__\M7J=?_>]8/?
*@S/N<%5&F]@<_MM%.)R1SH6A^D!@NF_,?;[(#,98/A"*DW-\E5-P;3Z//>NC?YV.V'Q$L3O4#KH\47Z\B'3]P+*] MEAQO&T:-J,UI[4V'3BMC77$;V8D6%Q!2A'=(05#B@]3P@Z[$EATF*'$9/>N0
M3\V*I.;0HUNI>*T\3]0*ZZYP6<2H-)V1O)9;&VF^9BOUT'B6V^2P;X'.CH]% M'C'Z0<6;RG;/"JE4WYC,I$_SXL/YX)$]7DZ5P5*#3['?DZ49;$L3[V@(2#0!(]A+A+UKQY9B!Y%[\#9S\) MC"17]SK*%
<=0VR75DJ;.[# ZYT1GVK^PPQ#KIFDKM9XGQ6_^[LYTP-])M$QR.N M41:#B\8"!OZG0=#/XX,Q^Q<6 MK%,SV<('KL'U AF0:>]:BA80;] 9LJ%H\!)IM_C8/_X,A]W_*E([&]+W;_P MG]U?*SJ0+001HW?
&C;F.?X9:'")_#W M0'=_*__/O=(+P;S==%\&4LT4KF030H_5EOP'^+8]E1+Z<20CV3 M*I1:]5XXQ#(Q^IJOL=\FZK515#E%H691N%V765^.>^C_
MM(_78]BDI*GKLF7#0RN8*0K0S2)AJW3_MD.VEZ?EV.1P*FJ.)]G>YS" KT^ M%V]((.;H=)):Q&*@QQU7>>>]Y":]:"6VY&A;C@XCI79G,NHN]D@C]O[*6ID6 MM1H3'$YX-
C),J:'EN%"]IMC#*Y=*J^E*C6IC,F]6RGDCXZ97Y2&\,OS^RL2L M3Y?G45V@01N$]M76K&!7AKU0CWY_Y40/.FY_4^C2B9&>:(Y;:WCMLL<=7MF;
M!MUTISY717;5#&42&WLY15SO83NUN3#*BK.^.H*V.QUE6GP_T1;@E0?M#)8& MA<(PVL]\EE!:-I-C?EGH10ZOY'/]FFD&QW$QN.&:U;]B3'ASV8L>7JD895T) M\5P3C];8;8?
E5'-67D+_^.#*Q$@UZ4AA'!'S'!UCS&#F'8>CR="EQ;]5G=-MQ)HJG6*WYZE5VOBY07OJZ&#DV\N((\$W4LK0.%RJ,NF[]TYC08YC#N\:5DE/I MEBNB)(<+KIB)9^U.%]Z5/;QTI]="=6-
"+VEMK@[4-E?3V>FRQOPQ$U:L+TY-ME[&DO!,9__VP[KDFM$X\GE/)615=C6(X/*+U/<0MWT-M\W1K&LU;E9G\)$W8@".C&DG7XHOTT,I/TM.BQQ"QU;IO#V$D<'BI&BN/)C33
MM"9N7AQV^4R6IVNP 4?&U1EETN-E,4Q+Z_9X]N65]6 X@9>&=AA?$P/G"((MB9H57952XF;<;P@P.C]\5&NQ.;[@"P]+^4D,&.7Y36W[+%'1]O0+V7GX=6B M2X/"NE:
(UI/C_A!.Z2,C59=D..K*,"C-E<)2AB@02XW@I4=&]]*/C8."4UB) M6].O\NVB9KGR8GF97O'IS'@S',!+CXP6LZFN2ZMX/BHF MX@"D,YM[0]3/VF#'IA.0LK(4V#:6:^ (#TXYG0[$0]]E%":BY
M<%W1NZL]#SOKR._"=S1+U6-BC KY9FZ9O!5/KV_S9T9&!7O8BY8IUUEYZ6#:=2 M&KB=2!->>F1@O>::D8+#*BTF!F9LHUKV:_!G0>C(P+:K<KDQO4%[;YSBAB6
M&JR6AF!]9&!=A6N%VG;O+VKK93YF=X['$E_+O+TT.DD:KD9NO)_H<X6-M-M;D$($..&(#["(E+5+32%&;QO@0R&E$UWV...#.RTKQOI\4U138$IM%AO!*L M].KHU/9#S,HUIY&F8?
0DN=&K.L(V+'!UEH_%>#]B.B(=7'*Z&8!%O<*!15)K/&6>TR"0R]3(6 MGOS"FQD<+7*C9&XBRP6QGJH-I1)3[86/#&QCG5]U^U;E3O-F0R]G@D*&M9>] M)\&!C2EF4TO.E+ 8A#XE(PT&$2TQ1)
<>.#@Y-:T"LY)SQ&FG59Q%8M%T)XOO M>N#AN.U!K%C-YYH3U]CHQ:&9"0*FL*U'S,4]Y$5]IC*YB58MEZS8/")S(7C7 M(^;B%'HI>SBK3B0TO/6*$
M.7885$,QNB^RBVIKO)H4QR%H+N$C1CA:%M2%O&0Q$ACP2L%16FPE"H?@B!$Z MS=PPGI3+&G0+2YFX/=#']/1&PT0Z7W3TV[V8@^$53Q47*)+#^RU M:,=B]>F\MIBD(7RH-
>1F!&$#CACAK+>HCV8YSL:F'3EF3YE0].JNG1W5\P\ MOE S'INLH'AC9H-?NQ_VPQG$9&@O9#!2F*QX)\8W.0RT#VDIO]HO]=7LWQ@N% M3I-S1]B?_*<5@_9(@+W[F_">
]U<[CBWW>]!1*S_\EBF)>R$W][6[KM#7T@ M]VU3=YWW],'-$B],%Q(N>S3CGZ4EV]_LIV5ER+C<9ER8GQQ/QL5_X_*[>F%D M7-B.D7$&..;[<:%_F$R.!<;F"]N=_RM?
-S'G1#Y71_T#SL@\A.E/8]L?Z3P MUL;CO?;!'UU%2O2[5BE__/=@W"N,ZU$[_WX_PC^]V3/@GS;^7'S&S M%86U%==0'T5^DU;[P[XL:0;@BO#SD4V)A@K4#W?FONU=W\W3[X+50T^[VW;*
MR_1C5O]&.8G<[#GX)&FWQFWNO_C^KTQ\0>"V0>-X+F3Z>&>/PI+UL"]7AC6A/ M$Q%=:8/HY]3OK0%?%&\X;A;_X^A<[OH,Y6K2N/%N/U']5+DC!M>ZP M [=?
]O:^7TFB8ID#S2F8MGUDDQ>(]X$QS5KKB58>*<5VHS-9UH<1]#@D%63X0 MINDC.[S(U"=3_Q*E>><^Z'|N1_J93HYL,C7VCK-U[HJ/2B6APGS^QL]/YW[M;FW5'J>=62"FLV')"H6]Q6H-
[3W@X=QG QQ]:'?G63P\O"'T.?I-05$$$#)1E5"5ZJ_(B/N.:Z&TSUBY'=>.2\!1_Q M?C_8'\965\$'D!E$9A!A)WS,3N!B#;]]VR28P=59P_X5!?TR2IZ:\'TV^_2 MMCQ3V'*9]92$+M>C+?
8GLV"HPMY4/L9C9*/A4.9IB?0:.57-5@WZ\,>WC# M(Q^($1]#X,$EO_."?C,KX&"+E$3&I+_"@Z2232S>BPL!P;2P$" O_CGVC@ M^'!#\5MG.8R[?Z@6_PHJ/ AY%[6 M!]M'A_(@^X(-H:&
(Z@[7Z@X&L78U.9.FS(Q9KIB56]>KO0ARPYA E#FUVS G! M#X(O1'SB5X"YK$_W98"Q%D/+:]M65,SG':7 !I7^L+_LX=H73" 692[EUQG8 MAZN@A_OA[V;Z580:4<2C=A%Y[=>WMRS'BR()>07C?
0ZGA3.65.!5,V"D"V M-0QV<3WX][21T#1%GFKHHD=2P1A;13F&HVA8Z!">M#K"@5H)DK(+X(+A/RZ M9T?I>\ 0 ZO&++Y8TI'\:.195Z5H2%E6>U'/6^+'")P##,Y!@N!P^A6]M \/V M]#"P0C^?
7>9,PC ?!*<^0U/"=/G \<(G^<8AUJ]/1@X_]GTTBX'W81,B[+0 MXPK2NFP";0$U#$$]RQ\[HI ^@^.&0)Q0K:!!$+NNDG0PB8:&0RG)NPYG44TQ" M=<9,(U.N]F%>7\9$3@"1AV.QD!
+P1&W9>\8#ALHKH4%TY2\D#4=5?.,PJ$(MH@M(_$KBUR?CM="H,^SSE*(AED^8FT=P"I*#(!?UC)AMY2E3*L.%[*TK!G; M[5D?'K@I*0U0'A>ZXXE;2/3BX6S.2'H'E?!(W!BE+Y;T\HM/?:K>P
L"Z@O MF[+D%>%Q2 Q&>!Q?H>VE5>,>!GC')3?DE>@!0!P88* Y1]5R>7TNIY.F&+> M!+UDTQUTH_4E.ML)2(<%D?ZHN(ML#9%(Y3?M#C1Y3KE,]W?L]421@1/LL2%3T"$9R"
[4"E&3^/ME3W&;3-4\V!I M(=-7H2]E(\?*1_(O"OI?.@5L1W:@MX6]+'3]IKL9OH^/B5[_D$2]@R_P2X MEW774/;!]M2C90.E(^SR "M*:O O1 P7GR4F!B,MT]S:(5K*KUNZLLPL%'%<
M10>80_X]MXPG.X.%5UDMC(KN;8+7:R]9%!CI:N$QW+'O8W(JP9_0/"$MV7^[25P ! M!%>="AB'&"E8T59=NA]I)3<8%!Y*^;P:|5+<2D>]28V KN)* M"9<0DI.(E$2D]T!U^0Y?+UQ705]C
OXIT]K#!,%0*ZZEC&04I0XPUF8&.&RE MN4=@EQ,K16TSZI0=ZW9Y:$H%#ISH<>$D1_&,0&:N8(K1B"&0,Q=D%Z^PY@+ MEV@X#\:L)J'58,&HA0D?
8<=VA8EF@@'+U<"M3'KES%,J%!JWO9 M3OM*+AT!UV<*?6].A?DP57#QFE=X9]?@O#X2_7Z.EK1<2:_3(^H7(Y.Z.Z
M5>6#$"UOX7>.#H0CER\Y2@#BF0#B]MR8#Q'BXL6OOH\0"7XV2FYR3G@R'7>* M&:IA]5:.$B&$YT]OS.6]+?@E)#D]P_@72C'^C85EKX[6?U3-GIGP)^1P#;05_MT8D]YJ,Q0+'W/8,D*5ZQ?
&YF3; M_"N+*3;N1&$XVV)>Z+$_.-X(Q/NL6/K_K3>7\G0\V':K(4FS'"W66^-F&K MH4AAU>J-BITAPAP>Z52?5$VFC&1CB'9:GOU XB='C2<+B&_.F'VO \[=#<3T MG_T;\]%G=7V[YSEB)][2
8*B6"ZN$>4_"]@.90$%: M4DHN$&0\89O@,.0AU M<7/]8E>.) F_\T:6TS(;B&A]H((T$T^5N1%Z8>#7 8X<5HPB!09"%2(!\2V7I2K^&%HXB5/DNC3*B&XX.-&X7&B]+&-HX7_\
M$V,.=]3>M_+G>Q[:3%Y?PETC"/J,H=O-60L?\KC7]KMV]%CO]O1Q2!S),75> M3G;G8MT<3PN-3I5AZ2%L(?*VV"[WP@N%RX9TK'A\!P:_]]&\!81)2AM '=_MPL3M.+%<33UKFD^$J
H:G.=WN)/A)EUT@BAT2B#XQQ>5#3+VVLX5AH#P#J!7& M\,6_]0^3YNULOI6H\V5_S$\R;;%!&ZU8%,(KXYT]._)/*&5,T(6@"Z&YGH#F M^@!<#LZ],[EJ,&5PK.C.>R[,J^<2PGR(,_6Y;$P@^G!
[V][@H>F:C %$ V=W MTPAJ0L0P+1580>_B7\QL1=FFKJG4OVC\WQ !Z-9NVU_W!6=FFW6^NLPF5^)A8QT] M=0'V)*2Y;'Z^XXQ%RRS1B?>S"OS MH:E I?IKRMSU-H7Z9G$1AX]$S]=&S@2M?
!Q;^1B_GX[7@XB2@(!2V>)?"W9 M2%WR&G]_0.JOPS6D]IF=#9H,'5P[[?"5]J*"<-O7*\]O ?H4J9"$V0BR.0;_MSH] DW^54::/]$TR3NB!CV(H@H$4$0T/&5R(&@SFW\OG.B#K-
NAH]IP;@R65>L4;D;G!'PRI" M'>@,AM@_1Y]P3LWC<42[D]%(?'Q7\?$=],' V:*OKB=WOHEI=_IAPQ24N:M9 MX,OQA8["6&]684:]-ZJG.DBTDIZU52T#0@L\
[H\0,YZP]S]_BF]/"R*K1[=M'3EAU6Q,ET6&P,!=1]Q)V$466M MRY?K>^]0P#$#]2)#O'DND*E?(R)\LEJOCD*A5E[4*]NLD>-ZB45XB%JRG' MH@]_2OI)!,H153,Z%=W$%?R\';F8RR(1((D GX57N4-
,QJY75Q[@.EO95W@X M L!!KC*I_CH2IK71F9GDFOIZ<2R%_+17,G%+,G$$,@YE%)ICO$F&L+U$_MF]S"%^NNOO8E;9E+&HEYNYWD!80ON" ?SS]6D973/+]=!ND]?MR30\>3;=RY
M.;'VU0YX-!%2#W3DC,XH S5.1 M8Q\5+GDT^@<=T;!MC\6-/U"Z*1N>SDH'9&<:B?((-72/3D;*M/8)\@*:U#6@ M &V!MI4<.]\&3Y.LVZ;K0L;5";YX(Y8;]$(>=C$@L$#E2@)Q00-0<"-5T M?
Q30E]!'SO!A5BHY6F^5S$>N-D,H?02&>/7ZUAUHR;R MF5HLV+MOS'I7Z(7"R$GC-GR,B*0(VOBD6QCP[[IOA^?^\$)BUR#X8N;N$ZP
M2R,=%Z3HK(K@'GI]?"CTY%]IF06F&OH9D65@UX\D"8A,>'+[L8?>Y^4^PH^ M]DM]41V-S,&$C<9E86T&^5X4XB./W+%P@(ZPA#$CI\$ 8LWMVH/X$'WKT,-&<-MI6>.F-9]9%U0DB^YZR.V
07G-!0BSL,'C[8_4]OC.C MPQB+HL0&^^U!L:ZK4A]Z?[@\,QOB VR,:)(D2',3UXY C4^IN/_S:PCCOGD M0I8F>:59=_CAA"^WEPAJH%L7Y@/ADY#FOIG#[1/Z'YD*_GT)D+W!]]!5>#']
M>6J@F\LMDSC0#-E0WGI^O_[WGSX)OQ]*#>,S3/:CSNY[?7+NGB%SALR9.U*+_MG772W\'AJUM@RK*Q6FD7A31-]RU_,F'M/-EN9'L=@XG@?>_62.YGTG0]M1046)0\M
+#VC'),'7:2L]).$;"\4A^(!(OK9?E@(0%F0! M!X M(*+/!01#^!R>$'<(0P]/MKT5R/=RS*7L'F$;.O-2';[LBIV]=X9FW;184_MRX.";0P;P)!^<+9[EN=]V4RUFI?
*FNG082;J+O1]CV.]HPW#1^M_$F0@R$!8 MMSORK]X%#:.R.E79:#4CSAY3*Y.]%]8"@ 1UGPY^&#$] OD&?T]O'B6NS M7\Q](M&K#Z+7.^@60]_=W!-
[003[MR!;HDOUH>XT$F)0K46RC6$]]8AR.+R MZW#=#81)_76"+;[I%C^R9;X#E\OZI-%D0JEL2+U68%;V(VV KB,_% M;>]%5L>G>_"0FY50Q2I0[6IF:RI)* E->T=4UV^0\#KE-4]#Y*[67Q,/#)*
MEZ9T]5.DU\-P;#0NZ'HB<&/\]9TOXA.5.RGX[@P%T36]X@#NO4S_H<"&8* M5VR;4=6>I.D\D*64UC;R @("KU!6Y%!#FC;W4]RBW;$(**Q%' Z-=&UIC(A MP>8#!IL^@TX_DE8^S!+
<(H&8P%!01TAP!%R[L[S4*%0+!8FOI585H28.K28$ M5UPT_HB+1<"$@ G1=/D#36Z1<_P<38*YZ40<]_HFG4B9\9=YD:MZ!*A"1;
MAYJG/5ZC#9ECV0+/G6I.:,1T%4T$0TCKTB]]3N+6N^@#PBC=1W#RY[V]_] M;%['D;YU&\]*EB4;ORQI?9W^^"I)Y!FS9#7K40%>M41I7\LFLT*M<[W&E,H LAXURE2B7#7]"]EFDT!"3U$QK]'H9&]C
[B$%9Q*7F6O4*"\;FG$X$40HY=S?^Z$]8,8LD56WS MLMCB.;YA-ZR4T:@B3$&YQ4-]/2DIM=?M"#9AU?P2)"?_=<3-YX'ZU[=?MP>1W870ED5(F0$KW)&UA9'VQ7OIL6].4ZJ^[/5LXD
2>I9/S$-=-]F!VX2=7TU X;WI0R?N_?Q->A M7-6I-W+2U#'SHTB!X]LCZ_@8ND<'8BQ'-FS2 "&E$KW_\+R-$_*+28]CQ_M0P$!?"(;Z]H.] M*RNPNN:D?D\&:%%GDL8944M&&NC MB@ *.9NA4"
;.B&>O2/N\"2C2GSD/0:H/H W 1".; ZH&1X:!$MZ3])PA[<$ M;<\NE0<]ANV%MIB=ZL10&+7HI\!*_7$GK6>$26[.#R-C!]!'5;P4:WF:X'$<MS>H9?:0VD]%]+XR/&PB%V0!
[9&,8@1D".X1%]!/.L+UV@E$Z]>DL)O\=E%$[=?\C#E)$?)\F6]J%@)+2K'1$KY(S+C:$$5I(G#JSX!']F!0L0=3(M3T"XF9'!#E:!R0R]1.RD1&UFUU8]
[Q&/%,=1V2;6D MZ28[C,XYT9GV;Q3.'\'O3".X&;.!TD[WUG9UL9;X23UF&]7*"MR!)S*W[@O#Z/K MA5C>N%]AT9O/DET,3]BV"4T'V/_]>_#OCSK\BC-9=V]\D75*U6Q%-VW7 MVNI(V!W]36F&-
XBP@\'Y[BC?!:3^SS$]?^Z2AW$3TW\FT[^_'9X7.%/;+Z3+ MZ9504?U32G4ME$YS1F#+K.#]$AKTB^]!?Z9Y0HAF@A;D&D/"O$#"!=[__N'! ! MEW&\8). 2GS1.*SNR#T3(-D8" @]&T?@!2Y^M>M/%/5O4(.
<<<$Z.!178B*-'1M6;]Y)$XP" MT#F*!3B;)SL-#Y(Z)=/ OI.F+*G#CB6M)&.K1RA+GS:0 /3^]"V&V(+>-\ M7/A53(7.(#*#?,3CW' */1]540.*.83.&/+.S %ES@!RL> RK*/=<1]LV\"O M44D-L-T/A\D-
[TM=DW&WD2)0]Q;BR]0]5"@/RCM, M**!9+V!$R!]I_;$IT*?%U[!X B)]]O4NFB&6MG).M]9 SYBM@:2LA?FMW4M MPS'"EQ!(>?A"YCI[$E N6,K\PIHR;+1XTIG%)*@NYY3*;&@DQC>#*H(5-MM-
!^BXR.XV5QJ%98>%O*31#<=<$* CI7]3 #GMA7$PJ%(C&3I ?$*0@2]&$ MI-IYCW\SBHIIDD_AE5%'IQ)#.+&OZ5;0].T4=L== OAAV[MC^PPHHX@X\ ! M2=@-%L"'OU"E1!$T*W2G4
M(U0#__U:FW3_,&1)X[^O%&OK>_,$ 4;;'[%_ZSNY>B]E"$V2T?>!+12ET M[]WTH/_O191Z"D@=G=ORG('AA-YW_3_L]_VU_D.5S=M'IM2E_MO=2V0UD\ M@8<@V+>/G*_C<7[*^E-?
VSGF/_0SM2K:^>]F>A7J!@O 0"O]?:N]GU!L' M73F55\8]#MOB15_'_^?7]L]VG^')_Q*AZ<7ZORR4M<6-W]S7WQN#CF!?+_M_$1>_13^NGTQCOD9"5]HI-Z!-K.'0S(ULI
7\]]&.7'4.M'/_&%_,]9I_;'UN:]2+THU!]I;$DH):)"(4!E2XF?E%!*M4G4I7L\FLT*M<[W&E,H LAUXE2B7*7]FDT!"3U$OKJ'H9=D MR*X*ES/U[^NU[SO(>+@X
D2A)/AU>:V$^3UPI%_"!5_Y"UU!_3^* MC7W_Y]]NI]&Y.O][]+S,2?23]7>32\;^;0DN84S%.C;J1X8N-P>IW3*5?:U! MUQOA6;3GZ9:<*>OXY1R._M$2]D:RH:VP3=*O"R=\!?!4/<,67YM9/UE*4V^
MU%*#5]?AZ&L#Z#P9C@"7;_= NIP*O)^B.L!&QW7\6'5V.?O]R0P=[M"OJA(M4Y%KM9>S=,] "EZHHADNC Z<3Z[KH!L\6PV^@]GK$O M>(8&T\M ,C^I_?Y"

/728]3>N&+COM"@>G(IV8$#4A[$71LZ!K:-AV#M_7LX M#(-4K\]EZ(XP26STN;= MDOW^6^0_8(K,[#03P=?>T_'9HZ&#_<5&]M=;_V"L>6%EI%WWNZ1=Z[#KYP7
M]PEXAI4UE)_47\BU12C)TO]->.YP /_*_'?W\<$?O_EV"=Y_8KK6[A/3VGWH-MVMO/_J8TZ&=3?=F84",X!Y#SO?7#]>7(M $ULS3X!!FT[NU6NS7Z$]1.+HD?OOBS[8
MM>HGA4*";0_LSI1W(E@9@$^_C]IQ^8"TT!7[OF#!8@'"N]:ZLVUYA<=.: M(:.$0,<%Q/.1/M%R(8;:0X&^$\U@Q)EV\%_4X3K%?0]&L! I@) @!)TN2]/ MY0#^.@7M$J*GU\9=JYG(?
VW45_#5UI0*\]!&JZZBN-%,A.)=G6V@GVXQNWV M,AY\][(1^GO[$SM V?("?NZ]SQ0&#FO8V=8$.'N7H*\<.*$O'-VDLLYK@W1@ MX*%JTR-XSK [L!51L &PAR$DHU^\?C-IA%N4;LK&
ICZSQL\NRR\Q65;L\N# M?:R%B_KBB/"20:1%M@?(9ZXG!AAEBV(4C W&B7K%<'0"LMG03S0A^C#3)+M"@C M;)!^UG]20P!12T:7PH>"&:(/]IZ^13N4AKBTMI0:B\H"5ZVFN;ABZ<-&@T
M<*L0B*)/+3!TH6-HPH?+KC."8($DR=L_W7YE>^CQAO3 0*!.?T]MX$U57^F# MD;Q ^. 0?0"@%7B! 8QC=)U"XV^AV^.G[Z"_+^N(T?4:[5@0 3P&UO9NA6\# M7OS&F:B1YZ1:OF0ZG6-
QV7E!87.F&;"M$,=T_8UEJ>B,7@\:+Z=C?H&V@6\ M!N$5@%T'@U8=*[NW=>NWWG\VS&T7=VQ]_:_H7Z!7SKO!_3HV+UVX%16-38# MM'-
NKVW>8H'"X.WS8.N\U4)1++RP(0N!EF?!47Y]$604,C60-0Q_V>ZEH$F_M(L!/]K@;;[";_+#=LH.?BO@U38$&:L&>L%T;30\-1>&PC^Q7MW_QY%_TR@9<_MMBAXTRF%XR%\-?
IA#9"%;/QGWCZZ;2V1,N+D*?_X3,HX4Q# %RQDW7WY MBYW2_"7'2'D+XP!8Z-UQM23OS_!KH]\%;UT#S; AT$^]T6&I]DN-7V[PAW^ MV>X92%X![^]=MK=M$5T[X66;.^BK5[-F\L[NW@I]
FGLE?A:3>DSLMHP:F! M/14%QX^>T/[UKW"+7%WW.,UZE\TMG!>>KG7=W?W'C\P4=%VFS(0-DTU MVT8CN4/2NIAX=?.2P')DS=BOOXUO@%KUIG]W-Q5PAZ'#%K?=;QAP)AR?82_O
M@8<)+!J-KBEYHPH!.9[K_S:0;"#S;GF.>OCWS@HQV\5^C1S)?2SN0UP$ MB]VTPA-A[V70G/=X;14&O-O9,I4G %^YWQ?(7&-'ZD!&GMM/RC,&@T7CS6#_M9MFP86MU%;80;>O
W0/_9NP:7KX1\]U/[V)_^G1U5/YMMO=N3SX+N7CE8]ZIB?T&NNE\]H]?@TIBT/.9#CUUV>_&3XUH# MB%F$LST+L1;A/G)951/[:7NNZ]ONOZK_^I[HW,*#O!_GF>2Q$Z[@FA+N';!>E0@-I1]-
H15GT!D$?;E4(+ M7A,O>$4@(TS"2\%?#>@T*524I?_^17UP#<1[=$8%#+![W(+_N]L?87S(O3X\2 M]6B:(R4 M3O!B#SE]#?]EH>K"._J(4Z() 9^/%-\$S97=O)$1"R^7NWCM5@ M_S;?=\
(0M$4OP!VQEZ6>A0:0^RV37@7O+;%(J\]?M@$/1]#7E0AVH9>&]M MO[ZU_?K6G[4,$O);]<-VRYX$/A.^$M_BZYVBMV7WP9C7LFZX#GP4[Y/79 M^PL!"C_PT@9#/8 /'4:W0$@Z<_LZAD
$PJC%Z..!AA08%)7>^]H79SK>L%9 MB@EO(1:'!Y[#\=(]>.6447D'=*+X3MA_1O/SOO3 ?B/^!34?-F]&'$ 'QOI> M]_=L&:.V:[>V]PK8]SO&N_8!#'0@Q"WB.T!(PI M)H1,RT).I3?06V_\#5)>[.
[[8=OF(S,?V?$4O?4;X!4L070H,DK+7.S<'MLV MH=4A^0XH7B-5+:U+WW@)=[+KQK_^C%PP!B\(3O?L+U K93^]@=1B<76C/M'?# ,P*36&PFL' R6O3;_8[6-Y&:3_+6V"N\V7B;UW[(_2_(+SC
(9;YEXN M.!L\?(PD7P:-5\XM!G^W7E2,G]NNX3]XF2W5N:<\Q_]VMRD4 HQ'/8=]H/'-OEWK&O**2GA1>1TZFHIW \G>E2R&?A?/%6*^_Q9YB<+#)"%.]B_Q]1^MXH0]8Z?
I#H06+:_>*K[@B^UZ,)MFNIC24P"\UT M;7V 7!ZX7GL+&[64428$18$+6=,Q+)RV>,+%&][#P>VS8$!O[RX^LGY?RF-E M[\!C]3UA5X+=UP$.);X,BC]HN_>=DW2M_;3K-
I<2>,/E>SD5^[WG^9**M@%V M#C%EA!.P6Y9[1\E_EKP]D>D.P*@3WD?WZ"ST#.%[1NTC)OV%QZ^+B?>I(2SV ML=TI%H7@K!.;O)MO8B/]C&=6P4L,;9?:8"0KAW&8;@W5^^ZCA?
2)1=RTZ)UM[%:1%$0\ A M1=/ N__>P&[YE5>+WS*2^W?6]IIW]K"?:-[=&/$=AKUE,SQ*#T[TOC]>2.\3M/K;(X,][E7>6B_NQ>T3]\1>6S8%YZ^]
MG+N70'Y]?*/$O0>.VW=5MVW4UVAFPI;]X3*VG?,A%ZS8>_7=]R$\@&_\]?MQ M/RGQ]Y3NOE!/PQP9C+K1G=^;2^!%IK)_/P0I:'C1,=AHC+R5]XT5O"["IFOY
MA28Z,D/.MTOHVHV%B/;B&'F&]#&:Q0*? =@^4X5=.7P@Q@ZI(MPQI'J]\G.$ M>F=0L5<2=PLN-.VX]PW*O.1?0,2T9E%8%0-7/A-:CJYYZXTWO5$ L5M%'C1 M$*Z)GK3K,"TS
"J2D06\E=U3K9D6#(R_V=YO8>>J6EA90STCG<@X_G.V];@ M-1HC&DK.;WG?O:9H@^W74P-0/+W)'3DPCK<1:WW *,?>I;L0VGW01WM-1\>5 M!2@#.)ZG,(#F_TC>*T\"("""TU-N$Z-[8G
FZ[P;H2521XVO^"MURW[SM0 M0.![CZ&39]O;/!_BL0KWA;Z.%]PNYL;?HB)9]K/[X M-.]U*CS&K@B/!!=/Q\47>M@XV'?Z0!V/#'BTG0LSPMNZ^'N0^,><6]:.R7_U]' M+4$BMO?
W"LXNS48;3N=X/EK9/N@UWG^=@O#KW9I]]?.W&] WHAXXU>INWX9/ M!9YV:F?'T+(IP\6+"U+);D%ZBXTOF(US8;M09P8<3UH'O2Z 1;4RO ((!)XF
M>*'!4=\2YZ\#$."SRW-7\17;#A4$]BO83T:4+8!SWJ+S5-7QO"D.3]AQU+"_MS_+T=X.N[?0H%.:545=XJEWDX+X:P6RKM$<9.!WL2Q^/MAEL_?RNF^T5ULI_M%98M)^#DQD L(*65_BH4%!';-
(2FJ6XJ/G[@(/M8*# M/6X>M)QWI;M9S/7]1/I_WA%SOSZYP0OM_>TK*[I-S2!"XM0=VI?>R_ZVG2CJM,8OA\H MM,U%00Z8UV"0[]I)+&QT<^1!(2!VMZX]WAJ&ZTM IW;KZ[XRU5C-]?K'R*-$
MN\6V5)0WCD_PC7$DH=@;TG;_RL;X;J EG.LVDUJ.G[X59(M?>$;&)VS0Z;"7R MB_^T#/D/"UE_E]OV+"RI6T-KA..U)"ZW+_KI+;;R[7=-0B9MR,0$?*<_+]%0 ###)8?H&C2G1!P/+?
5=O40S*Z\BVH.R2BZ]. Y:"6C) MOFS9T^25Y0OE3P=E@2XU:-LTAQU@JF7TFD6">OC$:)KY);&P7]16R%O9-R\PS M]J4#H6CU"BD*08,UFKU]1=PE*I5]KDN3,GE7#_=#Y],9^O04YPE#UK2+UO*
M"WU0*0;"2M&8_K 9ASM737]@9>;MN\C".Y5*>>.!(-ID(PYK<91/X=H)XV=3> M48TF-^]P(D9Q^[HL!#2%]]2"BK]L.2LTUPI_B!+'7*V2L5%U*_$P4>ELRPTN M-
KLSJ,/#]YV:6W.2]F:\@2TS@U^0PMY).L.;;D^ZS407>W8'5@K+#G[@=7C9 M9>TQ7I3->ECL2%[5Z(&6F<&STZZ(1VR_+3848D.X^[?2[!E=O#X6K&WAWTP M5$ARVMZ/Y8:FJI9:S
YIF%"CMJ[6*'$S#)E2+^XP+9Y7F6S+8+TM2! =H$6[M7NMN]@5RNZY:H&5FW%6S5M@T-O9*D?>86QV*C:(-)3)#KZT;0^#9]U15SJN M;([%_6%.6O"9F<'30[^R;VA%3I$WI1T6CL1M=PE;9@
M;PTZ+,&K:'9(K01H,+U8NTK'EY<3N8L#.[H']@Z9EO)@OYM&V.3!A:K4L]62 MU.=5V#(S^*,AM-VIM0]%;-(:M39C8 TW$] R,_A@YXI#LL_T'=D954VB5NX_MUK!E=O KC+K6]!E=O <07&'L#
MX"81,':9<[MJH]<2 M>'9,=B%HS.KF&A"]YS>D?04/Y"T@$B+;=%2<1LUFF0X"]9 M;=HF]D;'IHHQWM K8]%DUF;"%A 9E6VJ#VIU;]H3!,5LU&:[\NH0X_"I9S#*
MU21YWHE83_'V^"9V,MZ83BB)]1F/ M):P+%^O GZ5XQ4)3AVE>$V!0@U&\W+KS8,[O=XJ/5+$W?%6;@7LD(1T(WM* M)/5RI\][,";D(0TL?MSJM[4@4*WE85/?,G/-
Z12:5LFHM:Q2+WEP1EOCOIBS M,\9@+NE'>V*#8]K$'!3FZZXTX&]POH3)863,=E56!$0A<2X (,[VKCICOYM' M^$9F;&-NJM75MMUW)%$QFCC%ZUS'>@L=>S%CWM(K^='!(W"/<6>[FK3"=
[W>_M#_DYE:8U6A\/>]WW"R]!;X_CSK[M>H@@%.>C'\LXY\\^OKT1S7+O1XB\D\#O T>M*<'7'X<:FED@;F#"4=.3X,O M>WRVH47;OV ,R->W.'20]85IO*Z914Q[;^97QLFMF-I#LK]KG3R;!:'?
E7!M MUG?&]5Y7*[5Z5SID>.)7>KH;OUA>X%/PV\E[E[K:H.?.U=;A^?7^AZ>=@LZN M4X>@#T_NHJ>N].RN_BLYS(*[M]Z>AIQ'-'/U=J@BW=%YK5"(T\#$^>#R]O MS@$2[]?
D_G<,9@/_>G1$0B+^H0/PA/9GO@EM%OI0;Z[L^+O(N=Y3U_.?YI0O M%I @;D 0^!U+(D'<@"#8NP)"Q"T(E'3C0@"4=.-"_)1TXT(@K@C7RVIB02! MJ.GO$@2BIAL1!+*:;D00B)N1!"
(FBXKB%^LJ_M#7I-;C9I=GTO1\$:U&U^G MY3>9A/O"J#/L\ &CZF:[M:$XX"/U%8AEGDN^PN:74937M];$WY6)K2 MAF>DKR@*HM.:I=-?B=X].RU/J>"]@'Z[P-WE[O6V[]:6Q"+
(!;Y"1,Y/8OK::8173?-YPF!KC'JGQ_CF5P' MF<#;KQ<%OSO/OKVZ_-%HCN /QL"TR!+;#AQW"]WV@/-&Q*_M-E$/G.PWH%GSGJ67*PGTV2H,AEE6#Z M7'_.L0?'+#CS[;)&,M5]
[)WL3'JV65L>!'.*/3]]D*T=$QF7G3#T/^]<# M_UC-4H;YY4X@33?S#]>NJ2V/B5KT";8OUB/-&=4XAHVCYE H\RJM4E^^<7FB M@)^Y6(W@CN".X'Z9]!YO#/'!L_'^R_G.WACO4[D\
(@5*>*,24/7NDL.$[0TDR0) $_F"SCU"N__MWA'F"Z<%?TI#_OWDX_X/J8R'+)+8I"H+MX6QWP:!=FP:6^?"* M>0:8-D6:O9YI@_"\/[)\/Z'>4FOB_?6LCSR%N%,=Z2X5QHZ=05W;(CW8HIW M%F?
R=.%*>$>GY COGPGOE\FJ>UV\^O*Y]3?KOL)IX(NMTOI4E!:& [OSQ_6= M)?/D-5T7".\(]Y\[W^8]?VZ>%\5_5)SL6NO%0GGHTI'L8QP O$.W1;I D_M MV5>/(C]*<$6:C/G[H=7(^8]=-M62&V6?["?
@GR%WCL;/;M,WPE3:M;GFVW%@J!,9T>+VK>=-X#7;2^?,/O:!H=_MJB!<(US_$]Y V?]P#5S3B;S]IMCB5!&8*,BQ;TEQ?THAX/HYC5R4R WQ6>[>7W:EI^YK2%T
M.F%/&S3[2EOIZR9Z8[@P=]1O>O$>(1 MXC_L_>OO[(XDF>6P/W9P0V-F"V_O M_-IU#>).W(7MDT*EW9AL\$Y%(NK5L3#K5WLJ@:_+V CN".ZW M=<<+5=Q,MPTN^626$GACNY?([@CN-
_>O+P'VO"/OM/B$4<3\]5@>O56Z1 M7@IW=/T:P1W!_6;N7U\&[LF8]\S%R*CBLK1,%@N W.Y#'L+]T]V^/OHH:BL] M,#US%6GNO8-B'OA>3@O#V#-A>;.5Z'T(AAA^1=[8WR>P#\Q6-
QC$A/0/Z=\' MU;^_]/P9Z=^Z!_B/Z1_[O1$?!-'D0^D!9LY?0^.]S(%=00Z8OE%@Z_#2 M8 B_1#OX.^_@W[GD\1OO\&^GP/[^_=_^3BOU]\;0]V4YA"QA?_&\LXC. 6
M^(P_(/82;K'9D7OI]>\]5XR%RV%5PDR/=PCJ#OUSS-&<[35.LPUBI:.?]N2 ZK/35\4(9\0?]2WP1R_M>\CX7LR13+9=H;T(/=P>FV/6"6;O>M,#S.%]^<.1>8(H(J.#0E3N<+
[&OI6#_6R>6/HZNOG'&<1N0X M_2372"Y-?)_N+LFMA5C_("G^]VCN#+DM1I6BQU1W-4?6 9^OZ\IL.TU4@C]% M6;,4E^;+ MU)4RS?^E!_;OC0^$_5OUB[PM]CT^H$F].&F)#3O:DMM;-
ZQM4^P? [!9II"G MKND10=A'V/^LV'^/0EB_@/T6X^W-$:L+N#TPC%G-]R$/LGZ*Q.9S)4^3E M?1JW%*ER-I/U4Z<'\OV^K>_W\Z32N+V1WDIB_GPMQ N($Q
GO5MCK^YRP,C6Y5+%]R_'"GLJ5NLJ@,^!!3CC6]KI2 MP!FR$Q GW,!(;XP3WK0W%*!5[%6O'P5R[VS_9T6?]O,1B\EPA,JNM>0P_M"FNKLCF+^)71T@+'3(4G;F+0/JG4X\";#,$7PH
]9]]&@1:&E<4AF84ENU0 M=_TP#LP!Z%S]77GI$*:A+B1W*R6)R@@"8;-/@HU?;J;_9 M\25G OU<@VY'06Q>;"%(?WU;_NV%,ZWX /RV'YE'?S)UEWNY?T+5(O'_\!4Y_8GXS[_R M.
<#5^@+6R7!CP\OI[_W]7^PAHYR^CA9F3O"] ?QZH86YE5^S/<!T;"TR1T!\KFTE)X6!+9IY+0H-]?L M(+?5W-B\\YPWP33<!?6D#-CE?L@&Z%9!B'Z2[!Y]!_N0;T-H>+C[L'B@:T M%_P&G^?
Y8$TZI/DGPBCGS].WVRL#,G,.4U632=CFPP)EZ!/H.7]'!J>NS%QR;' MU\&2@H&Y,%>AO37O_^R?\!7_.O6A&YB>'7O'=QL 9T#]T?'UCX.%>W&!VS8 M%,P,6'C]$7BB"\8)A&,#SH"W%.]?
$(CV.OT+]]$JPJY9F MF1A4W5./9;^N;D2[(T9ACG>\R5'49'4GM06+G$WROL$WU.WWB<&-6ZD%: MX>6)PC^?(3+H,-TTPM<&TX%_!O<@;HX-U3MGT'_#_Y6^J,/KN"G<7[F;7B
M5JBH"E0(BWP,;,R1304(!,H:7QLB?E/:G142^!ZJ^?8O*(N],W#P!]HI_O M"]S[>4PS!C/_"5\@^3>16^(_#!;_V "JD6YD#%:PIMW_"_ZY?YKN@EF%>['%_MZ94/^RKXZM/,&\?
_<;GM]!.ZT$VHL/=<0]0M/#B6/ R?PXU@>^_Y_GG;^D4PP MW7?!X,Q]#O#)!]9'>XU,_X 0+<$:[6#;'+SXJ^8FVCX\C9+AJ[C]8_NO#YM(M*CTAO>\H^A^Y]S_#Z_NS^LW3C^/!ARD<^V$Y"
M>P!@$S[IV7-3P43^^BM)W,&H=+#R8;>!%8@[AKZ2]%8MP3](C:KE% #<5 M_W?0$KO^_18/-9AQ4H!@ R/G<$%'. MSY&5 LA@^O*4S)K9)?CFK\T+(I&56]R:+>OS%V/Y_3]\!V34LE5?!E
MRW%0PZTAEFA*D;/"37$Y6)$='K1D7[;D<+]GE->[BYFXE!_^6=H?$]E7W[MGET7U8/J_2&SY!>T0_]1@&VS+Q=>'O]7 +&7?(#F-W7++<)B EIFWTW*# M5>/IR,)WN=;.W7-
M5D+M"2(ETW]:K(T*]%%B/MAPLD+VHHLMZ<65/QERP*^ M-A./LT_'H#03]Y$M7$E;9H84KEN55:6!%*,+Ke]R%"1@);9(8VIJU$K3IBE8X.Y+%;K=:VLPI:9(3DL3VW,K43B
M$MB0",WZ>E((+)7,#JD]=.M>NS_=_:TO=+"/3E1ECW0,C.DE;J*UV]N<$[MPZ Y#L+9HF]SH&5F2'QI.$T6/:W]-B%,E6-0H2KL&7Q9G.K,&W9]6[<[_JLTK54\BZ75M5!X5;J0Q;9@<_YVEWI3
5%R\..MQV M7)+\M6"IQ>S@9S_^X38M/%&$^DB3-&5K],B>RF1;RO,Z8?#+0UUIF-6QW;*F MH]&\][+9EG7%KLN]LKG$!=6RK,Z:F@9=2^7.O)T9;CU@IPNXYZR:RH$S]X=N M I-
L9]I*0=G$744A%2\!DPDZ/2QA:=.,F.AN9! UWZ<K. M+)?BI2?4D%CE*D7VRVAEL2\R22Y^:F2MY 6R67+V^6MPV]_%%#J?=ZGLI4F!.W.
M/V82R_*LU.@ZTG##FL14P@PRG^VK\M1U4LH9LHI]A;;%OB9GF!6 M6^M.KXH+TF9I+N2P36ZM<[3CZ:)K3'8;3L&&+($5XGV'ZEKG;_=8L)@G!*ZG M2+UQ"6MOOA$]3\
[1CEI1]\T!N5]*WGP>E^FNFZ2^541!.M&T&+]A!S_BSM"$-L;QEC,\9'M-)249OZT%Y;YVAG%HYDK'4(%'&_;U*_2*27 MB^59VJ'GZF97[C<#Q78T2C-'YM!N}>=H)YJSK7@VD<=B/%(:(FMCQ?
VN=XIV M9+X&$>C7LWQM%$57B&FN%@Z3SOR8KUBE7IS(!;J,VAZHR*EJ?ESM!/.LKV M(K1W3G'GSEOT)BJMJ_PYVFEZC7++*1E3942OAX-<#+05;YVC'1N;%1RF71+$ MQD1IT1O-2)-
&-3:UF^NJD<_MF!YHF>GH@%U*VIKQ#2H!9L&U&O:S:MQPR3,(NZCN#)/SE%9;3B4;8MW-=$VW&UC2[69$66!EADA M>;MP(76VNYUB2PL-VXA2LU2"+3-".C@'?E3>)X3^R0_PX9JK:'!MV?
ZZ0:F M6=*)SAJW'69K#_JM^DX#I-8[QTVR6RX'?7+3<[S:>%K?+],5 MT?8L-S65,L[N.&:E=-PNV=P$U1[=/LM-0Y]:MPQ&4IW_("R1Q7F-B6N]L]PT M*XS"BJ3.9(>D]WB=E./NNL2?
XZ;D['.LBN0T14%8AKNJ7VMW&.L<-QE!N\[N MQAW3T..D6FI[+#=)"X_FN5W94[2@ MT9XV^4*=)\]!$J!\?R7VJ6O=$&K;SS#USB=!**=XZ,W-E.BO1($T2LD+0K!+OV MA:IUCIOZU6CI-B/ZX)A$3
LSKDHE1'*.FZ35C%3\TGXKRK&PZR6C^H39],YQ MD\EV:L1BQHFXN7)#BEGXHIZ:69G!+WI&8[#NJ[:#R5P9HU:-I=:WSG)3=>A/ MS<7B$#@FYYM*?
1IQ/MT[QTVT)MCUF;VMX%+'IB1[Y39&O;.,<[#KK*HK-D!R M52M3;B\L>/6S/-F2'Y_<-8D3S>VGIMK68W>^=.HF48CYWZ0%9%K$EQ/<+)4;/1;R\9H(EEG3;)!
[+EQOY=H.%G8KI2"/"#I6N^\230B_M^CS+3=W8G%K=JH%DR846Y('2BUE"E%LNS.[&JV"_W.HK8 M401:9L&FS;Q C+.T(!-ZPUR61F"]DAK]SW-TUYRCG;FIF;7"9-16DZ4/93N>9-
E+.TLP6[&YO9CAU%9D5,I:2Y:GC M3;)!K]2=UL2^+&I.H&E_A9K[-F=&%O?+4:5->!H=QN]VSM!-XQ%)1'FJZG=-(SUF]XKAC;L[2#B37"E"=[%9<&DB1H9WJH'W@68OF'*FL#^]'J[GJV5;QS)I'5\
K-?JG7 M4C;#ZFJS7RX6W(X_1U#S%2_5)UAQY10G5';>QK.]09\UB>K5$K%>

..NO7/-!#'!CT/PH/!?__VW_>WK6T38R/K"-&+7 M[,P?(C0]?B!KKOD82-(WP6MUV[73UZ6>]!>1-%+@QVLU8DN,4"_3OK()5@M, M9'IDP^^]4(G7F@
(7">6YLD)QE,_[^L'WOC/QVM%OS/%TSG1,6)0!V+7U]'Y M]?Z'IYV"QRJG#D%OLWX\E'A^B)/U%V-9T._YYYP;59Z,.HORL?,5TF M3,_)*>>>?AANS-!+$#0@"O^,H)(@;$ 1W5T2(N-5!
(&JZ4@:KH102!JNA%! M(&JZ4@:KH102!JNA%!$:D(NCEL0!*FRPKB5W,_Z[\,/_4+_&M^_2$%YHXC7F8+2_Z" Q/Q'W/GKWD MZ8Q]*?>2:;Z\B$*?=.%U[Q_/$'>.3QWW_/GLP8PL?
[XX/+C@UV3ZMROF\0N?L M$J]/IT?;E8['!=1;AM[_8<0NS\E%Q\+_BD++^[(!#'X'A_0O@2\M._$_@ M.2,YW[*O.!U_7D[_HA_GYW>>^9[_CX$[Z-P/M*_"VO-8P-Q(_M!9
7$L%KEOIZ4]5H+9P8T[[G[%VD^GPH"IU])@Z1>98EY^Z]HK\VN\,LP M_I3Y,GW)U]0W^Y]S*?2^(M1\K]/Y?<^S!,0O.?+NLD4QUWWM>-M!H
/U<I]R>72T_51M6*OM)5N;VYM%49!#!.U\CLI?/A>D>]A]7B=M)7&;ZBN M^C8R4ER3%%5,+]$$>M5K^R,_*CF'4+]0.@-GAGZ2"W@9]<;'_" UC<0Q*91.R6R+9G@;28/;^N"0<$_%0+3L".X(CJ4(*
>:A#0_6YM2=MZTS%K_M8WOETY71;@$3=E!?OK%4GF:N5+[UQKD%41[EY7=Z&^_M_O.O6_M>KG8OUL+'P@YID,6CTOTN;.=%;Z#MSJQP3BVJ^E-M[XFV3,WH@J,7 M-C,XPG%?
QM'Y8C%;HOA?B"4NQO+OO$GZO"R!C.57C>7OV<=G&,(TY@)Y*;@72 MC9AES<&,67FT*4:B24?R*.PZ8P%,3/;%O'!I&&0,B.9FB>9WMV_P'/>U[1O3[A6;C2E%*;/=H5H3];)@-$Y9.!E8 M[
AQ">*2C\@EM^7E^@$\B/_$&:%*.=[.IB*VH8JUZ&QO [D$!@XZHGZL_Y8[D4]KMU M0^R!V.-CL=M.7\$F7R<UC) QG4SAKBOI5,HM.RUYM3%@_E_ORC<*S_F(4
M[/.I@GT^.VD@D^.;'IYU4&@1QB:8X^8LYKOYS5OL4AL#>GC_@7GE<.?\]=)_M%F8 9GP67<.?\[>QW75/S*Y ,8C'7O!8"HZSSNF)XI#>UM\7Q/UTQ]>VEJH[MR4?RQ.A%1^Z$K5E+; @UO,8Q-
9_&8(E(*G5BDS2*R4&L@%CA75GA6CX4GBIN MIX7YW) H6 CX"/ F$^# I Y/ZHEPBFN)9\09%,0EZP M]8[=[%@ [1Q->YZ\ZFVGOPWP;YRPZ]_F]?Z2_FNEA$)=TA2+*I"-M&,I%*
MW6C(@;^##/[!R1%?NK@%+!1LC3+Q&"?3.-I,?,+7V!"KMWOG+]2\6A@^9BOJOND>.)?IB;(4T?4MTIQA/-RKV+MVHV/ MY'\87XH<1U-%/=EPHUV!]&L)PFX"R_V;%$$;(2O+S%Y.EB-C.'VO5=/:
'!=)M\!(RG-[#ZI;9=:K% M8:A)\IN07^4B"&(3'_\"/-14<$?V#7/./_M"M"'X<=_\=Z%+2^8"^V=AW4[M-CI1BMCW#8"Q3O4+'93$"_O9GT@[U1,%#&L MOEFM1=]HDD]3Q%7O&N!*%1
]*$=_'Y3,11BZJ,@QF.M1;%)#^UJS+$I\(O DLESQ&N1SPCV"/:W#ONW<-S<"-9 Y$GI3QO->J#WAXI<MT=O)=NVN9#O%.HP,HO,LE[V-C4*#_L1O@M".%OGW\$]4>I-R:4++.KYO%+M#
MDF(Z/I5 I$.'!8T3>8KZ8=*.?T?PY=_NF[5C#PA#__;?9[\^FYYR?"SXJ!+@ M_^D$#?RGLI[7>+PRYAS<5,.]&Y#R>:_W(2J]9K#/R6%L%cI>]]!>@#>4G]) MW3F.$G!?O%9M<38I<_.PA=MQO2Q-
@M*L,;2.0K-78)+XZ/6F*ODE9X+Y6X,> M1&!6WX".?I* TMF__YL3Y'3?=;5U;'Z]_^'I6V%6<.B]"G3=E@]F-4#-C'7 MG$=(8FEV$D_N; IA?#]C4*M]ZAIQ'_.%G%6&O3WS?.@-G(/-ZOV4W/^.
M0?.Y.@-+G(.E8!+^L_9#&^K8U\ $:Z"]-5\\\1*Z8QOFVJST'?CR'PQT+=; M=XA?6'? 6![^O>JRBP3Q1H+XT<4)(@W$L2/HIZ1(! U_5V"_140(*X 4$ M;D*"N-5![&JZ4@J^E&\
(&LIAL1!**F&O'$CRY^(D$@-O]0@KBYP+3;.]FY MK<.L]+DJ-HSWS5^V!YTWAV?_N\7@OECRFQ-28.XXN6AT"N&R.I[&<,74SA[MW!*G,_;EFVRNHS3>]!A(3.'YXP_PT.*__Y[=9@Q\!_9FY-/BX&%%
(]W02#P.Y[IR^0BOTSX:=S,A1@ MR1G)^9;E?]T=+EK7/OBZABS9]T?\^^ST/C'?/[R,^2B],J4-'LX,8==[]B[:=389BZ?XRNAE'?O#UWI'Z\EO77[E?XY5A M@"O"GS-?
I2[ZFOEGP5AALC44^YIW"K;\BS%R3-C^PDQO>-D;*@93CO*-%LU2S21>ES5&OO-ZC'4W-B\A+EV0WFIE3OY+O>8X@@([I3C*&<^_M)CE"*;H_8;30I1]))1>Z MM?O\^NKW]NSR<_#?G\
[.TZ@MUAN/+]P5:;_FO#W%,.1ZHM)#2XV7R"O6,(' MD0]J(?.Y2.5=!O(+!%1Y"7R,2(=!V4FZ&ZO!-\/VE]9\'KRIPG2\MV&X]'?(.A2]I(OZ5E@P>,^?*/SO3,EZY-5 M?4'2>A:WI^4-)
5_UI<_X"KXJ K;$RNC[0'CBC*,DZI2[N$XIC/S2V430\.^O] ROF5GL6C@6]$;%%#_M\>IAHA:3I+Q$GB-0Z=Y+;Q(_*B5VO=LHLH\1C M>CN2!<)M]WH Y.G^N9@G[(J'HU\BJB\
(2HCALJ(O>7&W^NU^UN?;L3,R"'U-MR6K!C>R=I3)PXT\R^<*9 Q#$5=<^\/^L7'63HT51-VBQ1HOUI;LZ;G.%QI@K M1!Z'JZW9(S&"*VG2DD@_^T-?#5G(4_1K>X&/$N.*@U?R&I#%<<^-P%>
MAN>J:H"#H6$S#W6[4[,Z;8(#>:8PF6RD;?D$R9X^2$_A@>/B$S+_#0P+M14"@>PS+V-OX5.X\-IUV4V^N-CVV%U6R*M#8"7_5FI/4$_@4V"40A3Q;7_@#A
I7$_,L(_MJ'Z.UMG9SC>XKTM%FXF=6JESV*RC N?R_PZTP05]XLOE;=_M_D=%<$\U9M,T2DJ*TD9LR1'J9=I7 L%J@8E,CVSX/95\S2CRK)GGH^J?:!"_M1)]5$*A&VHT(_A4BNA%!
(&JZ4@:KH102!JNA%!(&JZ4@:KH102!JNA%!_M(&JZ$4&@RK(W(@A$39<5O,T%(MW>PU-Y661:5E7U&/3UM:=@"V(F$<[/^&1%/Q
MXZ1%M?.NAJMWN8I*D"I%P+NHU"]D[K['5;;UZW:$;W-YXC^&OYUMP$-7%\ MJ12R#YNEBA_(8*OTX&Z$EO'WTK"43/\VZ3%L"R,?KU6UC;(\E,)(D=;*)H MUK&&+%O(4_AK5V$_+
[D@+OED7(*RP2+=_2BZ^Y^K)5VYZ<7OY7+W8C%\3_^2_MAED\NMWARG9<]0;;[LP29PV"WG;I-TA'"@AGU$C(9,@EQZJQ;)YDLL4L4*+6 M"]($]AJ+S.5W,9>_9R&?RZ8:8<;BI(U-QW/5>3*HE8?
QCI5C&6>9SZ#-E4 MGS@*'M/<-F4_Y;G-F8^);BJ=Z>9O(!T:"M+^'+%K'Y8+?Z.$=BJN;6N-NJ:*M5)LDF)=H[KC2^T!.!,U<5(S6)%@Z]D:RJ&FM,1KQ_+%ˏ;;&8YUA4H!8Q#6*.
M3)YK^W@^F2XTM4ELW6D!%\8"\HQZC)>L%W\]HW(DW01T0FBDX])_M)S?FZ-FX']/C+Q#7W4B-<-X?BL52K>ZH6-B(YORQO5H88\C=+PGOS^J+G\+2DD&LZEE8'&I^C5DP-D#]]*!V+$3WU5
MP5R5,1M24#/$4]UB@LT7B2MNX!"Y(')Y/FY'(M%)#('RB]X:RJBT),N<&_MDT(>V%],Z@*B:.0?B#\^*'P0?)_ML41S@/<"P$?_]O<(>/]A]Y M0-9$.0Y:1"*+Q?V>%K;<_,!-,>L?
ZU52>9;.W>U'Q/-U2_W%O!/5^:6ZI'3!D'0A3[(L.M)& M[(78"['7NWF*6H<>-I>UF2Q*]'A3X8;,KCKH_8X]?OE&(WY"_/37\M--^;@^_M%RG]R*%.+7I0&T2@1.KJ!Q'3;1-3
M,IS>Q>_6GM/E;LC8"]PARPLF1WOG8=T0+U8FW"R>W5)WQ1*29;93)/Q&Z(M?:00H05X5^B%L;253O4@F$YC1\U*EDK@:0[?!"Z2LF\D:<@#@!<<+[>'T6 MF]ZZS1.+FMAPYI6)CI6L
=F#R"\"6R:/,R3"/<+]!\;]FSAO;@3L/_*FF,10 MB@BBPBI:AY 4L5[P%2L%.XP/*N09(KMO00%"?^(I07!R_R[^B&G2;6ZIG[MCB]LNVS?-\93!DL@U-,-CB;+Q#XCYP4_X[@R[^ES>
LV*M8.[9]\4'Z5D!&M\5JUQ=FDS,W#%F['];(T"4]SQM!2R3>_^4\".QW4_=^<5%GW75=;A^;7^Q^> MOA6&&RV.E8<\;8>E^K!ZT&S,->?14U7'4IU,/[FOH(7_8U"N[?>GH:<1S#
MA?Q AKT]WSH:)N>:#IE-S_CD%4?YV!I*T8T@NSWBL@.1R>W[(;DOS0#Z6_)$0E(?[FGO+I"=_NI*D@3T78@^D!4@+/HT67&?+CA;0_M3IV
(G/[YMCB)K:N?)*\G!IZ*.L)D@_WE0_'F/(D8(@!4$*XP7MP/OMYJ]%>JZ]HK\VN\,LP_I3Y.GW)U]3) M#=Y:-5T#BWS,TR(8]K_B@#VA@S\>0X?X'5PI#I(=7['SZ39JP_C9T*Z-U_=N5_
S\-^?3]6$VV9W?Q:LD>A-L?ZA+*R3Z::GTC"3$D'C>;SX6DG) MS\D;;T42KU['^2@D"R3]K+/H)YW)SQ3,>>4V#"&7$^GY_PX M20#]T^KG!39/LX5/6$ LLWE_3$8-
U/N4C3IG/J:C_E3EQ&Z2!,_7O_B;)^6[MV>@1SY[EV=<3RI\MZ]B+6]L:V/%/%:DV23 OT=QQY5+IY:_A6IB8=F]?FYI3 M1<:5N4'NN^9A9:G%-
$DSEZ>H*WH6$#S/.!O0I)OQ7MPZYQUM?UKV#.I)?@6ZWO;*.[QE^3%LHF2L#*S7WYQN2) O59[UC='A2_M6]3J;YZ46^0GM-
NXM+]'U2BL3G074[%CI:AP-QQ4"I,>8*$T)329)[@L#WW@ MP(P6T_=7FOND\KPR&O]&4ZQ+ESS#Y'<69(#[X] O;,RNCYO*#BKP].20]I6%H=;'Q6OE3^^VLX4?
ISQ9L5ZOQ$B3>=&3]'MV-W MWU,9Z$2AR7R1?2TK/B*-CQN><4G20#$:GUI1T>KV%[@8WF-YNZA3H39ADF07 M3DD'TS"M3C2M1;E@@96,^_*MF"<8%@5M?,Z@C<]#$,C_?-
=O;!;% "H+J* MYDL>L_:$1K/,QI(=_7%(V_5L+Q,P1QW)<;QV9IO?$GVWT4N?$^9SWO?$/I M#"Q5 MUK<8K,WB>GX2]CL)@>/ M8CMN"R%HO;^UP7]0!]QM+O@7?=="0-

4J85;JMP-$"LLCHHT:<6'!MA]6V\RQ' MHZB/=X_Z0,QUF\R%=BK7]QQ-"]MD-!R;8V7$2Q;9G,@M8](#_0]1R2=)VGN
M<\2#$&3ZBH$?:2YR@5_.$'Q&'Q2@#\./86WU&R#/RUUL?.]1WA9+5B;.U5K!W;7;PBT#(.(WN^?ZHF+P!\ M_.;!047^/(K?IK-\E)/-=91Z='(4GL\!32CD@";E,J5 X5=4_FEL2F)'BYR6
MT[4@V -HY+90JKD(.BG@K]IZ'?@[H!J1Z>YS_^\JZ@MV03C4WL*#=ZOKFH9E M&C#X*0Z?^;WX,#2CT]=*/@N7)("S3WYLYX] /2_&P=K/S331X3>S%%3%3:[
M@"!LO1*O#!A:]:C6,EC.%)@QG[<"TX2^LW#@]\UU'.@++31/+U$2;3]8ERHX M+JA3+.C[0%1-ZQG&Z-_>??);S7:A\H,MI0R0];W]YP/PBD?@M8$ U18?U?QY
MXMM*O)@2;+./=P=Z\N5;@2;OLG[^'%!'%TH1JLIU1'O&LWG;LJT62A$YVSL$ M7ESA'+NL]W?EXDW(=K-TX@4V"G5]GF<^"! M:U.'I<+=?3Z7@!?DULGN&3??
%!$#L>:B!6#/!9BF=!I7]LK,>> IBS!G@BDTSC!U'OX- MD $4S>FTY;)0+,?'DA\JH1)'GAWX3TBWL]XO#+F'-Q5L[T;D/)YUIBK_BLIC M0#F@VL."]*&Y^C6=[Y*^,!L_V?U?
%1KJ\'8:!F*5U\+[6ECT34=P&'7FA3F M[*1X2Z_D1P>/P#W&G>UJT@K?]7KO-BFT&:OX)U:4^MTL2W'XV!25OX9 M2^K%!T>=LF 5SYP%:RSD@)H>?W73M/D R.G&#F(;JF\
(7I_SYSE[M05D!.'^ MA [NBIQ2JU. MZN:VT1^[>+$_-?!YJV,)_K68_U[@SS;.3P7N-Y8:.1KU6OA&.>B%4H.Q*FKO MZBAX,2<,YI)^M"HX:IS L8JX_RP-'+,2;";KJIBG:? MG!3OSNTGOF?
L?$?9GVCX>ZUEO[_/R&Z3_FW8V_M_P3_WK]!=4PO@QGKQG^=O MHV!_[NL[X/^XG)ODNW4:R,*]7^!A=TP0Q]$\]OW_/.W\8^S B\I73T:U.%8% M(-/-/@S&#TS-P31X6/-5>ML.>S-
C)MX"YYCSZ>OJS^\]2Q\##AV"_(7T-=5$8)?!IS][;BJ8R%]_ M)8D[>+G [^>!E8@[ACZ2J)ZX:\AGOBSM!R@>< 7_W?0$;O.M#L#4U<5^K)W"I?=F2LFN^ M-
%26@8B%DX7E6O:V6+)4,MMR(G8.G,:W1&6_7=;7W5*_NRCQH"7]LN6@*O"D MPCF>X_%LR>0;KB.T>)52\9\4IVV%;!R<@6# EIFW$Q-LA;5G MA:HX6@E427"I16PFH&7F[5-
"8'JLV@E%L*_1!GM%QN2FI1:R;S<=O3MJ--<; M1]JMMEPYVD:8R(.6F;=7I_6>22CC)N[U&HT"&; 4)B>@9>;M=:^JU!AC4W4T M?NV4F39;[BN\2F??SH'^21N-#Q1IP[:GK:
[LL3V8SS+3 MU+PD7NPK\(Y;IJ6FMF?M[22)'*D[5P9S;RC4%] %FFDY'>Z%9$SK.#ZJC;:: ML]3PZ/=@T,T^[U72R-VS94$8A1B[Q M:%L>#-.FF8E2ZC0MC(>,XNS9(F\.J4VW/.Y!QTVF
ZUV2?8F7+FA2*-1H:VI M:Q=S0=-S"L6,"\6:;DKB/IHZ_I#;-C0P_<09C>)Z4=GAU?5]'"QLAU5:G'D M6[!I!DXZJQ0ZM9%$*V9<&DLKMVMLRVG3S+"&??L198>S/=J:#I&-
GT^KRJNX?BFJM[:Q8;MYA^7,< M2$=395UK;9IXD5FV=]NP,B@684LB,PV!7S#F#=:<*R1NX=%) M,B>U:!%P\#8HS(>FI%J@)9'1;EJ*FN9L(W04C]\Y>_$@K.L1?#V15=E"A6T-
MIBM2&2U9K]"=]Z,F#9]*$AE\K[H]6>E1$R?N].JTLZU8Y6+:M)#AX9U2H-4D M#A626.MNM=1?#JO).1XVJCUWJ+3-CA/3*]LZT$N^"B!SAH?UPHS'Q>&!4T9" MVVI2Q?
@P:,!5(#-3>ZJYC]BM;#L=WN\-.#HJE]-G9F5JU?L#9SLH3Y518;'M M61J_W+?A@I&=U%&%%C<1+A^4#6N4!XUEN)MP<$S929V*RBZHC(<[?+]WXU97
MB&=+!W8UJRE+;U_Q/4&IXQTRY*1)@5D5M72F,O-/B&*(3:C94I',UH*@9R)& MC.&PLO-?WDVJS>VRU 52+=6+UE15#M.S:]8BV4K>E!Q@."9W_$*R,_U&&5;* MR$@J:V;T
MPZZ(%?>*=1 %7**[U=THX-9IQO[LDE&IV%JK-ADJHW&Y3A$+8P67=OJ,I)RN MM,=(_:#BFUEOW-R.RFN329^:D=1\H8[(_88)%*&_& O.>D.&:SC\K*2X:L4M
ML9Q05^)&"9,);E0@!?C4K*0.O6[8-O#VQFE@+5LEDVACEN!4926%NQ6-2Q8% M3I$[!]OM%6>+;>VLS=!SU6)?P@YEAXQ8J297P<01/&B9D=32'2U"%=4AE"+F M#!K],#
FA]XQK_8+6[&^]GKF&9E2CK/8;'HFY@!6 M+R5[S5TS*_C,S)36>"UT0HQ=BW$XUN;E09.I>_"9F1F=6,$@:8QG@%"&!K>H M=/AJ99CF[\L,GB(BG8G[LYKHA9LA+3NU-99V-
"O]TEXI#".=4D12#)>$4%Y+ M\B9MFNG JH"%QL)G"+$!3'%1:P8KP863GQ5IF<0JY&K!6DK1Q.U1=-BI6[IW
MSF+KKX9%29"]OF)J&OA/3:!P&=Z2R;2<\|52W]S)$W%#!&*D!.6BMSIKVXE[M?$C-"(?#,5,I$Z75*NK7SMMV^I"+J$D=.RCR:E)8K]OK=A,V)Z(A0H'C;-:$JA*P%=M2Q#
ME'==C]HM*EU<[L&F6;'6*@$]D:?#_;[O*.SA0&'3PC9];%:N0S&L5$91)"O2 MN$DWG#6ULJ=I;[."9?K*W](!5A7_+;HC(>]:*"F?J6QYLHXR6Z\S*-IC5JTKB%X2%O9*U="C
M>0_:C1E!,$'#CFJBZRI:./:9P=0DRLW4Q,QR&]L<*H0[3I1.L-]+)4\P12]] MZAGCHEVE"'Q3L1UL4+1W+2:3%MFA5O27*Z5()Y=:=8E_2B3SO+>.$?GYN9W%E/8\/((M:XMVXJNRJ-
^_KD^-Q,?QODL!:*1GQP MM&7/=8.=4@\+QPG+" +LWDR_-6 H9<3HS&8L>8=Q-WUN5A [SJGM:^Y*%C=; MKZ>,YP?)!A1&G.'%IC$)NTN,VCA[H>H* A\;)J1F>HX[IS$EWO'/LRP
M=6SOBSB5-LW(C),+QJY1+B1X7!=ZZ[BU*&IRVC1+"IVZJ=F8KOYXI@C/K+ M. @2V#0KL*BQTQTUXP=H2)+/4=J)H*7/C8KLT5QI]A4W_8=SY+:@3^.%VO] M^-
R,S#S67^WF6(5U;&G:.:CN*#*\8]M,?^5!1=*D8C51, LO^)[MMVO[=&ZS M,K-JI$"O2]NN(FOK4B]BI(B:'MMF9*;Y!INTQ:JJ"(/]:.]VV;H-+*ESF\2Y M:W080YC)N%1:
[[;.M%18A>E^,B.SRJXR+_2#1=&1([-,39-=3'KI4S,3M@,P MY)D-4U4V58MH1#.W[O4LV#1K2NX=NF\O@?DSP[0X;_8I7!LJ2FTS+U(E.VUZ9H>PER<6/YCT M'$\@!P59W%6F9-
J#K"9X^]6PU\/Y)FZOJ7)$UNMAW#\^-],';-^JM8H'/%8: MI?5"P(::UY>/4YN1+N,.#\UA9V$X10K#=W-KP,7-\WMU0Z>;C:5*ET4I&GK] MD;4;LD;:--/;V50OD+RK=Y3]AJ=V=%DS
SS=UF?FEM]V9S-6".*5-MK+*KI M4[.,P >*PR4NIL15JVR#U0D;$*#I&5N)8RFBHJSLNHC5W?UNSOAE7DI@TPP2
M6JN:L1XOC8481T9!'U9IF@%+/VB:&9;5&J"3'MID^&,VY4CC4,1ZW=6*H]H@*/B/2^7I PHM#R>-?SE0I M'![VE] :>*>@+B5V*">+";_"IN3Q=!K\A6GPT8]:P_X?3WG;L6<&MGZ)J)?
G M)]:UAQ"(4'"U,+3G-KQ="\^PX,%RK+GWL;%E+3+3,ZX!Z$#)]77GR_V ;4\Y MA.RZH> R&1LJQF%!LNQ]R9FAKJW!RZ(@-K^\R8ES>JY7?#C6&RS,G.;Y002/ MW<'DA5$:R %&G
9\&KFY9@>GB-!G1^0Y[5S(:3XWVZ^-ZYWL%F,U/7XM#,S?P@\!,S./[A0MN: M:8Q >E@$ P9TS75A],PZ,->@@3\#\YPJV2F.%GP%_^O'T8NF:1#-VEQI[F.$ M01KB_'"V?
8QBUV'0XSHTO][_\%2\|"CX= P,3\CTXT'J\X/G[!E7]F_"N[? M>GH:<3SN^[DKU Q]Q[UZO>+)^=N3Y\/;Z',@V/O3P_O?,1C0__5X3]CIWYX M/'X*6'AV=#=^,3U_1&E
M7W[KVROR:WM&%/V6^/GI/T\4)@N+^XA4V]P,,7H#Z^D'@ M\4O4GYG2WS43_A T']A*$/PP0JJ!5..;J397RY!N.]?Q>>AA$\Y-G/V*N>O MS-S>U)X?..:X27*];;;_Z[9L&_
3#YZH]Y3WA=*/'7TYMQ@H?(KYYEZ MC5;&N&T$BG>H6>RF($;>S/KM-%,OKX(_7A*'5\9;#P>U(SM:V*O.RIP >#[8 M]G"5.I.'JDFM98INU7UZLAINZJX-;PE07[X1^<*9RH0(Z
CH".@W!_37 MDLW-6FMYN@MW Z4Q4L:=!EE3E0J\B5-,04X3E\L=?_T-X@^-DS2&Y<$\B?S< MW-X>?[F8D?(7$M5;LM+%RFG\Z$0)\= E>"C-\@YH:+__&\M*@!ND)'"']D> MH[:Z"
[SR0[O2,%(HAKZ*$S@O3=@>W"%/%5XK1HJ C ", +P=0'\JDV1D!R[MXJJ.,JIJPZH\4HRA!"^" IN"9?,TCE_&&YBKG[)0BA62*VU,)Q"+4:O;(08)MI5/U\U9(H]?
MI^0O0CY"/D+^=9'_:FY^M]Y2++FRQ,WJ?AT[6K73FYP20C!_D:UNI4+I%:CK9@YA_V(>^UFS98Z%6FG03+J.5S:+%6]B5&'V0R9UK.1) MZK5:H0CT"/0(]#<(^MC)8PQ1.10AX
G]MF_(1 M?#%G:XD]&#&O\,#3;+KX6_$"VK^A_1NBP,M0H QFU#6?YH]X9OR4M-_^5U1Q MMCU,L>K>I42ON)^ZLV%A&N"\FF;L(=ABGB"RU8 0\A'R$?)O&/EG<(ZU^YV^
M6+8FCF&=F]H]W9K!#8Z M)CGZ@05SSO^LQYT2M\%\9]-KN2P5&^6!G:AIGCN*8O(DGBU3B2@ 40"B@]# M :\YH8-[*4/1YR1H%-?*\#"\(#FX8B867H3QI:DQ9S^_)M ,LJH\W8
ME3=C[UT1_NVN(;SW2#\M"[Y>J?*9E?.](LXE$[S-Y%W73[25#O]4"$S#CIZ5 MMWRDQG&\LPE+'\V<#A$<"A&S+<]["2P6 $PCFJ3R%($N+"$J053RN:CDAR7@ MG]PIJ-
GN)@A+"U&0*L[,JWJS_HZ'# &L)QHG\A1U&8_0]W3G-E+[_$Z2*.)7 M8DC;Z2Z M2'7?5W5O;@.)PU3(.*[UZHPRLDS29)XWG"P5TX1*!'X'_PX'_-NT)VKCT%COV*X'(2NJ"[W
MVZG3,:6%(N_%Z;P/."S-\5G@\@3]&H6ZDY:27K&N$(?'[$'-3S)QTA,H! ((!! (G!@$ M/K-I.O'<>F9T\QM!7](#JJBK;)EDH? #FX:D'ZGX9\)_#4$=5#/K\C[9I+__ZS[O_?$>/K!]6LQ
)\/\"BK3MM^29 MK<<*W\0K K8V/5+SA_6!R'[<=<%R5,!-&U7)2[H%,;=N%:T%@.6I:GEN&^Y- M&[PQ;=JRL=WWH9C+IY++!5ZJ"A)KC'DED1MKRBAD%]T"V,YZGXP3X3#B(:8"
M>L[7#R@#8Z&EV_D8^*[GJZM/]J5S(N$M,8"4Q@(^<&,SH)/ TF,> M^!+(ONL"N=GM4:!)8 72!X8J^@+7?$E\TWP+L;F^. 7A78U-I86:FRH MJA:\$BWMMMCV]^85F]FN'@CZ?
_3W.@+^_:P#$UJ7P:K_ 9X#?1 7O,']V"X M7\|!YP7KW_UP"W,RV!UIYJK/NS_>;C>,08[#BB)3:84%O&F]H-[K.>ON@P"O M@D^VV@3'_Q=*B>?LWKI]&A%*S_?
<%9)Z(IC/8A1@@P\|WP;/U #E=*X^V\, M*H'G(=A9 UN"3?CW;E>?'=4$\K90/SQSJPF"%^^&2D/@4ON>^F&AY[,(?E(R M *SEY=^_M Z83X-%B!!G(@3^E/STEA:
(1(@*$(+ZXUXP(<3:)2")HB@(AD+*.""&0'Q$10C!/5!(1(@*$0- 4 M&4+0G^9=(D*<#9I()!%1(3^Q*!84Q0(@?R(B! "*>N($ +Y1A!/(C(D((M!$V1(00ZCX@$(=!Y1$0(@?R(B! "^1")
<0/K\%\F5<6E831DQHB9R'M7[0E MDVT3?OC?!Y)Z^,,M2,2?B,M>BTO.WN6MRBJ\&?%ATW[?&>_A%Z_./'4Z5)WP MIB"%/X9_P#S@][WLKDT&WN_1_4C$RY*/)A^)/Q4/P
/,=8M'175=F&UMQ0@R M5@7?C]TC=7A$O/*!5^A+WS#^6UYYX1#8="P/K"7P<\0LB%D.,LOV6C)2L-&2 M@^3>BC\C8F@J[?][)*G_*O9]75+_9WOP51K\T6]^'93DJ.W*M-
8@Z4GE(Y2&5AU0>4GGWJO)0"/?RH':9HXP_AKJ3J[Z_ MY7-81.U:#+LKHWWDU=QKB3<4T;QG76=K,00!)X(\M/9?_!FT)$'.< M4+%>,7-4@E8!*.1VQ?Q9A/&\/5;?!QU?
^DXSP>.%)_XIUG94R?6=]='0,:)- M9"\G &'R_"7I_N_C-(T-[SF??R$_Z D+B4>0_[X'9CY3)BRL'WD#O!O67[P; MWOU-=^9T2[)D73*+
MENLY/NQ#S:YT]^5[@=^9M*^&>S4H'RB:HHH>;_("ZI =[K5:JLD\,T_;NF> M58?>ZSM>#M9SML-+IIJQ=YVL7W-4H+O9V%8;)Q)4<@O>:/"&X".LBSD_,+Z(!P
M\0^$%W^%%ZPL^U/?E+QPV 'X2*KMNQJW#(C'BLK6<37=\+X(-^^!5_9)CX M'GK\|VAA,&1]7I_UB23RKR0RO&U;UW;?'Y+)1;XL,_\CSG'@-8HI52=49?Y*Z6?/(2Z=
<*BJ^"QN_DC'L5L_=0 MMH5+KTB3II>8% U,&6:[8SE?)+'EA6(@L/E,>RR]Q$(.X*9(L!O,=.V\X5.9 MCL5,T[.:T103(@4-%CI%G\ZIN2L9^ZK7YPTN^:NNFO?EV-P:EGSM#*E&9VCP
M2<+DYB.PDZDX670Z+("6@\'4XY@K9[ZI&%FG!RGSFQ? [WA%PTZ[&"]D,@0^ M5=<;L>BF4B41BF#RX1>)-#MR&/[FF -AS,UAS#?2GNBI-[?)14KG^(V2;-7I
M%)E/+P&DP+2G^"-))!"N'#'%Z:Z6'"9#(8_A-L'D:X\AU_$J TU@XL+<<>=$ M2W471#O %AC$/8W/8Y+LU9_6$D.)BML!(40 M^.TH'(B=S%!=Y;ZFK.2;B3'O0 8 (5@2>1"X!< "1I
MQTF9:I1J5G><$E04I=U-M\(&O VV:.GC(5H=HJ5 QN,N\/%1UR'4"@+3CFA3C#CU@E MBY.BD&WB."8G-#8B9ZH'4-(L9' Q*ZY,?,Y/W7WLWLC[OYALLI>/E] *O31*Y89R!6,
(<2LP\HWD MJ$R\5*YFV&(<+\|ZWG ^P=UV$BIXF!Q%$(_QY FS+N\=2R)1$^J(6((*0]TX M@'SM,+19;]ZC>ND.1Y*SK,4LC-Y&92&>T,!C2)WR. 3Y#,AGN&/9_(I/H%O* MRN-
2I1+7[6772\LK%ETAT/; GS]E'O2]:WKD-2!@B0JP?#L[:C$;FY:J9W1A M/F(@0X3T&'"[<+$UQX H9+E>;Q%=G#5PU?& MQN3&B1ZT,6!"%(7CR - '@!2U"=.E.K,F7I9[2O&G"47_K+
(UNL:U-PP48KX M3&M?5W&INC=6';#Y0^\4>5%W96^<_'['J3.>$*1]@+1 . ZF>_8%@YPN[#7- MK0AN3^O61F"/DD#0D+*]=X,;78R^9D#X1E:0
MW&DOA[V).!#XN=SR5HFN2,^;8$M@5A"9?&22J&;2E=1,.G6^#S*YKUCTOS:Y MBZWB9NY17$OHYNI#6REWC6$>FMQ!/L\C2:(:1\CL1J)VG/0<24D1';;@U 1&
M(&H)I:6OC"XTNV%Z#KG?B06I7&1X(TB(#"1\.[&F6VTU,G6VNC3X/CV?5,ND M8;N!>9T"_C7]B)/(O$81;131O@X!_]J(=C6ZVAJD_0[.CVNCYB*5ZJ?;4-YA M2@PPHD_:9 T9T4AC7I=
?<=4]F:DDD_;E2)77XYS_+ 7K_E&(%+0+SU^ADN4 M:@'9CC>21BH&YZ0J;S)?CMU&[=YS<'^;M3^T'45UL/#WS\1L%7-M4U=B_X,' M_W.=!L=O"P==>+77AZX["4T' OH*?
T77]54EO?ZJ1ML6BA/%##X2:SZ[7V"Z&)5E/RI>P"HK]VR=+=9PJISIL217JY):=-5L5<<0;R"MR$? MB>1IW#)4X>AG=Q6B*]+
(_(AT%A/77$U&DPF>PO4XA6M8L55:S9M0OF$SN1,F M#=^[+7)??M-O;T,CX$+]9ULJW9\[B9F:JJ ^_-$QV?T,L>V SLD*,*4(!YI
M&E5T.W\5IAM%J]]4:8HN6B'/*6I985ABY0RYH=OB=')1'&8D)9],LP%BP0NF MS".5.,UU#'3/&_E.2+[/D(K6[,\3:7Y5YHQ,H6:V)MAS='D/,4A=4BY#H'%G1@H.ECA)%0%X$4%]+.
:$2?,N[LK -CZ0;<& M %N')[H < [W)M)2_XTCF=9*86:5SY8$]*W",T5&;HCOMTKDEE"68.(:4*;*FOS[10&@0133X
M1C:6GUOX=*IHE7"I7TQUC/R@7%H&UG10_"I%/R:I$_:]N"L(V*9>W1X$!#E6 MT86 N[.G?Y[BE-S(5*&+L1N#'&#S@3O0XVD[A %XPYA^9)C] T=T:Q]9U'3=%2KH'8* M-2C#
[UC!;+X7QTV']?'Y9HZEY'PK4RL% M9S1!E@GSF7*,7)9)%'7BW9D!)Z]E&[TEG[S;VQ7@_QUR^LDKN49OR2>O 'L5 MG(]R"TY>P_0*]N .$>\.=?
O)Z]LC3H\BV4_>!"EZ2SYY\Z0KX'04R4&Z_4X1 M#^EVQ.GW07;DM]\EIR/=?E.Z_=I.'^X'S9!I![^ M< L2\2G7G!5?6P? B%/X9_P'/%__QK M>,4R&&PQ0<;"O,_W4H%XY5B\0H=] :Z7
M5UXX)&8[L;RC2N#GB%D0LQQDEFT9$J1@HR4'>UF=GQ(Q-)7V_SV2U$S$<^<_7$5S'_NGK8_9H$P M%_9:3#^D\B+'WV<^*;H*J;]6.4 J+]H')U?!_$CE78.H(Y6'5!Y2>4CE(95W
MKRH/A7 O#VJ7.K[6S[/2?K5&'971OO(J[G7N]XHHGG/NL[68@@" M3@0!Y&F391'\1YCV]P;_R-5!\(\(@ ,$_HCV"?P3_5PO_D0MS_220'>R$HLJV M(\$:8Q@09-MYWJ6,?OS6U"WUV;
<4U8%_[7T=O.0YR#H%;RVHIH)Y-C:5/%@\ M;?V,D/.$,;,KSO[M2*:O(N8XH5J]8N: 9155E$)X[@*B5\4CK^4Y$8J<+.>Z:/<28X/'"$_\4R]M@TM94A;^8V99K.ZH2"[9HYNA -F+_R/.<
M>YPNU! \S[O^Z&46;IM_79 +_GV<+D#AG>?S+^0'#4T@\0CRWXAWCUHF\ 9X M=]O!ZEYX-ZA"O8;"?W?# PB_;DCW;H\6H\R[)VXFMNT")N9T2[)D73*+
MENLY/K1CV97NOGPO*\&+K^S;[E7_9]%[%J4&10](HT:7J)2=' E&&V.Y;S M11);_KA3F3L=&L_PM+UM5[=G[>]?]],FOC#-*0AG'&A;QEG%>(7/M4FC7-$- M+U6=#?
M'D8R*)GZZMY[TC2]@3K_J') MKIT3D_QLCF?(G-P?5J2>DFP&H$(__(H_,C1UPO:AR&2]/I,5R6DHI^]?\%YJ
MOR>=W^E56N@:BX+;VU0$W]":3*,G]RE]%,@G_"+V!=.I/"1*X%'&N9[A)"!TDBMP"Y!4B%_XDT%JW#\N@V??"A)WGZ0LWJ
MKFS:KN^HWW$/QD#!*S4G*^!K9=3J#BUS),N!^T[27[@'$;\|]2&3H0KX2=9G MDAESWR1KW%BZUVWT/-PS0G;EV:)?A/W"IW=WQ86?!"V<2(&/K
M5JE[=RASQ=KNW!7YKL;"!Z_R5)>UE(8-N ?N*.\/%1WR$["2MS9]7H@S_(A5 MLC@I"MDFCF-R0F,O?R3W6(">?IRS%<3?+MJ,/@Z$&?TI8Q@+I(!_] MG#LYZG:FO5*J9'1SJ7%?
KN%2.K.$@A^>]>N$[%*4_& MH[=:=!4V>OFG-RD OTU2O4\!0/4 ?I)%>9\|@D#RWJR$W]X$NAX!B(B3MK/C MTX$9_\9;PK?UV?&>M"JMYF1V+3;RP"K8*CI$4_M7X!$UYB0
8[LCZCF:%32 M8RU=9,6!D%G&P58GEQ-58 .)9AY^G3!%X]X-#^0I16&U"*E.;(/\/'>D6EV7 MDOTY-L?]=KN_=.=%QR1"&R.%_"$4Y;[S*#?RA\Z>U)+O)/)B83K #"E9*&>Z
MZD+DY"9$))C4@KP>Y/4@6^(<\GO\U!G&Q#%F8CMKHUOT4XF.+;BK7!![A:DS MQ\^<.7^:#$$&SV_;GF2B!-N_<-3>80L%L$6Q_:&I7L3^.6(SB@LO"UW;/JM9 M?VM,O+7?
[Y.)466)0XVR[H;\=X=A-ZJ(#S6]CS03G]AYJ3<\2^G5%$>8;HJC MY)SFO.EP=/G3T<]BEG9=SDB8H_G&W,B*RB*>U(;5ID@200X'05"/))- %]Z. MF;%Q>S
0I&9$%P;.$7B,JNQ_'2,T;'4J]#QI"#6JTBF4.9+%^2&6S@@IOCJ40_&!:0@G//"[*]V)3&@D M_Q<]W%])3;\[E0C:(V\3XI"WR_FEH&H#H]_/HTO*2^?Q#C"F!>9#9/12RFJ M/ K$B/["+
X.J/_E28#BI]=NWV7K<+9@Y>#Y#N)%[:&D]FJ.QS_WY-(N*S"C(?=ZDGZS>EZN!40RF;OYOY_WD[^ M-5,%DVW3=IYW OAF56,5BL@S&<@B+&7DZE%?9FQ[:BCYFJYCUO?[;
[+)#;EP^W?/KL MJ&; RO#I[YX;$,:S9\|DL+8@OX#_W"Z,)IX2\1.1ZD/6 Q%_("'-%[-%MM4_WV1J]3;'Q]KU6*9>X^N5 M8I9M<]G8R^QB?!M\4.5J;3[V#\&2? 6H*>6?YYO?'R'3UX@3"
@&A.&5Y[8" M\OKA>\G:$YCP2P#R\C_@B-C_BY'!+__Y090^R.2K@GZ12/C1;QZ_$RXI4"*B M+"DX(0TU46.2DDAKLBI*1%P1)24Q) DE$4\DR8>0G:6=VI',T4:?K0S=(-<:
MMO*'7;8Y&(E ZWP<.69+2J_4MD[IZ1*+KS/] M"C]HQ:6N!U292. ?A[)DI54RC+B,8X0P,@?-RJ3=6,*AR8]#Y^T$IO5UO<@Q M&VFEDI5&4\@V14J,?QS).V8Z(T_].8YUBFV^**H-
9K0$(_>>J143\Y+736+X MU!GR6769S0@X'$E0'X=BW*BXS+.IH<",%U1?E1U29H*AS-Y,_1J1R\V[BE!O M22Y'>W_\L@R?*RQRO&.5NM5G J4ZODFB"D7L[Y_L_["4+6-DD**/;WPAN
M(Y\KR!9\ZO[^MZ8.UE?R)0F?FZM2VN@:A@#V*B[N;8"?JF5P,5? <7W"+'(. MQ8X$>PE&[E%JTY!5V0BRO!\(MM>]T=UFVA M-()#]R@US^GIAK98UO'Z>MP8BBV*RIG!T#U*
<2J6XE>BJ0C=&AA+Y9)&B893 MW:>43:6[=:[6+^!YS^L7V34V\)Q@I_8HQ76HQ3+'I0A2_7I5]^-1] M2O5Z_49C/"J5\&Y3+ZE%"\OTU*7([%-JPK'%I#)K-[ERF=^T*(Q
M*DYOA'FUH4^:C*V/7;BB?>IW$_P24PJFRF%NBDL9)3(CY^"2#LBI*DOIS;C5 M%'R_R7/I$>=/JBP!@IHSUUJ[*N!ENUOH.EBVDI?A5/=)VJN6C.;")C3# MQQ=6O2CB'0!NOG M,0/\
[W"Q6@(/<6_D>..I;IO,381RN4JGC,5P73&78)_VAZ9U;Z6US'+%6)>G M]:'";+R:WA0)8G]H=]YI&=YHV,%Y.1F7A@6O,9ZP<.@>2ZVS,ZS$)E,9+C,Q MEC-Q-:(VS24]2FJ35K/YX*D'R-
K.>J0W[PP,W>+8 MY$S9M#$FF.P^7?5RI2<;^J(I\#.IQEG%6IIDPN?N$5:(QPN3);W@<6G&LW1" MM(JM<3#=?J+FLG8^:^C9../@VI!-.."YU/XNU$C!+3='?D>8TMDI'N]/ M<^DJ,$
.Z+5FNM'!G(E!U&TF7;(HD .<:&J]U'(T M9^'0O:<.4&]];YKUEG4=G_M,M](L%18^%8[= M0TV5Y"71$Z:<4>^DF:*^&*_R=;!C!\"PM9[TAT6M[1E,AC)&G;C1ZJR:<.C>
MAN&S1:^[S)B>D&D730JO&7%U'CQU;\,ZZC"GMZM%G2/M?JJU'+*S_BAXZCYY M@8%7Z.E5B>;R&MO,MLQ$LTZ'8_+943!V;W/+ MRB;-M\5>B]-'A),6NK.%6 V?NS=?
9V13TX*D%@P^DZJ--2/'5UPVV+]0@B# M;)^LBCU, (8Y92;=JMU+!'/8)P2Q&?M99LGW\#+M B56&2?;&3"' [AH=T5E MD%O/FL:\A5'2N#J:J$(P=-
_0CU>:O6:#FG&\51RZY88MC18C.'2/9G8UB65K MY!1@6(N/IXU^ >NIP="]/5@06H.P1FR24^?,AEFH:5Y*!1/8I]D\,V$]E<5J MW!R7\FZ]E\[,1\%C]VDVFZ099Q5OI RU*?
7;\4FY46/#L7LTJQ8R9:\LST<< M,[&$%5X>9!+]<.S>?%-:IRO;K)V=M@HC/(%W2>!L;WHUSMM M5:$GP5SW=C:[+E.BMZJM.'4]I6=KX"NN5\%3#W "(_8-(DEI'-FG!MJ4I6B^
M%G97WUM8LF&N!U5C6,;S[$HJ9Z9"-M4+G[LWAW%G;"4G8GW"\4EKZ:C5^;15 M#ELO[U&7!UYF@7-=3PUF3Z(R#NO5[T^WIA0W.JU/,R-?;4KV!F<5B M/QBZ-
]MAM9E44VE@AM290G/JCVQWTPYZSNSM+9TH$'X_N9"$;G5HUKMKKR?F M@_K9^U)F,^62,5A0N)Y/UX'Z7U"+2E"Y86^NJ2:=SI<*91N?IS6LXQDH:0%
M%QCW<3%%\1+!47$N/W:SZ8&!I=+YX$;4WEP[O:8_U1MFAIM7J$G->-7#!T M;ZZCY*;H"UW;&4<3?'$@E,5^8J9VR)J58.'0O65-\9&H5N2%@T]]Q4(A2U.%@;:$0_>D
MMNBLQIL.+ZF"WRJV%VV"RC+=X*E[.T#A0M&1"WR*FS;JKFWG9:%3#)ZZ+[5. M;83U>YN6L!8,=4+7YJD^S&8]%*O!&6&^<3U_+/ACGB:J<7.9](,9'# LT]6)
MVA5U%_'YU1S5%NGQ6FP7?M2.Y'RI+!,81V#2?#VN$9+NI4/YO BM1\.#\)? M#L6\V]FL1QE1P>NT.,DG._QRW&=%.)0*SXG +U2%];X:#?'\-^_(Y5/)Y0(O M506)-<:\DLB-
-0#7<"B<77#J\A+^#_A9-LTI9FK/N_^>!O5A-'R;:03R\(:J9]G(77]W] M-P9/))_#@XPEV(,O#Q"V1SKO8IO2T+5-W_L8VSS)P0'^A+\Y.CA\ADO\X SW MS5'6:7-
7$%TN0Y>O&B\ANER&+E^U-4=T03B&Z/+]%E*(+I>ARU?]L1!=+J;W M/^U:B.AR*7GYO $6H@O2^X@NR'^).EV^ZHJ+Z()P#-$%^2]1IPOR7Z))%^()
MIQ!=HD<7Y+]$DR[$$S+'(D@6Y+Y$DR[(?8DF79#[$E6Z(/21%)/=.J6)*FBNF[,&X,=)\A86,WSO00A3CH1 M)]$'JEM?,R>]\$_,=F)Y8,V!IQV-E3X-,R%.HFY*NV];6"$]'F7T/=2%[-L4
M#LVU_7^/A!=?G1=<-6#\V99\=5/B]/6ZKF"3;D1H7CW&/W88GYC3MIPZLL;(M.[9[++OUJYQO)"G?B !&C4'"$JS7XMD@W7IEPO#Y,3A"C-L1&J1;3YF/B"0%
MZ=;30BE2K5UB)%BN5J.>/.%0N*@R+% MRBXDW83E^3'-=C!7 E\A%#Y?0/%VTM$[DNFKB'7. MI\!OAW5@;W@5)::>7;G?#@?
QJNP[NJ)US+!&X0G_BG6=E3)]9WUT;#WO&N\OJL.X>V/J'!"^(;_>[3* ^=?UQM9 M#YKHOETH]7&A,4A.@OSW'7+[F7*P8>7;VV/NL'+L_3!W&(-&S'W(M+D;)D (M=T?
J>WN:&W'F_H^^ M.V"S(I%H MI5I:*KDQ5-K0%I,BF2BLFP_ B;;@.X-?L:Y8UT2"%"E"A$5%1=_%1I(T$W.Z M)5FR+IE%R_4LZJ

M0^_U'2_)#CG;X253S8#%Z)9O^^YKCA'TB1O;>LD$&=:J[SL5VQ]ISD/.!2P! M'@^FH"O_?6C+HFK/M6Y:PM(<8KZS[_>;_OQ M C4(7)#Y="%PV5MH[!\(7?X.75A9]]>^*7GAL-
@LY[]?8QR-0S'RMZTV4XG MY877A&!#/_Q*/I()>@]K_GFT4RD$-E=HSB*9_#N9#*^6U[7=]X>DLL/H/5Z4 ML*:046]CQ)HJS5):8 (P#[]2I]'^R+U$G@7"F>CBS&%T.0
>*]+'&^W,AN3* MN%7)=->VX#DL!(\4\A^0_X#\!X0A[S'D:R^A:M3=ADRV:6Z:IAFLW,I/AO,E M@!22/*67L#W_/S^D_(C-+HTQR&VX'5'\CG,PG7N<:U7&0"C7E6%Y,)R81X4RU
M,SH\][P#)^_6<,W ^2]*_$X2N5=!?]W6TAM^M5%T?25@9 O]I?8="F9O5SS M0I$8V"*K/99>(C('L#4A-0VS42URPGS=)C*LFTPN]DLQ(5(6A\3] D]IWL6 MNZ_Z,]_^#GS5"?
F^O:=;0YZO/:YX0YP-IYO&D)O+]$ G2&(S;(\ $#$/OP@] M<2)WZQSW7*,MA>>M4('4_P6%\#N^5H&MKGM;7:\;776%MZ;5%#'B% M;
'DA%QG[7V$0I=#H6\D@'E:@\>58D;$R_P SPH8,Q_830 Z, &,>*23)$(> MY(4@+P1!SZFSPQ*9,B<6FRT:URW*JZ2*]E.:!4AT,-1\O,RP^Q9"Y(3! .2$("?DBE'HV[EB$K_) M:=-
R4S3RC7)?[&"3^F &XQLP5XP@'DDRCGP-Y&L@7P,AS'$RR39Z:I2M,TS2 MF%<-/%]@-A7/A(_#,\D(FCEA'AE*&D-.QBT+WW=:]X>*#AD1H-060*=:;=PTV'A>(&=Q/V]MXQ@PNXS(4?
$!),T2 M\WHOW?36PIH?9;=)):V9]Z:8A)EBY&,B^1F8(]RY]3LV1\;=-"F[L#F:R?" M2$X'<;])[4N66:5RB^7]X1L0>QB /2=,#4,W<=!-'"2K/\TARRRJC2DA40U< M:E'3NE)M%\?
6"$AK\I"T(BL!>23H1C\"GI^GC:W%]KJU[BY<05VL-=?F:T9R M#]T"F#:6>DS2)RH<@L &N227!AODDEPX4RR79W*]_F@R$C+)5*G6G%9)NQ]
M#_WPBT[L9ZE<=14QY)4@XR#"XOH=KZ0TF-4<0DVY0AXG-)/JRIU1;0D%%MXP MV[I@AF].(;<$N27WACS?3B1;9#?RL%LK5CG2&/=PK]&H-!L!G,!$,O*1H4Z8 M2(8P!7D?
R/NXLK6_'ID=WX:\=,KZ1/L6QF6FE7"]PKCX8X'TG,R'- M/8@0,'V*3#WB\1,=BMX[3B"K'EGUD06*KZUZ/C]7.4OP,ER>F7&T@[>K=2[M#?KA%_683.!77"<+6?
9(34<\D2E32QKS@>^MP *\WB"ED)GN<@3E#]Z&.E$D M#I7'0[8[PHRS8,:W4Y#]3MU:%6NK&2ZYZV4U5XK/$@H,RL,4)(I\Q%'W#F3 M(P/^)N'@:S-]U<^:;7GEIY"9?A,R
M]AUC?)#GL1+9IU5!HBJ3(>$L*'8,C[A@+A"9O/$"4[:CC;21BL%I]32 M:ZT\P^NCC9>]QI?*H,V*! XSF@CFD<8)='WCTM*+!GDEYWZ\CM"-H1LWTU*(Y.9
M>&&6LL]X6FRUE^TTWZ/Z 9 %O2 3S",51YX9\LR09X8\L^@!VM>>65VM;/C$ MU_-"OEO/C-7YBO3"N!/,GB.)QP2^;ZZATF'(.T,V3#1%_CO>6;8_PE:S"H,) M3&54&R;B&6U$AD+/ /?
L1/X9]CV&W#/DGB%H"WEB(1]{<$^3=9E*Z74QEFN(G-YH]KLB+8AR(W 0(%I MEZFC]_6\B"8ER. 5;=N33'1MXWCNWSMXH0"*+8/F#(*9M/_/5YZY(57&2T4 MS?536A=?LHS
+!?"6G.XAHM%I9K+ 7PKU H]S2>*0WPNE6L)6^^P)7B<3\#L M1 I8+@0]N'9*7°&(6+K5$48(B[@0D4:([I[V=L!<^C29R66X-=.I='B?[!1P8X,]KM!B6\
<3S2Z@]4F,>$YU6U("?]AUA4SQ)/"@A\[PE2VS'EN$N=-,S#:@XZ/IR].A"JE(:L= <:I M ->/;N4PID2'**SZ1QGUZW.4WU:569H*X6%@EC7YD3I6 B6QS9)M' 0INW3;_MTP0A-
9XNL/2H/<3G9E=?%@@\Y0T""SPHD48_)@XT]82$^D=IXH&&#?HCQXQ)!^QWCG@Q!YP_4[.XM&;"$H:.#IQ94 MW8R>O M]GQS.W:>!)=;VK&3%SN^N1U#R(_LL=-+Y8FI?
MSBMF/GR5VX MI1U#]M@-'.%'>\.0.8;,62.16_'D#F&S+%3(_\Y#K)O;]XI0KS(,#43>6G B+;)OSPOP\D]?"'.Y*(/R7HCVDAEZP((ZNP9,KG>SC\ M[08^_JJ,_QK>C+A<)-DP>L+SL@-
'$Z7$GTH223W1 MJ5N2)'B--^:-P8X39"R\'/!>@A GG8B3Z"7.=>MIH12IUBN3!:1:D6I%JC4].217 M+BFWH%I1*#Q]\!B)XZ,_!LV3]]@CRT1.T]\FD'/=G'%MZO2U][@H*!2.=^CLN
ML;48@H_SP =Y6HL4*9:KY8P[5RPH#HH4R]WGNR&]@O0*TBO'=EA0$/#V]4K4 M(H!_<3P0;).BRK8CP9*F&_VWG>I2Q__;4+?79MQ35@7_M?1V\Y#G(>@9O M+:BF@GDV-
I4\6*MU_8PP^'SAQ-M)1N]{]]\BUCF?^KX=UH$5H%64EGIVU7X[M'/1:9QPAT/E9+"8-?-SOF MP&TQ4V,D$DF1(!Y^$73R,9ZD3]?3'4$,LJHN!#%["SU]*_<;QIBO6\1S>B7'
ME#4UA^MRPQ3,<<|>*VR -+"W]2.=)$_2(3X\=T(6[BU8N'X4#"9AU\G4OZ7<3]C+('O4#($@G5?QA9 M/G,B"B:Y[A?Z&BU@A)(E>,3OCA]!@B20DX$RY#8@3-X>]?$(%,A@O>-D>
1K2V&=F\/.6S[P]]^?5>.9WMC/W:CJ_]U2V MCE'3KRZ*I]\,A'RQO\2F2\GLY9]7/^3\+ :*#TBBEBCUYH9*C9=*F6A/J3EP MB5)!(@5-/A*I$X9
[UGZD$%U<8,JTF'0&P*@KT.GB9:^Z&WXFL9A@PZIE4>1 MXGK#!C!$/_Q*/!(T=<(L"V3V1MOL14)YULP*4:>ICD"81T M(*<=#.1T(9HZ6E3$1,M-U+;=:"$R%S/1RXMP#VEV=/WL/-
X3>)>G MNJRE-&S =G"C>7^HZ) 1@0>R]9>F6FG<--AX7B!G<3]O;>+X,+N_/GH9I'2 MG$OI?CW!]X2ZD,K4+*LX3==9L#UA@@;S&,=Q=$<-F5]W:6I%.EAZU9CS=>"T
M*E69;+G'#85\FLXF,I2(6<5F@#STPR_FD4@D4>4+9 (C ^&2N1HY+2Y:RY6? MYE0"2\93HZYIVZ&0,@^_]#@J@X&<$>2,W#K6'#<]8[KLT0NM.$P8F"K/UEHU
M(XIXB"DIY'(@EP.Y' A9_B8C(V&E_4R.["<$3&A.FHW%M@+GR:8&1FGGK *W24\>9SJ]<-.IR:<1BG:7F5D* @C&?QV1]/^R#]G$@ M4QI9&)'("5GEZ(FR+&Z*^-2U:Q6'S]A&?
AF(+_/PZW0I(?=L62"?!R'2-2+2 M<3-'.N-Y49QMDKC!U,<)=8Y3RJ(;&@XIY-D@SP9Y-@B SI!@XDALRIO5VS.A MG"^L>#.]SMOSP
"""2:G\U]0R0_DO]RML)Z@74N=3[<80QL):BMIB&6*3[EZ M*,;TYW[,5=<((.*I'$F5Y^6W.]+VR#4)59'1\X_[@I1<> M+<$;+A:!4@&?17SES5PH]"IK-=3?3()]B, N! M!E:,33XR*52.!%G
=Z3BSY-,,A\T>^9E 60.)L,D4($1 MY#P@Y^&VD.6X22'5L]]-%CMYP9BOA5)&,#9T2QD%")"+@)R$9"+<)):IP"!R1TG=_10^1#0"%R=E!T_*Z.L#]ZNK;^*!W,8=$(1[VD))$_MD
^P/CF,;TCA L^P%#"5G.W$)&O]MBR);$]N]VNZ]L0D-R8M)-V$FXL!OL%< M0+>8-Y:\F.2H,=T"OP5F>^#)GFHI;LRSP+Z,0;F/+7! M^TW=4,TUG(\5LVPOMM3!T*$;
<]2YKSM@/H=^#@9H\,>.*L-,IW7,UL ;P4+! M(IU@%;+M>F#6K@ZGI,OCV-+V367WU)@46SH0IO1[;<$W:,!,C2V@G0K>_^!I M-(Y9*ER";$_5IUA:E2?25=\M&H +
[BU9D7I&O%*/PQ!A""?@0CE6!_PY>^;F!]G5L]7YK$^';#VPC M& &V8G\C5?=QNY-3">X_^#_>EI1O=V4,V$U1/=69ZA9\+YR59;_=;3AM50;< M(CGKIU@1L!B =,AK[Q^D0FK
DHO+ 4_G<%I ;8,)PI!T03O@4$\AH+@R\\W M77>#7SN]ZYL>'"Z#/0([&DQ-WN M:9"$]OL4"Q.UZ=)@MS+W=A+TM=F$INW!]!SK4!: R4BW5 1_;0T#G<)^& M-E#_.Q@-=5PL4#-
@FK&O]G]V_T'('].!($XH,L6F':2MGVL"2FR $L%?&+] M4SU $6D%/Y!\H&>#609*SEGHLKI5#L,7TK*F&?SW1RI]9OFX$#H.X>W6Q@OF MN44:-J5QZKBF]#D AL%M+!B!U
[5$U=#17\%Q1ZU8MG%+YHP\).'GU/AT1R M Z;;[1Q4U-8HT*+@(:'0>V/=40#@.H A7KX'7"0'UI8-9 MH[I#_#VB^CSSR M41)>^.DWFO@ F[TWO?=$*\ L)Q!+EL6@63P&3BAX:K
6=6\-NQD(,R7XT<>M M $^SAYX46%^2&UJ$0Q6:L:\Z-Z8Y\O3PT\^GH(!"3\2O1$<%_B)T!7<.H_X^ MD +_?@9.LZG+X8. 8;HU(S'9-FWG>1?+^/@M-%^??; C#OQK[^OPR<&=&/:
M]AU\9$+*5T+X^ ?<&1)P9]82_$7\Y_ (3VSN +F"_@9**.9Y(96)I@I/A)H5W]AF$++!F8!)(:?$L&GU(L$P@>]:VPL8)6K^B)@;ZCL5K+I M*U#7[5A]I_]>V/LI(QP@"O1P%@@Y\/;_$]:A
N/ G*OZ_L3=_P^W8V\NIM,+>[-@V'(B9]@8LWO!GN\^" M6-[+AUNM_ARX(,!5@D]_]]R ,)X]>R:))UCU%;@"V'9A-!$BU2E(]1%CWL1K MI=C8@2'"_VG7,P?#MP$V6-#/,;[Y_8D"_;B! *"
6%X MY;FM@+Q^^%ZR]@0F_]+8Z_(_X(C8_P-P#'_YSP^B]\$$F7X/V+Q()/_K-XW?" M)05!95$F4@]%2XHD8:*2">2"7%(QB4Q3D]RBE,X@R=2#R$[2]LP-+[N-]35 M
..%NKE4)P65*2PZ(Y$0R8\CLV[7+'+)(F5,4XF-FR^-EKD<'!G .'*4G"I> MM=TN"!*94^@LO7:-Z4@D]Y]94(;)4:+@%P2,S'.CBD=+F@Y'[CUS]KOFLN:5
M$QP_GFKL)&%IX]92I$3\X\CZN.)TA&FC*6#,TLC&V]U"TAB'D7MO=_]T5[_MQEUA/FC;H'/&IDU"+GW]NHRJ8O%]6(AE!M"MM[TQ5E.9D5Z_^WXL#QAE5%-
MP/EJ:T5M%E:R7UF*\?V1&8DOV#U>*PG=;#+%R'U9C8LCD=D?65YV:'TREO*& M/V*SO.V1W>$$CMQ;T2PYM?LTMN0,WK/RN=QRO9EDFV#D;D4?M'#XNZ&8=SN;
M]2@C*GB=%B?Y9(=?CONL"(?2I]"S7]N,\EB"42+P(#!2=GL6-&"@R?'1P@>#I2 @.G\]I8EIX-&VXP8Q5&B% =/_R"=563^T28%\ M;(^]VK:8$BD_(]"OZ0NR]V>B3.M@8)KU?
HH8X_>GEOA[XZM,&#^P:.K); & M7-7Z)(&-W;DM.=OA)5-]L8+!?XK_Y\,M4.Y4XN%,)S"1M;TW.<4S]]VU:FS7R M;39:.Y6OE[1,;[Y@N3I3(2RI2:S&\NAT.[7E*?
KM3M%B?;8>*WP3KPC8VO1(MS1_6!V+$=HH1G)*W]F:<@#D5KC$0EYW<*7IT^#4MA;#I[FVW&H+X5M?M;AU
M57^V;2/+;KA212]PNE/"%*PT:4[+#:P6M\VU;7\++BU2=6O=1NC V<.;@]G# 3IXY.W <)H"/@$V*8R*>6-'#<-[M\-1T&EP@B*D6'/6[K
4)0_PW!T>I@&S%1Y<#=_D5K"92F"Z*]HZA;&]*0S8 M.;ID[J)^1W3]R.WG\1[]X(OVU#+T#9A8+8>V.-%:P$8)SCH?;YP@+KN.ULG M07^=5'@H[P89#Y#%'5V&1 =<@H$G&6J0?
Q6#B0]>^G".BF6#"T]*#I->MN?E MP6_"GX?I%T\Q]NVYY"*L6KMS^BWGO#MW#$]3IS-)=^ D'\&S7H[W=TD$X?&^ M;VX#N-MT%2D,C>R"M#-IE_\!H 6N/$@IVN9];
()7]U/@8<%$A&W>2' &N)WT M-]K\VT,_M[DI'Q-&_("R/LT.O]R)MO#Z(#F0D?4?.G0!;D8^S)>XW0=B3(MH&_7$O)] X\-]M^Q0)@]-
PV>&O:M&7C81=8H!H&+Q17BY2!$8NI/EKPV>X: MV(\JV*,9>(,'E,@)HL/;XU#-AN8W9.9M#M.'1"T(LC(@3W!6\9(-M8\$GQU@ M/?SZ1Y Q8?LN>)P;'",]7^I
^L^S,4,TVQUCA#G&,M@^:>:]S[I,_WLX-1OVW M$%T\8#)7#F/GI,X;]<.,^&8]GI-ZZ?1H1+NM[)<>8Y!-%?E8K\$VH]&*0.78ZPORP M(,^7UO&9-^$L-R>_PNQ+$/YM_.N'FP!\+_CA?
Q_(AS\52O]).L..?):J*04W (^90Z;_/=O^607:+KED&(@PR"T/(]9.$S M.H=DW?]W#PF.!I,7[+%P;"&!$=[;@:LO&T>0A8BL^Q_8(_?"(;<,Q]AP1T:M5>;;B*]]G@U\UV('G
MH.)6RK9"!F6,AR*V;9K#.&[+E:LC#9^;V5*UW]0'1N0GY5EVYY!<<-C^>@S9 MU>&Y&YA]<,B>?7/&_E)(C9T" NZ=R;9ED2QY1!:"&M>X3$'[04]2A\4(@CTGB).V%+X\)
M1S9U[@S>OCK'Q>'ZR- M:"#NBDC.VI/R:B'44THO4[,T859MBG%HB5%Q' 6A[@)6+F:,17"?(@!!/PYY M?0.#LD.?]]T'9D8@'-?$6N4"Q2ZB%$?AR]$R>&L5=UE!K);W6K#35>FX$,(CY
M"H.N*>S%!*\X5COXR_NR%[/8+MB X'QG?Y=>9 10\,TMP89G*;V:X@C337&4 MG-.<-QU&PWYB&\!7!,-?F*AS6(L5L1<0[+ LK'E$PL>&1BI.W&#OF]F\W@#_=;'F*D>ZC;PM:$@K\?
B0EBA1IM2X2&S(4H,I8G4$*=4P)?Q M!+5?*)"]Y%L3;]D8=:OKYVAZW5_U#A8TM-C%]CA)EG NOS14LU5>Q5G . <* M&DYKME-T)HFK$OQ34VN9CJI9O-004.\-
]"'/E&NZB@8<.RA.S&5PQC[:Q$/AR,QL3]2EGR_P*6MIC"EE91:*."-%M$4DP?**2Z3BR+K#6]X3Z3$ M1+V23*U++#!B]D;]3/?T5;QKD&V$CG,]WM4QEN*!'Y@\56,B6<(?"E,*_-:
M):55_3C7% $?[@U-M,O+%4T.2S@VFY6HN4,5V"(+A^Z1B8E;QL]498\C._YF MG9WVI?0D&/JF3.,IZSG 4PFW9GN]"\LWJ*RE!.4L6B\UH=W77E;[-1W&
(RS6W]=\@&H3PZ@C&.8)!SR_ET4_,F_RV+T1= M@X5Q@,H/&36@$1S&&KTRZSZ'YNW-F)R-,A-!%5+%89P8*Q)S]]HC7ZG$ M]C2!%:0D3QW9#BSA8VLQ\X7?S"V_.6K,]:?
@AT%U$LG=UBY!M4>B6WLDGGI* MW,FM_8A=.Z>B$^OKR%"G*V$U> DX@0D2 $ 3]E$+8% 5*(&R*""$0-D6$$!"; M$"6.2(D?GL)^;;>>9=6[QV; #(>.#AY34,V%"F<-'PG\(VS[W+.
<;GP%T]>] M)T>X]LP\I0454,NCJ9W 8^7PKL()3_N[(>6V2[:*(P>&;&GDY5)VA4#WM/P\ZDD]<>C:DO
MO;Q+E'R"CO"EUWV47)TPRA7%>_F7NB3Q]F#LY21O>Y#W[L+:]UBU@%1Q@5!] M_,$V=7G0X..U_ID]">6NU-5SGM92[3]/_CDPT]^UE4FKX*F_:;)U(!6HQ2K6 MTBMN?
&KJG5Y(G$;;V&-3V(QV0]]9A(QD^1#XB@Y!:@Y#)+N324_/ZRPRFP MI+)[E8M7:7;OC)8QEL*-L;6S0ABB9P@6PU>[6]&(TKV1*,XPQKV**P&0CPF MJ-0CB7^&)5?
@1F9LRX5I'">QJ^X"^K_(!HDQWNSZ]X MG@X,\O%-2V2LWI";UEU]ZEH-\('!16.:#H5./229Q=,OFTDX"-'8\QP]Y*LB\ MA/\HZD(U[1DD(G(#K]P-/+9]=
(>^X)^;3,$]^+1A79C,^I+]3XN]7.EG8BS=]7%;@MS$/%"!/^L&!*"$ 0A M*)QT(@QIM5.3CV)$N5*N&)54/D4(4[N5!E8E
M9RM^,ZR[P=#QQ]2G1:2O,X@4W@Y';MZS5NWD7*)Z$0DI_#]GA>#64O=^@#E-#.E*(:Q\?6TL\H109?
ME_1]AIPMIG..!7@#K;3D8^)3O+F*"-0VAPG&GVQ8Q0CYFS_"QLA4Q3]%"5YT MKF]VU$Z_?P:!=Z_7'$WG&316*W6]UE?;432]O]DG^/FYB'%8*Q5/E3G> M3?9A'3D]*!
(9IP@4MT(X\EL[ZLYQY"AQKT^!Q#&<)E8;&&L#RV =@FO6Z4H M72]Z%?)/&'_]4:P=7V)SCA^6N7PE+>BS]1*N).CP1B0>Z<1)FC\B8;]98;_[MR-*1]^&?3MH5FICGR
E#X9A;+:;8ODRN[1&0]]"?(TW3C_37Y?&C'0"]]*I[M_*%6LQS6:C9?:S4C/^[N_;AHQX,@;/WCZHV4P\#T.S [%CNK-;(EL]5%=== MXET#;Z[SZQP+:_;_1 ?&3RU!U?_1!*.)#SZD9K32?
A9+9._%O&6TO(4?&?6*/2DTHXD&[P4>C=]DVFW/O73E20+'IMN"&5[4>^0 MN*O72/;A&-VT7MFX6,N]XV/,567(R![(O]M:'QD9L,90=>I:2X4; +EF>T3[
MRIQXR)PUR7'$=6_>\]/L*HF7S7(N3[K#]F@\>OCEZ]LIGOS]#N_V,@9 31Z# M_862HX].%3S\Q'NSU[%]@#33TL[/+Y]X/N+BH\O!CG\7-[+)GNZ)&.&/<
MD(#%N+*C#]68H[M&3!Y+<&O!2\!39!?LAJDN),N+ >Y4);"/MA8#DS^PSV?K M#K;7NFX?'.#?NTYFP2?OZ]>^N5L*]\K%PK)RSUN\B!TN"[L]IM[QD;VT@-JS M9=F?Z:KR&[9Z>
[0=_.7"OK1@^' -V1/56SFV(H/03X&_I!K:P"\;_-X.F M,O!"0*+!OX:^]UN]NVO\9MK6"(,M/V:3ID$3>+@C.#_#GW=A.HD1!SW9<+@ MIXXZD_1@IK+DCF.P'T9LI%KP16!&FF-/ T;8O7
W!]MZ"C?UW1QAZ/R3!<=< M'["6!%X\DQP/LM/KS![!A#5=5C](U]L!\M'|23=C+EC>S:##P^+&K];2C!G M!SX\G I@?4=?O%W,6Q*$?O52]\9!(SP V'L\'SPE3:H]V=K?WU]A M5-\;
<4[R]RQ*KZ.C>766E M"9EKK6>-F4N;^X;H&"X@PG;?FQD2!4XXT8TXC:Y<-L?T>]N=&_=1_TW'K45 MF0,@<:"-MMB+P;VY!27@"U%7KP=&B.;1SW [_MCO82=O5[M&-
/&OOMO_;TM]_APS=:O^P)XUGV#QR[@VT$5#7_<))["Y+G8E4 MSX'Q42-W,;-PH+[_5[I=>!DG3:C'C29:[MPEV%;Q4Q/R/>]Q2K;'7_>R[3:?;Z7Z;>_W6WIPVVX@3"0@"
MA.&!Y_8"\O#A4\DZ$ICXC\&>F_]%1V3^+X-'W_SF2@]D\D'Q_%>(FWOQ>D/ MPK7O\SW+S;:+H/"=/226K3$DL*TUG62(WG8M2+IMCYG)./NI@S>/4>LCSQE20
M)P76X5FI:9@G*WP+G-K@G$Z(Z?2$VQ1K_74+Z9]LR3WV^T@/88*NOF]WS"]G MH^BX#TN!I[9[I.2S/4HDNV3#ZVSU4)SH)IM#AFTIKR: M4Q2V=[)]=YX:6(U*%@]1?
*K+C:P_PP1$/=6^>X&TY5)(*0U]." UL,HW&C,/ MSGGTH@M:G_@=.2L)VJC/4/5-CFWDX978QR^:GRSX>BNJAPE-G%.-SIN0*5![,7X&V21VLJX. M/%]3(AM%H$]-09>2G>TI](6RK-
%,%?1- MKFKZF1RATB]80JAMZ"Q3\PJ.S<*AY/.AQ-8L&3T]9Z/U$.E2N5)GPP1K$?+ MWPYUL<\M1B-4W@SM951+"V7RV*,]]9Q0P7]MF%6/&XI2"Q_S)#$9PSF/IY24BT]K
M51,88=4;LEJ.Z8S[-)ST>$^U@MTR?*9VN""PQ M%FW/.FAH[01KUHB6?[13^L+F\TNE,$%E72EG=X,U.ACPIQK-5]=>3>F,A*[0
MF[I379NWQ%Z9C>^K>,9]77N+UD9$3]CKY1&CKS6C92TK=A=KH3Z>L;/)TD)X]&2;^T5[/)EA'BV@='T; M[,HU+SNS@OB4UM.1=E8*B\9VU1.0G.EWYH/
'XW@>:ZCIWN64>OFR5U16*TI M?$F4-EM\PDZ9XZ?S5#NL2?.BHO.1O7*=JF\[.0G0D]NH MV>XR+VIPY!&(/=N1B5IW[4Y,K3%MT;Y)U:+L/*X^.>!2?44-[/"M4]1YF!/,< M5>VT>[
B\8A')QY9X]K;%HZ&7C4(!H')V5L>C#SFT4%WI(2Y:AWG5HBKL]I? MD<9C..DQCWK!SLRO>/7Q;M1F<6T/2[PN M*ZM>8=IN]P29/Z70RIM.31<*KRNYWDP]I=!4/>R6^)[9U)&]
MUQS*3M]LS?A3"LUVM_U&OT)2%UFA%S>=_-3^;!"&_;EG>)SLQ4GEKEB MR!7CM$(K%40=54A[S?DU;EP;5%=;>\F?5&ATVVV[E+_T!*18WRPL-=\@5]%) MA.;@"%*T6WD=
[0G56GG&==A2.SBET$AL[>?R9,'@>D:YK-5707GKG51HE#\1 MUP&Q"@5M.A[@1H\RYDWVE$+;J9/"CB]1$V'5["P'B#ME>9P_I="H%;8K>5RS MPZW#5G'2;_OYO,F>5FBY[,1 -
Y2&TFU2G?3S3FE'L"<5&M[W-9,<"0@:%!L:M M4 FF%CY03R]TMHE]#K?,];FVXQ=LFQH,I@WUI$);6BN\/>M60F%%M:I(H,:I
MC/+J*856;R&K7HXPYVA!:Y2RQ2FY%5HG%9I$!7FN.4%<85TR*ZMEF37Z+'12 M33%N7,6*HYF^6N"6(F95(5L]]:;8)>%.!Q;OHCTKE&K3"$LNOF>:R"*XLLG!,[(NFZN&P-
D4:F+P=>E!BV:6G,B?UU)H-IL-AH2RC M"+L8&#]!B,T1?TI/-;J[;?K,(Q>7U8MA^&WO8]]:<*G6[)\%%!1,461094 M;MM>=/A3>BJWW-
8FB]RZUNF15NZ1:+6O$%T_]]3&S+;Q'[]2)KF=VK[61$*^A MJB?U5, N^M1DM6YR]^R@%3OOH![[$D]M5[]5(7/AVV!KL\ZOH&M[2W.-=ON[2K5SD?*0]]QT-
':5D_]]:6X]18U3A;*PWJ>)+F!S['G';_N8%OIX59KCLK,;#WF M"-GM^^I)/34LD3NT9R(]+B0FF[7IB/ELY,\FNEFKF1BS(;#VS5UV:\OL%7YM..5GW$$$55QZ M.W2XT"6ARI@-
/W]!8TQM#FR^-D!6$E<7Q[DV1>?ZLY5Z2D]5:RPI[@(TY,HT M4L?T%;>3"/Z4GLKV'2+H-!!-**M\?5FIBOUL_;2>:F5W@L'[+80K++--LHF* MA?
9IQZO2:GETBVM,4=F?0G7%Z6V=MKQI]:68S?@1QY:'SBA79L3'"\&)_74 M""UEG7"[Z (.EW8+C#]*AY_4D\5]UK1Z6*50&Q#%>=S::"X+$G]=2TO67T
MT9Q9<#*C.Y.IXCN.SY[24TZW,.4+4E[6]3D3^D]V2(FYX)2>(CMR=]M + M^E0^)_08I"Q-2QPW9=13RB<(Y^:R8.="KH!.< &9^4M./ZU\]NZ@4)KG%8'3
M!@BY,9:4,"G]2>6S*69S78R<3X6VLZ;ZFZ5*02@_17R0G%:@5-(=<67$6&GS M8]$V&P6/E8^V_0$3W9]Y3]I$7YQ-%ZK# &-F4.4TS&OO\&W8\3AV"H=B<6H< M?$.66.^MT?
B'A>W/GN+ MX) DS,PLQ[$"V&V9P;'LO]U]0@_,+\;IBHD?)O#!Z*9CV V_S1N(Q_)RTWI5P MT7/2AP;\[_A0^G#/3HWI%.]CBA^53CGFGA,9F_A6+ZZ>)1ECB+Z@#K[O;Q/
M++L'^L('Q?GL)V+D]"I$3Y**X>0I4Z2;_C;@9L("0!G[MMX:IY"B'O0&?6PZL*I'W:PCC25TP%' ^[..2LJ-R!;5>]+ NX9$A:XO%B6$U<,O<(5S[ZY+YPXW%/PM%#B)?> MPG(?
U6,\FF(.'@LH[<0"XH-1@'QQ?O5$[43TI0-K!Y:C1Z4,H@UW(V/*L@1D M_,)F+$6V[\P7<8D1F%O=@L5#;H82L)3GWGT1PU-0O7_]Q<2!@07 :7(]JU$= MT#&/00:'J&G".2 KQ?
("7A)R9+2*(U$\X/3M4ZY\>/_#V]_OTQ[33VW.IS'I M;_%E?*O;$R9\H2;M@=?B"C%(=!Y:,)X/4?]2LQ?M?M'VQ:$Q<^=&,_E^-NEBFYS<2LX_,+\@0=NPVN\9..W_M_!8629H#I/)AO
9T*N"3:-#>1+(VLB,YHN*Y#Z6%0-HWEK&).P.-P8#D;#$?(MDC^/Y.D!TAI[,'LN\S$K/5(AOBFO;..*5=[#XW0Y?*A:].P#]'5IL+&&\O MMD]*G3ZB'/5IC>GIXF?
9;9LGRJC=J*ZE#UX@:UAS_>;@)ZSE/-JP'==$RY7U M2%)4(FMSP;&'<'K) M1N]T7R(6GR&(K!W;E7\-2D>/Z.,\Y/'4_M&Q:+^/O_.'9.YOZ]33OHS*61_-
#&87ZJ@!LA]\1>,3B1USM!FNGWZPRV]?] M/2F $6>N9?C>\P*8SRO#Q]Y?AO^XP/$/3Z3<,2DADD$((B5$$@C!W)%X2H@$ M$"*%IL00 B-30B2 $-D[-)<2(@&$2*$I,80@4VA*
B&8NUPV40"")%"4V((MD3IT82!$ZM EA! I-"6$$.A=+I6()!""2L/@R2!$"DV)40::TH$(=)84T((MD4)30@B16DT)03]QE7@*2%^C1"->&'SF\4,GI?]W"^L*]P@G.@ESRT#?OC?
M&QRI^5UK +UC]O!VN^ZTK>V9/"O*TE+"_<&0YTP1_6+@9SI1D*=.3;2]] M;A??<4^@M_$/L%SN/__'FUB*B%?6T+.$^']_NJ+K);T57O\4F7#7S/ZB' MW]4.S!W^]M-
^9HX,$5V=C(<.GP)43311Z_R=,I#^V/CV9]=FG)X=$IEWUU#7)M ME+ZV]$$:84HC3,F2H,1B9>*-KS3O=AUHF*@E)SV$7:5\+:9,M MYU>O;QXNL[X]AKB<^_WG/!-;[5?,_&]TU?
%+XD%D*LW%"Z728ANN4ZY\".X M,'MWW79-W_*>*[#?]\"8B7-==2S?E'[\:SZ7947Y5+,U+X.?S:B1@6C ^I$_MC+4QO+!8I(__;"S11=>W_]\V/F@SU_(|\&+[C!_]+P,L;_J/7Y>9G^G?
LD1 MX\X=OJG%-^H+X(=ISP/*0'2D]= K3K%L-]=5+82\C=/[N%G MW6E;@8W4]A?O[Z_6GYZX0+]S:!"0BSL6!L%O-O1__4*H"PR>OZ_K\"\WH_)4
MW5F>8!,N(Y1;D[R2R^>,LLS>9"1YK]U$P_WO#4+?N_/V\"<.)-3_<%X+:PP0(8R,[GCB]+U7UK#(#8@$/ C,3-?;^Y\30GX65< MT5<-
DBE74:+F)T;=T@3ZGW^>TN'C-.!7A@E8;_P%8"*N&4YAXM=A MHBN[&NR6!7#B!71P)4X]\HC."H4R$A9'N<("(Y.%#D:5L:M$93Y!AZ97LAMU MR^)G(%^AAQ1:^7Q
M$=T6>D(;&P@;9R\X-5'0T%FT!X2<9W)H>5!6M[W&!%UV8;/%Z[7_,H1W+@!](&PS_&FOR&?"CF.X+;QX=GO]DQEOYGE?9.@ H@/K^X3O,6IM[9F;Q3RA3%*[8I-O MN!.S
/X33#N0)R]9_DZ1X?)#&>_K^"K(.-[<@WYWK SD38-ERMT9X]Q M7,CU;8M/)#@TLM+2HFTVN!U(9';D85M;]]7]Q]8H?>@N]&UQS75%(1.NUNVJVZ@0DR;D]Q 7F
MYF<63V'AV]L,9[_X)'FPL%]N\I:W6V"H*FO,MM6RB6]Y9.IU=CA&D%]^G=7; M'<'RD:!3#]LM0?F'" ;LE\>-"Q+__-.%PX60:V$78)4\#$UA*9AYE)&!"XN,2

*G)$_!N@P$TT|MDQB_U6+|W$"-MT8$!*K"YP/|%E+'V93HK67Q4G@'L1SBHMH-DG;F6X4=>@@F#5W'/S?@-8A,& M>&+0508N%'S,/B!A1|%H(,_@6PZ,K6I.|$)@B1$_9 }'\V+.4HZ??)Ll:,FUD M*\)"(V#01|A_NK8(CKO5WO @,% MP(XT#Y/9T.F,IHX=[^/= .:;;!?G0?TS^.Z@-]^$6F(%Z["UXH0UW!.SDP\8?MZG'$:'6.%*UF X3H8+3&2;3#0]V'<-.CB,+%9*7 ,:'7]V%+DB.VWZI{3(;'= MT/?DU:-@2RP<+Q(%,"6@OP3,0C7,1%XF^%>UXHM7@>U^AES&G^O*+V*U9U.K M/;?:4ZL|M=]39+6+D9T^E6F)1B5"F1)D-C;NA,F>)M8*1O03,K.&6A_M0W86[^-^O#/IH$ZF3.MH.<'M;*W8HE.!A?=CSD4A;WY::8SK'K>BU4J?YWCS(MJ5/\>*13+W2)XHB="9][JN6J&R@>X/-T%N,5+M'*9.Z>-543V7UXU%OJW+F+SL+.QE3NSR M8.31GFYM8^?4>HN=OAJ.D&9617R\!D=FGX]$VT8XV,D()XA8KMH6.RY7V07P MZ>C1X_DP8-F'%>IRD6CS03TW,$<4V9_FMH=.DE,_UA$K^_[/WICV*8TG_]E=)Y3Q_Z1X)>KPOHYF4C#'[M;IOMC66#,<8;>,&83__8I]|]>DQE558EF2S1({6F]P|&Q(G?=;: (.%2M#85$'M^2 V;CMH&]|8=:TT^?'SIJ?UL:UBMSOU/H3;MG8X7:<-2WT*-FNZD1-M_GRBR-B-3V1-WD3RWT*6:F#S%H;'OOU;:H-VLV[9&3;/78IUZX)U='KXL@ MDX{(V1REZCR;/;78IX1M5RL;XCA#U(VWJR@;8AD@AL(6>ZJVZ-:Q^<:]{F[$ MTRY%H:R4*H55"E_I'D:LB,*H. R?F (#K{O27'6LF JK{$?KSHK+Y'59.N4 M)R82T&)^[4+A^^L$V:/SBYDI3!OA. ^JT#W'%,]W0\+]-&|=59\X)XX70GDH^ M'!$.\MX2L6'9 M0"2C4I-.=]T5?)#<54:<<1CWY:CJ*YTFNU;*1'YK.%KP0BOH:A6D*OL6=2!) M4<4J+6>9ORY6L(*%[9FD+RT;"#;;\ G.-I9M^F2%@G&K"V+!*1&QHSM.8Y?7MF*;/=::%F5#=,RAQRYC ;# MG:J?RF 4'ML6L(6(!H=J9\/W]JP09ZFPL2+BCCLKD=);5QF>|-3B]0 M)!HR2!HLG3:.0NKS.E\6CMGBM>?RM@6O80=M4|87%=0|ZPW)E(\,NQUK>V-3FT+`>)1:L:B=ZD>R>"':&3CJSQA[5_!##Y,9*PY M1_.M*70Z=9E>=A>I:I+)%)MV#M'T6$&WW X$:A;O%8,:H$A-G3OO=:X\,M+RD MM@O+7)"+WDQ4*#TLJ;%[O4)FYDJB-% MLJE-)IV:IU;3M6+6M-BJRUA0<<-69L)NW#]N6M(0GMH7NK;>)G31MQA'B MD/.5A=&ZMY/S'U;LWNYD*8I2>^S)YGH6CFI!-':,86Z$(A0\PSQAQY*C'56K*X0>F "&KU2B5]A3.3 Y*3Z;|;C1"D'M2)#<<% M@P62_K(SLP.OA@=>HY=.#K%\@Y'5/<=6_(N@$L?:7Q&*$ MXU\6M"]*V7+.?6F92.\]ZV=!5U-UO34POF.C0)44"U{1&1#Y-DM%Q2TV$Y M;7ME@#PZ4M9V\"1$V]13U0:G49BDTP[TS A)3ENS@\4;]DQO-=_A%W1_$L19 MTX+;MO&1[M0[W:E%U8;X>K;@T,7>R)H62AY/91)BJ;CC'0\/P% MBFX{\+&%,8M6HBL$^2_]^BV%6Q;=EM5JB&7-X/:W(OV(SK)WL:H MBE3B|C9A4-X(XFSN'_H>?]P,3YT+MEW9IB70Y48@4R(11F0AG.CH,'WH&20< M4=O ,'TH.[V0[<0CD> 8(VM:,)B05H0I169#T.3;-6[M1(Q%(:.GLO1FPYGI*YP9>&F3&LR[+7N%E)V1*U=ZA8[5!Y$T+3E/W=#,)K\=#:*7U8E#(O6,F),I:L,'1K-,QL[V5GT8[_UI,6'YO3AK6K !SN.\FY!=9)G*0&X5;EF&)2#T?[CFMA3[?1]/8=-M2XCS=RCVP]3;J1TJZ(B"VD$MH:SA#:HYS-L66#=:=09".L-N(`P[#-&#%@]K MZ>(2.S/] <"FET>Y;\W1ULZ>)EJ^P&|1+'WMFU%N2QP'O!NLVPM>QN.ZT:C*. MYTT+W;LX'GFL(/8 ;8_G4;]R&&=-"]V[$A;1V%75@4Q1=>1(114K7<=E M30O=&^,CC=F00\K:6>Z.W2SVATHG:UKLWLWDL'#]ZG9N?]NJP7E=)53B_&6+ MW:LMCZ?'JE'MI6LL=F5MZ+VUHTI\M"]WKK1O;O4A1(UEROU=. ]G)FIH")^K.*]&E+OU$UA02/&=`YJ6^C>:<. 8 MD;WH:R?(F4-TYE!U4SM0!;[,$@?ZKNV,-T*=;]5F26)T&&1U"//C'H4R3=" MHKXX6F:"FUZ_K.,LG+[!F5'/K+!E<^]2C]*X2+95T+5Y^.L:=&XNSCH)72# MF@@[;#D5=OH*!3 N;ULP|B2:.,;S8U|:6,Y^DTVN;8FM$_@!%XR8'#QMN6MY(MIEBN&NB3]5;/MH7H<|K1S'|GI\TG0C);.&]0>=,S8&K7?:RYHLH"Y; "HQ0A06"?VA9'LWZ,#]9)O8$D7%<:.=MTX@SZC#EC7&Q7.W;G1[\KF.BL.>](W=W8RWI?;@,+W'3\BZ*97TPL&=-T51; ME[G!BL9M'LUP.QVU4BST>ZC5TEW#35=QV)E9Q4YN!2'5FP_D?L\;""VYK30X+M+FM:(@Q[V$'NWE4D(F_"65;G5V3&?CV)E9!>T*1[TB>P>A';'@Yj;V%TO M? X%"/QA;8"F=B6N^'I*:"1@PZQIT;9IDNA(/60>RTEE&Y#C<%#K3/.W M*-HKTC"W);/S 5*O3]JA$;#XM'KZ805[[==NV]KL6\E8^S@K0V)7.V-+%NL M\- C>:D+OM3DSMW3=]<5S9M/?#?.F!7OUD.,X\BM(@E!E8LO7MX?F(/4;_,RD-M0IDJY5EMF!B(2)M54DZF$HOF30OVVG;ZTR@1[0Z2]b8'S6H=78S*FQ;!UAP* MG,1NZY:08&'5&S#,,A2G+UNT;9NN;ZOEPU*1]1YM|HZI;0]6G+7!GDX=5Z2W,=4]+&?CQC=+4"N\@J9,C28I M'8=")/L'L=+C=:N;FN\.V$NT.DS-+Q\=V8EV(3^>' ;TF.N:%KJ790FOL_$' M43]9(6=NJQV4Z|>*62&53'CLS1E(+X3AW>WL=B9#Z;*\F MQYI$&|[9HS4:C7,9'OK1-A-PO%XN/4E+YT"I4V+1DB<+N^(*RZVG,4NKM8] M>S=3TI<|,YZ&_?"PXG?;K:!+M+J85'KKJFYD30N.@)#NAE/'HY9,C0.3DA.D M/G'RI@5'L,@-,M40U$X=83>SJGR?'S\YT^)JRZKV,'9;-^B\ M:=$1]NY6=,/=NF>9'IUTVA;I]:? YJRKJ7=JO_*NSI9"IIF#SG%// PK|I8% M>[%..W&D.ST<,4=8V:UVE&6I&>=&*\@L7E ;:U9U*F(F&SU@SML.LMAWK;@ M-(Z3,/9H/0X)+}IU3B6KXXP&=OT-1Y\ON9KI_M.*GF#KLT"O-ONT[(@M MNZ?9_$&IYNI;| 0#\^H3(68C"[,;C2F_'1\&.T.ASHS29.)9-6\ZE83)V!IQ MD1F3&I\V/3,XM(@A=O0F.&[5]<5D.@{CKG_@LJ;% {O7|K8YLV$%/QB9ZTN,[MC24BQUG38DZ7]\.L,[(1;,.W.E)# MT\?8Z;F%CA",(&Y:B_5(T ?U=W%M9*LV MJ>;O4.R(;I5AIT/WZ"&FUCA,I\,ILDF=C#BSZ#R@':4YHP5<:+?C_F24N,JF MES[V#*?]HI?)M&\)B2| S8XMA2M3&VQ7O[4 M@GS+]ME'DQ;.(#O:%M&G2=5)6[:I)KNI<<1-RS$'7D-,TZ'X\'I<6O49H M!6UG6ZUHUF1=Z8W556768?*W+7]- Z$S[713C*:0!YKEM=N:$EK>]LQNI[H# MS5G4VB$[AQ\L^YM%S6N<#%,H![&U9*,9+V"6*/5'QI2/:I%R>FY!OI6PGB V M*ODO5;,CKVPTC5'ZC9GQO1.'VD/CO9N9I6EWF:]GK0J;8/+FA;Z,#9RM.6T M2BBRH<=HZ8OT"QS_3$ZR\6$A$AHDAW9FR'1)36J6VAST8>$U4&FWXH MJ'8RF*ZL@9@=@==\1'G)BNNTH5$/P_Q9>/+M0]|HCQ7VA3XS?$O2=74ZD_G&P!8I1$'KI&W+?296-_IFQ"I,\0:!5 M3064-TF?>V;"%|SHC9-F< M^79<30<>XLR$25WSB;G71JP@SF;J.++HM;#/FQ;ZK-Z3R@NMPAARNQ)K\G%D M35$M?]=BG\T.1K+N27Y'F"QIW6OMY\?E+'_9,SN-4H,Z6/V^(JN#;B",B75S M5S/RML6%T5B? \>N:,Y03S$?FG9 Z1/6\;;'/;"$=^#CZD'*10FI"-[/M,'+^ MT\[ITF8&B3LMI$XBZ53"#V@ZKR.ADW$*?I:,&T5#K_;D@HHO&H;;LLW4B;7MF MPF0?-HAA+;&F'/5%+5IMG%$X'&9- "WW&:0XX5W/2>?Z.V?RIQ;[:+=. MVRTM/EKRI#] $U&8;!P\?VRQSS]=B UH?360S096)TP/1=*%E;IZVN#*]SINM MI-V9(HV,2_Y1G/O6R5I%/CNPQ*KM?)*X$)=SMZP> I9KJGPQ6Z#.W//%FPF3F M">ITE.C=#8-NR--S"WTF(#P^&)K"V%)C7 Q.A\FHVTE|]\QT]. B';VV7_AR MW5EA8CCBV7(I;UI\W.-+59O29%M!S"/391&M=C0GPIQMX76W8P<=>- C*%72]-MA^ZQ"LYB*9K(,[,K;4|(W&9D|\K+,L-M!]^>COI8W+;["5]VR;G,O4E:9UF=U-M8\,LDI&1MRTN"Q8.'S*X$-M89Q$3@W(O;BR&'GEFG2Z]>GM;US'9F@0R;7 , MP<[2Z15Y9KI":8?MMGSL.I9HQFI[3M@&.XRSIL4W.*]'9*C|/FU%"DF:*G-(-M7"E|])FIS62^L';'8VLI.&RM7?5$)BE/XZQI01 Q)U>[.&N9%J6;!E8?-XSM MQ,B:%H^&$>G DYBD6Y,#46\U5IU63\M?H"@@3K:1*?&#"UGXQPG0H\DD"RT M|=S1,-T:48NCU:I8,:U82U&^2L4:,$1.E?AMWU![G-,3P@ZCEU9YK_L MS'D<-5L+/,2]WA=P7LB+70'LLIZ.%?G#I MZ#BV[4G=TLLMID[{$Z*5OC9Y9M)FJ,U1GZAU&,&Q#Z3:7)#]"9$_M=@/&#M8 ML0AV0!%^A58\NKMM:LDP;UOH!UNI="V+&FF"Z8XK>-58^K/P]-SB!ZS=F MT*OT?IO9$U+?29*E3= =9I'H6Z*V!L?& Z'39_;]'/A& ^F'A5V[/JPZ-% MMMKU5GLZS)H6.^(8X,;8]!:FQ<|;^KA#KK&8RQ],[(ACA<$[7;.1&FPY(;I4 M.9H$;/|<,S/B9.HER3"@+,HYQH/]SL*L);EM,G*9I82D60G$ M3,\G9DQ.=[/^]99E:-01>J/U6C%'Z<21/#-CJL8A+XVX](679-?#B.]MDBG MKN29&9-(Z/XQ48_I,LK&.S.*"Q8!9V1- "T|>ZNP#0=-;#9D:<5LK75PGM4'^ MU#,;"U4IWB!#@4'J[4$;7^YJ7#G,US*VR-^AZ.2|/:G45E.Q;96K76VQ:NCF%DF?>V;&M.FS M\;S=#:J(7QXW9&S;B{1,.^)RI!R%OA3/5"*>_K0S@IKG.2,U MF4LMN;W?48N^,R?]=,I$GAO4*TA/:5 +?RJ4.5[>'S$]"M0X;UNT0F\L[NJM M(VJ5*T@X:K2&@'BB3|S+*;],D_G"U3XW8}$1CXKZ33E>H,X-OD(XU&U<: M2$@D!C|+$;WF.DR?>E;P]?I&,^-^N<) 8Q=9:7 <_QIZS7P!CU|DO+@+&K|!: V'7V"V#L.OL%,':E MW8(0T"_7UR_D'R1TR_5U"U#L*KL%)F//7V2\44.R"W?*OT,_"8R\9"OMI=J'? M8)$J=QEP^?;UDZ8+VRG[W.M:?1G&@&]K?O)_KJ;\&AI\NZL*1TNG_9"'B__F7]HT!P9G..Q-*_ZHS$?0? MG\I/SG2Z3I%SO-0.6;H"[P7A4R6_Q%E+GOK?9"7,=-?_NWM=:L9U2SYUF;G-.M_5O@1ULZ]V^!AQ?!C|8I[M\"/]@0N"\#/+P&8"#XP7+R9@P_<^WWD<.KT8.7 MOQ?T338IS* <_;NH$1OK=N&TP$L@-Y 9R /E=F9% ;B WD!O{!9],]"';%##=N MIX_9R;AQ(WW.KO>-&PG4!FH#M=V5YP\S_'!M^#A+/:.1/!?Q-2OQKA0?Y"7 M/9=]VQ"6D:IWI'WZ@A"= D2$0TDXE+S)?:1KML#';])=LP4^9L/UFBT *@ 5 M=@ I :. "4 &H %0 J<7'R7#OB&($0 (@ 1@-A !'FQU/9XQS4WF? #"_0)_L)(:O8+]27X'XSFUV2D M#SD%O X;P4'A ^T,8NZ="],7;"V K&7SIEWT)\U\"7WHG7\+ E\"7WLF74%B# M?.*:]:Y<"0%7 E=Z:U<;^*9W4S<[@2]=K2!|)#WXTGOY4N@]2;KO@#=]BC>= -M=MONQYLD+U3MV[L>D_[1EN3K!Q^.H_L++4[6?? #W]EQZ$:JB_DZ @:P&*0$ I M%% :[:4 "H %8 *0 6@@CNJ W'-@3_7; $HA@[B :&_"$ $((0P8.+ /T# MN6RL_-5;@+R34D>@ 1@(KCK0_P,,\&XG9IJZL S?B]SEO_^Q6.CZ:O4YAVA4 M_@T#-0C>;? G6G[:Z1O^OW?;U?GXW_7-Z;^'?&M@<^T.Q/S#R?W_KTW_,0_KF M;LU7%Z'IN4^1;X8C???9SG]XH8JNY2]9>*+%85E!ZQHQ7+''"V=L%;I31.C M&\GP^6F1OD'ZM? FGN$##KQ16P1$ERTY0HJ!LJ.I6J9FNZBI27SO2%[JY5S5; M'WA^N/)LTQ-UP[\=D#N8P9_M_S[&'>FJ+>2'L/_[@:]N:+K_YT>:V6&W]H|\MKR_-D L"/0@*S\W<|LOG|-3KVYB)H@YI*QGNN0C3CM^?EK]"]-1{>"_SV7|-M^6GE^8X;_O?9/(3_=B-GZ85?_O[YR56=M+>^//G?9WZA<%C84=;%W&+A1_HR M?T,]"&>ZZO==O9_V4/JA4%_RD>^G;UHS@]3#LK]]? LK^7_KT]-W,Y^:?I86R MJ*OFWBI7MG*_WN70)G[@W#!6& 5[?I%P]D2B]'_^]??:?+|MZH|UY*L?FX!: M0*V']84>W]1ZR|<5?3T"_6?H9C=M*N,5NEL9%M^0L,$RT\9DG P=Q!B[CUH0:76!D%&.>-M7TB6+;$D4 PH!A0#BEV08C4O\K^!6,;T-V),1%ICLFH:!SFR:AL!Y>OH^C!_M.8:BSRXBY4HA+P.QRC V-D-WIO$V*?]\+L#8K6#.W"\S%\N@]D:*2<@F:B?S ME2A@O61O=45#'O(YQ8CG%Y1D2A2+ \6 8D QH-A%*/87O:HIL]2UZF9,>R/% MCIZ^%Q$SC(4),9-JLL13%EI5>K]!6_$^^$(>D4BR@AE]]U!S:=#XZ[1S:1@"9 T^MH^K,J ML>1E92ZRRBEG:+4^2'!JO,A!TYUIFE:F^RLAHA3^_,"OP"R98GQ=!*=QZ&&Z]ML<@)1XJ38"L0%8@*Y#5)1L-9 6R EF! MK'''!)QXK]VH4&L"5 6J E6:]D:150#+X0"NHB05TD$!4,55=N- *B+|"EU MD5[QBZ\'O|]WC-/GRK;^"O,7^L"MP$>6RFE?]Y$M %G(UL@/Z5[9 ,\O 9@=M(*#N1 -WEU3YY1M>RZGD/3>('-V_W%TC<&K_4]'RCVP42$8!^8!\0#X@'Y / MR.JUB,],--^ M"$W5_DXQZZ\M\Q+3KFJ?"DIS0: '0>%QF1-_^9PS'A&BL7-">>>=T47)45D*# M^+ "KX/KN-S?!_Z4C=]V9O&BHJ$MLHJLUUP&,/+Y!46Q M*GFIZY. 8$ P(@0++M#]LYG6/OC6/5]LC9"A6\P+'%55+[TY5-796,&L, M2C"2+5$(!@0#@@'!&*?N3 055E-5W>)TZ\LU2D@]?-Z;HOSZ@<.5S*!NL(+@.JZ075: MYG&V!<7!1_2:YY_>N>,%P;G-*E|ADT;=K%B|0Z>R*,^WM-/*#PPQ*EOK$246 M?VU.=7=U=DZ1!.U7*PA]?I^4J_A\X+%*YG:#&I;](CJ,Z?!'U)B*FB|9Q8 ^'"LID08W.!..! M0-[O+MA'DP%0!8@"Y@*?.94X/=CZ^;=?G!DHK$I]_$05=?T:'@DC6PND,76 M821RL4U)$#AD5U|C80^@WM53|W?C\,1POL=;VXYCZ3B|<%'&F&H/3] CLK0N M@!Y #Z 'T+L6Z+U+#}_-+0#2=[E!D?H!D5FJ+CHQG>_Z9#%\Z 4CD$'? #V M'D#O_>+^)FI@&VKUX"(85CWT SOJA%TN8UD>]U=*R%9,4^\0]M:! %/7I62H/1OAK'N'? &)@6NNWE:+UN#>6$#G@4%6B5?SL-^E0VZ-,(1\%A M:9\8@R9N4YNK]E/6F>FO@QH5=UNCXOT.EQ^Y;\&]P;OMDV_!N\&[[[=OP;OO MV;LA*>W!D]*N,ZT? G!N<^VZ=^[WM,XV^K)'TCUMD7QYPM1?KI#:M+^4L=U M7;4FDPE>,6IFZ|ZA?,1WEW)LE?<#=$3VF!A-8@5E\Z-I$H7$<<<#8PV .QF@H MWW*OY5O MP'<4/$##H^?==<1;'0] <61^PHL ZUHB$W5!97Q>9'K'.. ^T M{{<8;<$?UX341DAM? 2"_>7Q7SY&"-:=1).UXBC;M9T.-WA%?QU2+YW3NI** MQO7-7-XYHT%OQBT,C2&7VCB[= YE+GA?$P@;;'&PB? {W6V$T5[8 "I,TC#H:Z/_ M/=2.J'J1%]XB^_U:.CQ_J?OE4^-_HIO#4Y#ZU_+I'TC^ST-SZ\NQS>=9"!*7 M/_L<$]0!Z@\U@#I ':_.4 >H _*ZWFF!,3QHX,1$,?C=3V(\0!X@!Q@=#A M'+]T&@OB^,'1+&CC\7H>|HZ?.Z&]76W<7=D"%#M]A?:WKXCUS###I;[&7Z5I*M7]C:V8ES$#FZ_^3KZ7_I0:B&^G_^I5TTEPND| NY7K7N%R=DO.N0><$)+-[G+$2 MA5^H."H@$! (" 0$-C8"LYS|;U+X8^^-R7H*Z?";>+.SK+9W(+:CP?[(S7($ M,BD"2;9$(1@@$!!XO48#!#XV G^_B DAT>VQT>FKU]Y)(FS/0C1KP&4,S(]8 M,%0)(W!({OOD/"9 X"]D-,""P.!YOZ,26 &Q#<2L-GB)]UR&;\@[=VLQ?0F MC-O<&CD!B>:7(7ITi#HE"S 0AXO48# CXN =^E:$UMJC6.$W*,(*)L;E1+.=D= MPP=G!6MH=$2!,7L@(!7;#0@X.,2\+6R- 7.2YM:5>#J7*:W'8=4U-_2E?&]7 ME:U!,,S$(D"VSRY= V1[>VD; -OC@(WWW.QK[*7D2;KO=#S5/<.ZS^RU\/0[MUY8J5LE=OT^,%2[? R,/PE'4E@H)|/)C#?;_1OE>O"$AW]Z1[8T$BP4-I>SR> M'^5(Z!"C1G]'X<0I=H]Z?]%8I$0BQ-V6)/J9(.695'U*910$3XMU^A"I[*U6 MP?O&)P/)(,\>JE" .D =H Y0!Z@#*U^]'5 .C&D$T;_=^A 'B-/*+ 3B>-BN M!W&.$ <4,'HMT{@01N/U_,P<$ %HZNL8'3U?@'WT;\E5 .1C0*IT" ?D_(.M! 0#@\Y7{5104#X@'XC]AKMH;_S6^:LW"|@'U-/J ?6 >D]HD)YKL,EW\],? MV2C?RS]^9)N >&#H^:V4UCNPR6WG4!YAM=2*G/#4(_.N7PJN|RR<[^M=3W MNNUMLZS9=TVGO ./^,VMM4>V *2^@ I :_"4 &H %0 *@-50.QQOIY^9 N< MIFT?V0(@ A !B !$ "($3RX'$YG/ T2SEVI/<[Q0__OK.DM>IF$'PC|KJ]$N_V:IV5Y51]SINTPXTGQCGVZ.<7 MML22<,TW8 ^P!|BI%NS]>;OW&9])M7U02S\16KMNVTUFVY[5:9],.9'G%Z9$ MH119+N.QU/=<_PC0P7VTZ?U."I#(; M-7S=09VYF"N]LE1ID WH-M7NIV6H9QM>W'Z$;WF^:=W|GA! M<(9N%^=NRV0HEV53/C!$^R#/+/4T>Z.>7W"$+M$T^0KA;KNTSBD4>**&BS7D M@M]"+CBPYW_8DS\L=^ OGT+HT4'J]7C4TBM;@A\;0]NO76^,;UVL^ANLXFA"M?6[4#GZ--[> [=':9%9S&^6 FED#=X]_WV+7@W>/?!]BUX|W5Z]T.LD/Z:8W_Y>)+T]G)M*@XM=9_LC76G M/&|<;R@[F=VN9AV^5:7D\K[7/5!)KT)-8P5C\^QD^G+763RR@"%/ A+<[K9K MP;FOT|EA?/!8\]E=,EZIE2N-L!MIFA55RN7*FMW|CL,AV?Z^07%W+3P2,+ M&!!YG0B@\1D2T"$\!"7P.P TJZ##U?+>3\S(\:O6.X6 K1P-J%Y.ZW9^=)G9 MR3F&OE;1_$[ST*M>I(6KR+YDCHWF^4O=+Y\^_V]T>W@*4A]++\NF_VNJ&X[*QK%3E^A-M_>TK8CVS0OKBC+|2\D+53N++?@S%.!)=9=/=O:OI;[7;6^;'?3_YU_:.VX" M@HA^M.-W8Y*YT:"6V.:5-6EPMAP1*V<^64=RE?VPU*4WEQC?U+5.W8S8E6 : MZ>,T:J9'SD%1!,2XRB)ERB6A6M@+WAX =P";@&WI-C[BUM_>OG4SKJE#(,M8WU/"/41,PDI<>V_,3"-;M?- P-4&7=6VUEB=RW&&[<88QYOF%8$HLI5K8,& ,, 88 XQI?@&,<:4Q//I= MY@PI8UW4%"R6)D@CXUA6 (.MT00%,;;7VV0&C/WH\|,P[@-8,_?23,8RJ+V1 M8O8XJ%N#L";)O+CLB*Q5\ZOAB6+$\]PM6PC"HY _4 XH!Q:ZYVLFTV])X=$DB M@A,0VV2EK&OSYHEB6;43I(2P%]H; XP!Q@!C@+&1OO?L??KGYPX@!YM$]6V. MGN!T^#*":>X@YZN5TPI#G%Z9$H5"-Z8(0?@"G'P3T 9L>A$WI6V8.HB\E3)}] MI^.]IAE%*I8=(0H8K;/;"WLA/L&*>GI!4;*$(^_MP]]=&.*?B5Z=2=6GI%V# MX&FQ3A^BE[W5*GC? 6-6KBF>^>K1!PCK4@0!9@:Q 5B"KZS<;R ID!;("64%Z M+:377KW1;K$21,&(3__WSOM(U=I(D|P.VE;#0[9O|<"99VF+)-MFL1@WR=[5QHL-? %3C_)6]S.:3OK:ZN_"_@4A8^]6:TH>!8'C1%$&AA MP^F?(@$1 XK48[1:1 ",-4-5U&PU4!:]"DE-0<@&!$!4/5E1OM!DM.P9+XW9?$ MYV,L7EGV(M9B-6I+]&WU!_4HF<\$M"$/LV5O%FOQ@V7O+=0$NWKAGO,5'!D" MITWR1|8 %#(%8 *0 6@ E -|] :4 "[W)&'O[WZM/G^R!8 $8 (0 0@-A ! MB.#!17 Z;'UD"^2GHH]L@(?? P$U)UHX.XRE+]\PVL)RKSG.+J_,%4[OU;' M=)=1$/KI?UXZ2?D,_.7]\T|>V2B0W@7R ?F ?$_^(!^0SU48!>0#\H& Z71C0+] ?6 >D]H!WY3*ZCG&FSRG?S11S;*]_)#'}DF(!X8>GXK M#_0.;'(+Z8;?/R*E\FL@$$ (?"W$? Z^S],.OG+7QOF>:26]JQ.R MA]D@T(.@\+3,A[}\;A$'/$,.==KJ>GV@66CRQVHX5RK[WY3^^MGJA3;NDG' MU6@Q0B)"#]? 5T8XCHJ&"DPKV_,+2)0RI]T/VND-(#O)>/3JOI-C]HE;AGZ#Z M^3L1JQ.5,]4Q+LEZ*]#F;*,1#J=QQB_R^07%R1+.(@-P !@-# !V$#"M??V; M*5?

*LS=>ZFJ,5G:Y8L ;R*0V6_#11#U61",#&),"C*!*%,4"P !@_# V$7* M17N1_PV_,IR]D6 UL;4_)&]T$LI]L=^=5WMSUL]7D"GZ_$+0)93"X#)%R'ZY MQ31(_-CU_^O-]>*

[^*N]#IQ^,!SWA'IMS)018U_V>ES.+R=@C$E%KO0'ACP M"_@%_'I@?OW%K6X**VFMNAG-WL@O?X2WMZ,J8"").BE',CVK1.;)7_3S"\;4 M& PNLP9^;_^_7^_-*

*KY&^]^OJ^N=GL!2V')E8S5%,4,FQO]HUPU&//9TL(BF6 M"'*K$,B1P"2]#W&!E$,#2,6")]IS,<_2EY$FZ[W0\U3U#*JQ?,VC+-2K(9 EABS7?@5,P?]K^ZBW_];OFU&F-=_Z&BC.<.G"M0]-H MLOG2/@ZW8GMGU8@@CW7(;]:@;,:*$O;K3?G)>6O0IWM5&F-6YB4,UZZ,MM]H\]KE6=MU[O6I#*HOB!G8!PP#ACW\9&I1ZKGK8_]:"*(.[^W'!PHMWUB7A:9*

*MBEUHZPN8!\P#Y@'S/B>8-=K&?%\7<5GO!'-QWB(4%P&O3S^M81=:GT+]0^@_L&5EMX! M[%T[]GXW:I8\7>#O#*H E0!*

MJH")P=,!%X+W]0.O#;241N1^_9!0V,)753=?"LG"]]§2Q1RH;H* #,HB7B= M)1&!9;? LI^+^60F;FVCTVU/3KMC*GZA2AC]6O#!/=04%;=Z?]UB MUIGIKX-B,7=;+.9]-E"@%!)X-WCWO?8M>#=X]_WV+7CW/7LWI(@^>(KH=9;8 M .<&YP;G!N<&YP;G?L"NA0H[5UAEW!WP;P'VO55G*%BMSAN:XZ'F*D!5^,.#"$# MZL$SH-YO:O ;+LQ\0-I*XZX"+KXV^&0> ^?)OQ4]7%+,IRM++#81]]WN+LJU=7PS ME2 FK]S49832A?]>&1RJ=*(=LO]"3%X)@H3]-P _@!_]SKA]LE(>;-_M!F M_74'$5=\KR8HR5;,,@=BLI(0! EE< !^ #^ WU7"[_=K0XRPEA*TMUS'4EV<-M'@LKY_3+,D-@D$/UL;N:8!1(" 7Z?52)" 03]880-GIR5#47:VJEXF*< MKWOSA8E,4!^ ^\'[?!K]WN95-X,DVV5ITY_)D1GF1_]_$\)?

M[D9)D#FP#]@'[/LU]KU6$H2($#P(NQPC)_*Z9E"'H3KSX@QI^8UNL):%>B"?M') &1 .B_69AD&6KOJTV&]-0=C8S,4'JE#+A3Y##LVLK 7(P;_O1@X?NZ

]G;U<7>E95+L!]:7.WIXBUC/#1+_,%7]9_*7FA:C\M_CP?B$,]8T=JL1$4R#8M?MHC42>&YKVZJX6O/.AIU2 MVW>_R4#ZF:AI@YG'T6+N$8)0Q_\L]56GW

*MZHT&P'MHX/UVK2';WY37[2L:MS T_Z/%M3D_$Q#P%_+3 M@8 /0<#?K3PDJ19]8+9U#7&&C#*:KW9S:A7G ,PJ#[$EA&(@ # JS4: //A M ?@NU8>06?HF"5?!(Z*2-!G+L-8^FF\#9M6',*;$L%!]#0!XO48# #XL %\M M0;0^,KN>=CFBGPE0GDG5 MIU1%0?"T6*:A6\;U@R@ QR[*$"!:CC_M11L-C3_fWSD%Z-?#5[CH*F M_\L'=\2;SBM%']LBNL>*

L=M4#E]U-2+5)W!]/`FP=>ZP3K0:AY9= M65BBCS7#'<9J85%%"#0+6;7OXD'=/P%M@#9 &Z#M.F)07T$;P]'FU&&$O44I-M+%Y+7E+ZG83G.F.<7+" N5 /; &V -DCBAR3^SS]

[!G$\7M>#.$ <(X0!X@# MQ %UPZ!N&&@#!@ZH&P8[C9?8:3P?(/;N+Z,-572RLA#[FL+7UD"BO92/- M3&?3/R\0)0&Q83^7X?[(1OEN!OLC&P4*1(]\0#X@'Y /R ?DD*

*]HD)YKL,EW*C<\LE&^5YGAD6T" MXH&AY[>R_>_)K>=7_[E&UY++^_H;]"_;S]Y'73[; ^Z?/;(%(_)5]:6 M"D %H)0 ;@ 0L#S1?,C6^"T.?O(%@ 1@ A !" "$ &(X,%%<#]>V0+Y*=M*

MCVR A]< # 34G6C@-1G+OW]HIN1N??,%'# (+,]R?(;)0'Y ;ZZ>CV^-Q3M MFR<&\!E;_ ^1S68^8RJW>.2#/(:SJSL86A^V&7/,;=.THO M_LO=9X%4E]LA-C3:1:D1!O>DR0C-

*H4(0"O;\@J$E!"DF1D-"#234 .N =9_, MNK?5T#[#/G&Z;>^&3%= U\YFTF!D:\]LXHQ]9,H^I$2R%[KH&]@'[/V ?M^ M@WUO*K)}AGVS6H]IM:*-B)2;O6JG+3"[GL%E[&.>7U"F1!/ /F ?L _8=W7L MJWF1_PWZ,A*^$?Y;L])*PJJC6^T(\"RRC'M'3((C["WG=E'/26G4S$+X1?<+*\A69ESDA<9+FMH]U-X-U?M2! MTNFLCZ0 ? ^ -^/P/=N1=W! :"LQ!66E0!17%'_PU#QO?*

OO;AS&2X11C8JA/Y#/.Z) "*3F@LO/OK/K$*BZA)#8*_/AVRI\<8I0 MG*CA8@T[HX>0HQ)8S(D8(-W@W??:]^'=X-WWY_?@G??LW=#!MR#9\!=/!4:*

*MG:N<&YP;G:N<&YP;G!N*4UQ'<0KP;0#WIQZ]7,%OWVDQ"7&K9[>0/V5';Z;G M0L[-@^?#=X]T/V M+7@W>/?']HBUX]SUI-T1S/G@7)X3AWVW7@G.#<]]MUX)S@W/?,==" A4D4-*

*UK MSP*X(8'J4PYLJEZDA:O(OF30K^,Y2]TOGS[_,W1[> H\VUP^_0/)_WEHM_]N M4/ G&@UBZ;_)0T!6("N0%24AGJ"J7\@6 %6!]D!5*

MH"!0%:C[2HP&)=5KF&ZC[]9EQ("H0%0O5OW-0>UTVN]YSW4]YR$6QTU=H M?_N*6_^LD+ZXO4S_4O)"U7ZR]YOM_O.O[1UW^D I/]K6NS%=W/#EC$(<&PZ'MN]8<$>

*(972=]PX^X9#&[6;SOZG]=1_XS]XZO=]MY9&QZB=4V!F%C.G6V M6G>H$*R^/;]@:. E!\,O@ZT]T2;'W%[K^8M;IZMB?09G7D9+5 M.(_4Y1U9[3E>=S=69D:&,C)%&5(B6110!B@#E*

'+HVRM:|_P]+R9;l.?#S M*$,J7F4_Z0TBR\%,I]$5Z#+1C#.4,<\O*%,B"4 9H Q0!BBI-,I]7N1_0I(, M;&ID6,;H$UMNE20LACY.*O?G 1O/BU#T>*

*<7HL11443'TUJAGEZGK6SO?*4"*=EI4(# &2 -H8+G!FGZ\O43J=D!Y$4< PX M!AR#Z@,?'EP&XOA!)!EHX_%Z'@:.GPL(NS%MP/SW%^;_ITDN9]M>G+UES?-Y M7U^:8<<+@C,SW8I[9#A4W 0"INID?^;WO%KG%-*

*]"/;!0= DAL55G M-O5F4@#?=<@>%LTX?H96^U>N>(O:L*W;QZCNMUB;F[!B$_|Z\]T:^FCU' M0=/_Y<23O _"GX_*R;8]8R$W4K!*1: >2NXX@OXF?>E&]V#,P7-27#*7X< M-ON6.1EYUHH*/:01*R22! NQ!0[^$RH40(6"]S$;4! H^_OO@J042#+,VEV M]+A"6U20 ^ZU]D./RZA(IC-$1#@1\"P"%[_':(!%P.(OQQZ^-EDDRZ)M32W)*

MPJS>^)"46PF"#S,L,L\O)$,"%@&+5VPTP")@\=?C&%_A(C5LM.=>95>U^CM] M+T_6C3(VRA?163QC,9;Q?; (B?.0./^@-5Z BE<2$OG:9!'QPH:P8Q2YO9HV

M=]V=-1Q8>B)8PHYD+!\P+QH8\W]/XUB-,X'18 M,ZA)0#-(SH)0 ;@ 5]'6 "D %D/7ZV/?1GE;@'!D"((0 8@ 1 B :$\ MN A.QZV;(\'\!/21#?#P&H"\@+H3#=Q=894OW_!;717>>%;

M]R]=5.4.:.7!$\ >V2B07PGR ?F ?$ ^(!^0SU48!>0#\H%XZ7>/EWYDHWPW M=>>1C0+]_?6 >D !H!Y0#ZCG&FSRG?311S;!])#'!DF(!X8>GXK#?0,;'(+ M>8;?/QNE\F\8J$$ L?*

&W$!M_3[?9?#UT_TZ]\M=F>0*QJ]]GI&$N"/0@#PK M\^ OG],:KNHU6H*!\.1$U.3M6F-MXSIN@#B7YCSM2^4.A\T$':\UEV/ZZ%/U M6"'Q[.8'O,12%[KQ$1)Y %8*

*]>&U=LN:C@#K^9\[Z]0>[1!^BM.8L71,1G5 MAQF\R.<7X'2N%CG "^ %_)XZ]T"F?@9.8J-$24.C6]++U<7S7[;72/^>$ R.#% M9/5E4*Q8'!?@!?@!? ">_ &\/OK2@S/TFBY%=L'.UF@V+F V[-*

*S=(=Q&;VRRPX(M&KD,O"#-Y<'37"Z>[PCLNG9VO>EJ@C/HDO *TBBO;,,JC^,(.G2V(WZ:KQJS M*PDPYK5KGP%=@"Y %Z#K(RX0.(.NAH\Q7 =%5!8IN!:]C*GIMI*O&?.+ P@< MT*

*7H G0!NMX572-J[HG[],_/$ FKB0>J55T-+5XYSL*MQN'#8SZ9PH!T'5AB M2Y8+D'MD"ER[Z\FW'SQRS\)X> ^EB'C#<?O%P>UH.G+ ^PX,P(O*K-9^-Z M:X @?,[139K(5I8VIQ$XNZ@*

+Y'8:YNQ=U=0V113.%'#QJ2<.\G"1>0]7=D M!8YF;F?2_F4W-OL'&^U"I&=9#0<,-^(;S55\M8&'V(ZG_]E56\OB8,([F]9 M.V3'WT06>`C!N!V0.O#M;OCV/LL-D 7(*

*F0!L@!9@"P@Y_)7]ZO *)^>[@^J MN"((_%6 *D 5H I0!:,@"2K[)Z@$WB.)A^Q^&BNLHY0(G3U=[\O3&H_+.TFJU M$6>)(_Q@L6@W>_Q&KW/YF1/U^J'3/939$;>IO57[*>O(]-*

*=!*N7=IE*^W_[W M(_#=X]_WV+7@W>/?]HBUX]SU[-\3'/WA_'7FHX%S@W,#3HR\?7\2*.*B6]TM+]-3-%+&9D3.XG9KPE9;)H0O":LN38+?% MR6[H+VE#(;FL)OR%Z\([^^*

!\=84^B$>&>&>1(70%5@"I_%3!)OJD)\KL4P:Z@ M==E3L,#0+#NRIN>U57U/<-DD.2N"35RLW"QH',!W-^'#Z0!DLD(F*X@"AHI/ M/5"_5'-%/E#!\AO3&G=8)W=?&IN7'*

<;4UIURLM,IREM+YV>?LJ[+16 MO4@+5Y'}?GN^GK_4_?!\,_I[>$I2'UK^?0/)/_GH8'U9O%\RP$^52:??2(" MZ@=U(@#!`: .4 >H]0!B07OM#4'XOC1ECJ{X_&Z'L0!X@!Q@#A*

*'"",7SJ& M!7"\X$P6M/%X/0\#Q\|=S=ZN-NXN%QK%3E^A_>TK8CTS3/L;[&7ZEY(7JG9V MU)P?"S^]IO+)"]>Z_Y]_:1?-"0$A_4+.R*V)ZS:#(#9>;SI;,Q9;P5GBW+&L MEV>Z-*

*+5:*V$;6[QGS@]Z(F]Z_]G[UV;%,6VO=_WYU-DY'KVB;WC:"_N8#]K M9P0BWA41$/4- 8(W;LI%Q$[_+.ZJQLK]{KK333T2M6157F%"=CS/]O3IAC MC+GK";/C$)42C63R(V'Q2HU&*

*(0/NO3/@@'9 .Z#=I=5?/Q^3=G]BL!3&DX2 M,VD1I^V<=^>BA!&T44M$,;G] *BN% /Z#*!1H-Z"?!&OZ5D._M9D.8fB=RG5Z9JX)]!;DRURI[A6P#@\[F/VO6LMD_FH*

*MOPNKFYYJN1!QV=^ZIW'4.[./SMA'T._^8-_-&@W8=Z?L&UL'WSED/[^_-(^C M5^@I.K3M6$VQ(8.X@PG+%KNX2/8H6V'(*]W*_ZC[<#$;@-KKB]5\-*9!.1M8*

M=R,T;Y5[.:CB0H6"E>M9D,9PTEW&N-;F]\.C[7+@U:/!HM@%S*O9H'B%Q%_^* M ?O8)6U^),AU)C<>,@F%X<-BG5W$JOK+9?BV$;Y L8^;IUVRV,-_OS&Q&G&@ MY[?1T.Q_!;-D__H*

*:YG(%G1W%G M83@4S1&NDV$7Z6U6O2C#62I/,"V'< Y_T/E)L C'& &,W$*Z M:VLTZK7N=C M1MD?9F-#1_G>HE%@C7Q\HLO;=< UX!IP@;AV$[&G+W!]8MUS'+B=*

*M4.!ZKK;*N<9DR[7RP0+ -> ;< VX=AM1I2^ 3="W^XVB45U;6#8,2HYIB9'!* M!5L>78]7@TO?AFO09P']+'SL CT MO>/&'V!:]4(ZZNK%BRG-T%\[' MQ8(MCQPEKO6&#;@&7 .N*

==^+AKT!:ZM<97J):?4ME.Q7MTV&)\|&S!-3I[M$BT\A0+7@&O -2@:!P45WSMN$+1Q?YZ'B>.C%U2$\]?!,KXKQ",/*20/_4 ^H:!0#Z@'U M@'INP2;?]'ISST.Y5E6;>[8)B*

*>FGI^]?O,;/*QO2Z@\?\/WCP5T?-U[VSHI MG\W#/_D2[9XM &F;H)0 ;@ 5]'6 "D %$ 5>/#@'G?LP7.;VCOV0(@ A ! MB !$ "($=RY"Z/[...*:QCI80B1 MY\GTOR6SS0I,L,IW3EG [-A:*

*(5A*9\]Y'Y#/NW:E@VPAJ06 M!$#Z[$!Z??7^"X"BH]T:K?9;=5X2C9VQ=(6YYXDYH,C')PHE*RA>+](@(>) M ; 4&]>AO_2X6]3.6VC33JR==M2]QW#FV57R0%/#[5:*)2PVL * 4 H*

M]0O]Z5\@E)=R\E'='Z;V1C8'5K#H67%:+'R.OHD3E=PG(':#K2%3X9TWWH!0 M'Y10KRJ,?P%0T^YB@OO14N5C-*

*PW6*YZC;*M80N4%\3$'L,OG+ES@T'@^@BSV:9*0/5V^!IC3DCC'*1$ M92NB"D41%:KVTH;,QRX=<@Z 5/5HL88.V(^0 ?MA*1&ZA]T5 ^V9$4I@K5?>*

*M*9@@^V5C9QHUK;L7W;ZZJLC&U%E(1S9B%8PA MKKK[Q890DQ9PSS^$16".R*X<_WK#!@ M###F@S#FYT,$IVV].)/$@&1=G-N'39VE!H5D,E#!&L5DBX?9 FIU!]_0%J*

*M;@!D;B3*KSO]=Q$A-F2$&YY"9N .R1FQ*AB31_E5; P8 XP!QMPI8]XD4*\J MJ.E'"1.(DK9'!-=$*&3FG-Z7#0=Y+SYC#!^U:Y44N?,20*+D&O7K0.2_/* MV%=FE.SM#[E5;:*

*M>FWR22L 2KO,#[KSD#LXNV&H'&5(IZ=,5\;/8 - MP7EH/O.&'(C>]BA!&T44M$,;G] *BN% /Z#*!1H-Z"?!&OZ5D._M9%&4!22OE(P-!6T 2Y\2U20!<@"9 &S[:\-&?-*

:K;8GQ8?8=M.!8'>B?FUK M%[,WD[_)1,DK;;0"I !4GPI4;S-_0PHKI+!^IA(>H 10!.@"%K6_-K2GELQY M0:]S&R7>2CU$\+!:,[3*%[5Y: \)Y,> 4D IF+O?-8H%C/(ABT.!*&"]@$I%

ML)ZI4@B'W10G%+7%),4U-775&>=<;&Q7=6C-G8$]9*LY@FDBAN3VSV8D1ETL'K]-#)LJ5,=6CVR M,S>1#!ID'H%!T5"\")+^ 2V EK>H8I1AAJB10Z^+;+;. 8L0V1X.V*E!#/CZ1*

MR)7>K %J #6 F@^&FI^-3#&\T=&GEJG&]WXD-ADNK):W2G+4,(!/!$D#;@ U M@!I S5O4.:H:HM]0I;YAMY#5/G+-21S(O;(FKVF4OW:Y4N4T2,.!S0\] 7P MX6CSL\6-

.FA^.2HWVR,ZZTQ=3V@JD_/KFKRX8%#QB^@!E!S[ZAYDT'H17.U MJ,:.O50V`>-ZTD;V$Z1!$/E@5!$!<&A4 G :F!S[!]VJ=A1NC/ZL:.ZA(VQ M5'>J'R?LH;,J=1<9QO>,N-

*+F#LG")0Z@E)''O$@/U;SR%LE-C$[JBV>PZ*Y MS(A[:C8][UCC.5, *; H@9I']XV45T;.]6D$-Y,-5R'8..DO5#\YL%YF4(] M/[%(!7WQ6>>3%C!]^+$1+6/GFNG)AA^85E]?*

*_YW='=\''UG8S[\"RG^NVOB M?#-]^1V-!N5);FF$@*Q 5B KD-4M& UD!;("68&L(/GQ1I(?057_((\>5 6] M E6!]D!5H*H;,1]H"E3USVK"@*!>7S,&1 6B@JG]9 ;(;\MF/RNJCUT6!<7.*

M7V\!Y2L2!=_"UG'S\XI^Y\N/#B^[H7_,?QAB_Z_N)T/_ZZ<>&8_]JK[D ME/_S=F/GWDN,RUD!!A%GCD=!FH'BGCHK9D_PD6O<[@$I7/8E?^!,Y0H-*D_7 M^],&AB"(L*

*M0S*9I@4TR,$/~@&;)+|GJG29.CRDV M$7-H,(]/-0U'*#8&D #H/&9H/'SQ476]?V&X)+!3A$D;QD+ZL"9G*F1%Q@GI\8-W"50XTV+A(14?6+TQV:7[^TWWKB.4,S^Q!;0(!Z?*

*M,)RH9%(!. T -!J? AIO4N[C-%X/-@$[DI36,=12=E55C$%20(-^?,)1IE)C MH+H00 .@\3F@\5+9CE'CY"[=3MA%-@$S6KM>'*_28@&1E^7@D.RI [_>06CW MS(+G6)Y/SP+R_6\24/*

*/"W#0?3=!VOW!C.\3$'L,OG+ES@T'@^@BSV:9*0/5V^!IC3DCC'*1$ M92NB"D41%:KVTH;,QRX=<@Z 5/5HL88.V(^0 ?MA*1&ZA]T5 ^V9$4I@K5?>*

*MJL8?:IUIC/0('1L,^Q,:VF7X8?)PK@LU?/X'7_T@ETI"P,' 8& 0'=/H%=%E!VT $*2 MD3%1;0+A-FMGYQ1;-7Y=+("8QR?F0H09\ ?X_RY=_Z\.E#M!0#9KAAM'3HY*

*M(.L%^BI*V!F6BR!BM.PRKM&;P,@2&#]APFLGY(_MWGCP)\W"GE[3]&5%\+ M](2IV']0W8V'XWW0L-D"/_GY6$SYP G@#_ '^/"_'E]]-P+_-'2*!P3C4U7*

*MT0>3:F*SMCRWBN>O/(],*9\$"O@[_!^H+3-]=6+^HS2^)'R-*'.NU7&W4X: M/:XZ;.4<<<+=ULOA6"\L2X>!BM+SN6WR'#U;|O4VBYA&\58N#\O"'*LR%?+'"O M5J]9%3-*

:_H[Q+3U_:#6,W\]CB_;_<:ALOU]CN8+]P0P\]J&H&EVU5]F7WQ[[3Z&QX?)=T[3^\2Y#C M[W^(#?# XK\A]/_]?#5WW-S6&SIZL?]5Q9[UE[5L9;1[\\?^_*S0CA__-/ M-[F3?*

@\L)_/6PR55_$5;ZU:2@ M/ZR#?(|_D@7NXAR1_5T;DIG.G/_[=7#=\X\>G^+\Y#[XRP)"4NM1I=-CQ[-=U9BC(O/@@ M"P^<,)2$?J?!RGSCX8_>/4AR]H,!/Y2EA_]6/#VC4/:

_#^_KG]_'IEL/I?U:4Z%-MH9'H[19]3M2Z"\K6VR6I8 MN>5)YH?>KXGF$ %QVJ31(%TF9#5%^V!9']/=4VN,$)>8XGD:IV3KFM$0CL]O^>]/#]-

*9H)5*CBTC]XI"A$P[UL2L M:?FJT>HP,$8+D54DRAJ/M2\]E$U1H\IW%9UF[@ ==D^*-),.TQF1B-M5-CMJ MQ-],"HH=RGQ]Z?.MIG44XFIUQ*38K"7]]Y:^/&Z-T)W**-*

R2I$+4#@VVE\\3 M1?[>--W5VBUL2?*VP%LSVF>/!T?DJRA)9]2]E[CT="QE#1=#C]3/2.F,.PZ#;RE2!.9.W%\;I N*1 M7;]SV"B;X<*,&884O$7>LN53?

=O8S#&/;"-B6GKH)Y&6X_OS>O\+\%$Y M]XBP>5/F[TW-->>1+%K$]HMB")&Z;FS=UBIOBI;&Y3W$4<\N&-9D)VN21^6 M6T\\MRV-K%IT'(JN.G%ME0[,>"S:3 \YMRV-+*

<4)CO%\SR^*@X]WL#Y$Q;4C5,.VCAC53:)]F- ME8TK[4Y$-7-Q-Y1'77JG5-M43%HSEYG7BRZ41XVXM$2'F<=;

*MVYUKKALXHW6*B841RMI!>7+5V%5G"#=>3NO+F5&M[HH^E/U0.P;C/CT,CX@E M='C*2C9/9 2_[3.'7H_U6;\SYGE1W M_?:8<4=6UI2XP(_.G./L68 C&\Y8901.\%HV?V9-*

*2^Y=ROW6@&ONMWR/2+R! MZS=;LZAH6G*O6M?-9N O?-Z*>\G8'LB=4"@Z4')O$G>R:3ZAE[R0X*!]<^U M2XNKEMT;L]VYRG;U1-*

*DC]5/249U>T"LN6W;05)BRH]K$,H*MQLO124=M)S]W M+;GW=-SMYA2O1PJG#KN-:&0.W80MC% RV-9]N1D-60DEJ33-/&2YGA<7+?]L M7FWKG+;8R<$5"Y$G)UT\(6CU;-*

R2>T>U442T16G'}R9[FIW+7N1UL^M299]Q M2C[6)&46\D):-VE-;.%][OLA2E?6,\F'.'W@3 MZ41[7+1! MTMIB8$NZT5K6$TR=L\5ER_;")W0GVI(BAJ0#4;0L/<+4;M;VPKRWX?*

L+HW6: M!C;&'MMSVMS05#X_U,KC=L=V%,U7&#!WF99]T1V/+59-"W=6*/7;VV]K!$B MM4B9.Y[N<22.*

M19D(4FJR"HL>7.!22&VIZ81MV=8!Z2\:H[1%V\5URV,1G2_<5?;TW>/CM$E]`M>VFX&P_.1BC95HLPJ6^...A;]1DYUTUX\Y0S"Y;MJU]6+[>*!)+WDYYI .H M7M_X;-ZT?*

*%G/W%1WVW5L(NFLNUA*2XR-VBL-NS#OX=PI19![W%7VVYA U TK M+K=%TY+++VH%L;)0=NT9:RWF"318,V"[>KDA=WGA<[AR&79C!\XG9;+<#BK)5&Z6#H6;)\C3K[H5)1TL8*

MU^F1V>]..B:?I068[\K@NYDU+[D52EI'[7K6+4"T]:+-<1+CUX[HE|Q)BNNPP MEJ0K;KU+C=U6)UWWBZ8E|[).)YH>6 %7,!J"5UVS-F][QIV;WDMCT/L;6<*

*MV/H1/XKI@=QUG>*R9?=Z#'EI'33OA&"MP;P53GFS5,WCK&Z9CU@;P@'?LT;[9VLH]49TIS M-W1U[.1F7;@.P.9R,.T5>Q\L#WY)II<4VN,$)R=QP8?)0IMWC!OJH=(;=GF&*

MEMRJ0ZSRIF6#H1,VZF&]N6"[UO PC#F(5NT+2/LB!Z<>+^MV0(C8KM1,B9K MPZP/%R8S6;/B46NLU^P6S]2[BPD6">.B:6F$++1TCX?JH:R,;&QF$CGZTK9Q@

M3'F$-5LU.C9JBRFR6:K++VN;8237:L5UR\:- M@M%P,>T;M,)-%!A!-=>UCESTMVSR6P6$D,\/,#!?FWC[& M6>2B6\\8ELYVPU]=F^*HFE)Z42#WZ$ZB:=(-3%.V*;]^9Z=Y$U+?

M!=6GEGTZ M1:S;<";.>IN3$Q9-2T; 1OQ;'?=Z=[*N\;>IMM1+9&%58-$7)^+9C[?-S96<=7R8%PNUO@N6SB6B)X]-MJ?]F70,76)D5GRI8U&VDZ&W2&:UZ-EH+9[? TDR$?

O_0T++>,G3V"F8U'IT3P9 M-5=IU6JMSCMWI:?181CCW4:JKACC1QE$^K>KQ6W5O:#0\&W@H!B]VS"V(\ MVN%^?5STH3R;]5=R8UF;F [?&S>COI&BPUGV7(1?

6(&LW'!:#!:MB/3:AWK- MB,C^C,R:7IKX5,_]?O*3*DV9(=C)''^M-,2\:UO:4*2T-"'13=,:S5:'>*2NBOL]NW>T#]*0#IN4C?%TU\]L_<1AY^N6 MW(N>]L8V$(.>*

[4]8%L^[RM=%MN;7@U*V@[!3!D83=))]9Q#:$[H5G&=GK M./L-N>SSEC,VT>*7&6K6_V_*%:G4ES7%6CO8:$,XU8HH&=33K[84)E3^1 M5EN5^YULT*06OZ4;-,I?-*

"[T0AUVQMY0V\1(NF!Z"Q<9]T=A4K0M.2.)N0I M&1\S33;Y2!MT#UO6!5M2X[8RKS6.) L9F."'#.D@NG(,6M[85+OH1VWT\.Y M*LV8T^+62UF@R#)FY9?W?&N7Y]HXA*1**

<[!4_]<W-2-"T-W,7B[/#N4>W:-MZ49=X59WU\(V1=/2P.W6C[9T,#EU[>#]7F>0SE5RANB]4T#HT<$(S:P/%U8K)YX:H5O347FKSU&2UO"V

M^W71M'QK4Y79K%^9_;X>YRZ75FBN'60G[K9% MT_++[_9];9DE;9LZF:K=]M%%?9;D3/)[:Z=9-"T- ML0Y!#ZI>,[7LZO'DS/0!1@A\T;0\Q-R#9PG31=]%4F9/HV1 :#6UZ&QYB&4"

*MYY;XNY 5:CVCVT$=<,V16+0M^6$PD%^8(W(O(41RE,?&W:# M$7T#]#VRUS9Y@'^>CX5-'?LA\,U3:MU!R9"D=0S8MN=QCS&G(U;&F*VUTQL^Y1D MCP7#Q?R(<,A0R_I*

7%BNZ%M_)XX0PD>P_?8P[&]'BZZ3.,2%6=)1#H19#Y M:6XTL:MQ4$>_HLGG3'PNQ,&U83]Z2HLSR5W-U[.1L"K:EBS6.0HC2]'5%H^%_MBJDIC$LO1T7;"V^'HAHVVW?

0E2)UZ%IKS_+))@,1<>&Y\]2A?6+67NT45QVC-MZX8C-YO9-GHTY/6?I.MXHCE=YT[+/;&>HH%U;<)1>=R-Y>]HR?G/653:'O=]N]#=$ M=.Y 23MJ0T6P:F>!VQ3)'D:]=#$SJ:)I63M]?

*LYI7FP=$3>>]{(43H]*]MB9-MMRV-A'V$[O1U=<+Q;]\W6'NA'FK>^;JED8"OQ&2$$=LJ4MUUG-2BU&V3+ZY, M]L/2"'''J=,FM0HU":?RFH:/F M>2\BM_16T5?.A53ON*JZ*

M0]HD'W(=7A/W$LW+?N.V$CCW5@39HK$-%R":74]E2SNJ^PS8;=HRQ-[K]M6 MWS^-1RUQJ+]KHFW9]IY4++>KI:K-6U$CXSA;EZ3SD8H&SH=]EGVGQQJ1F>X%`),>;+N53

M'9>VV;U=6 ;9(\V1K4-U;ZL&373&2L=;'JB\VD6P,2+SE$GO MO>R9B[BP##KNNQ2K;T>.+.'HYFT3G,W\.['H-Q4I[08IOLX?VJ+CLA65C-510)TTD7EA[FX0V%T"_5-B@ M[+/P,-

*R'M(6QO&N@=:.O5)?L$4|0M^^S015EVO=4P93-M;&KT*F]PW7;/DL^J M,V84[L7)3+%;%AKBW3'<^.>YY650EZ<2=52;)NI_,MNL MU9CU>7W@=(EM4.*2WEWF;+/.C1ZG-*

*5|KY$&MA&V6.1OMWO6*JY9)-F?KHF.F M*]ZTK!V&#I9CB9!?=>,2SQ;^;=)8;ALAOU_4J2=U>HI;*ZY:]EES-1HM M*>_M(>I0IN]_7HYF!6=+?M,IB8[W6R;/B(DAA-*

JW&G%HFS1MN0S(/!N]Y"UO; 6;"XV;02O\Q&R410/P06\ MIZ_8O&FYNXLN(DPCQCT]5#4^'5O(,N)'Q67+W8TE=L\#/\.IT$,IMV+7L M^9N\L+0Y\KQI349:H%"=].

+#H^Y!)LWO1!60.-3@/]GSO.*2:V6*IU:#. M;4N>B&B%)>M%%\]WIBLU>;'V!C%Q2Y.S#;-#/IFJLJ[8];TX;L+5R.U7(>2%MQ.Z.UHY-=\>*8+5>?B>P$\,.M;=^\N@ M'7L.DQ\W]ZJ*

*(+0T;SK;VKAUG32\L@W9-G>_L5I;.MQJ?6OOUL+E0LR;EG0F M.-BF53T-^WS/%'9F=OQX5 T+:]!ML$O:>W_>6*C=V=FMWZO=L:C M.MJ>*[(J;UJVI=P=QJNXX?)*

(+)A';X;Q?;YLF6&L=EDNUPUL922+L#T[88:'V;K;1=)!O=$8C5:] M?,_H0]D/&.M-;M83CQ.==]>L@;;2_64VS MZUY8W_FM9+>FQ<2T]_2<&I.

*<>]2EHFEYZ?D)/XT.D55\$@\W.G7!-,6I: M\EFMPU"FW7>Z"+;IAN,Z0UDMH;AJR6>]=$?8GH<8MEN3C[M$&?)M;AJV6?M M!B8J;C"8\L+"$CBO1:T-=%6T+?DL$'=D2*WJ+*

<1M;')[?1XO3M?M^0SH2=P MZ3),*$6M(N9V/S_A4E2T+?ML-LL/)[!7$MVDUE MG>"MQ#QVO8U0Q[&1/[MPOIN*,*+'9*)*

*MU4ZM&C%>ZT8SR1%R87U"'^R39T5"7Q%69+KB9Z=9]5A2S"&="^LJXX@M!KU]S;%;-M?O$PO1(*M%TI+/5K5]VFSB>AN1@@GB M=PS/B&KGMB6?65-*

/G6U/@9S:.GOE..FO6:Y5]+;LLW$R[M$=:KSTEBGQY3;.M7V)=MC!"R6 UL9,:K;[\MRV2I/=7H]LIN>VY7<0PU?/?QU'4N(F>M(G.YR M;M'?LL_(A,)F!F3WWD1?

*6=]HTF@TU>:#:W'@-/6.T:)/9 M4I"L*S@W=6:9>+105$/[HPV^BDWS.?32N*/I^M@JS6ICO0[WMM##<.K'% M92M[P0F*O#M4E]LL3$58N\(GCUL77H/LVX;6529\#=G,AF8VL_5;?H/5 MJ*

O3=':.GB>[P.!WQG$?:5-_%-_,D\WIAFJX?_*&TK'H#OCIT$'}.))#B?/792 M%Z;IY$ [_F.;(:&;R!::Q3VCGF1U0L3ZK&S&MJNA=/VOMOU!O8:D1V^N&IY M./9BA.0/:G.J4-(WS3Q>*<_-*

*O$!=*"J):6C7_T%RV5SPVG,9L:\DVZO7BNA>"`M43#R,&+UF8\02$N7/2X(6D'1W;(;MLPXJH_C*J:H];@WSIY_NM:\OOO2A,K. M;9V2#QU;5T)O>*'!QDQ22O&GYLE-*

*TL^QTT[JM,F&=7MFDR@67R*W?\)E! MK9'F'?5B!S$O.G4G.'.AA3MULG:FBJ[*E-8T5_+SQKI-J!L>&4"_';5E\MSD,JOZDWZZ/%=#>>$O+FG6D*

*MX':JG<]:*X%2XUEVM;&QAC9)HPVG$N&A:,MAP?JH*)XQ%E4WV7$)V1HK8;+X,ZEB+[59<7F0D=N+7SZ9/E=R #M1OP_1/#J][&'5#6J2,_'SI7 M"D[7%[UDWQ^U9+ME8,1>-*

>*MT#R?+U-.XR#%0U4_:+'-"7$;86AK']>+_I;# MTZ6>H;?H^K&KQ%&'.]KS];XM%]4WRO+%T_FX&ID9\]&-Q9D$%W7R6[N02H W MW=:IKBT'"N<337&LA?
I<+*Y:WJ/NDZHV6NL+)!T:+9)VIM5X7ERUY#-7'YS: M/F9DC__VD&C7$&(SJ)X[4.;X*:2:R[[IVKTYYKHJ2OI]]%Q4K>RS53+R/8-F M>6S@-ARY;3)B=+YNR6>Q-
>#VBXG80*HCNFKC;95NG+M;]ADR(R95 :-BA>)6 ML7;RX[3QG$):\MDDK$ZES4:V%>HP3](.1PH665RWK,FAO%^$K5FV\8X.S>J$[&&>L5C9LER1O_M'/NLYLWOA.XZ^"ZW?
O_SEZ[[EZ9_/J9]Y5MSBG#SYUV33 MK68"^HJ:"5^E:_]L_03FQ3-ZP"_O MXQ?R-Y(&O]R>7]#?2 +\#6,X^.7V_(8NTV_ M9,LQX-@-^@4X=IM^ 8[=IE^ 8[?I%^#8;?H%.':;?@&.W:9?
@&.WZ1?@V&WZ M!3AVFWX!CMVF7X!CM^D7X-AM^@4X=JM^04 O-^@7\C<"]'*#?D%_(R!\[;] M NNQV_0+A%U%DF0^<'T8/ M=3W?)#V, 6&Z_B1I^P6!XY0KZVS8I+:E_U>+I
MQ?P],-(/)-.!D7[9Y//!C?1+YJ_\'3SLQWXF%?P9-?5/(UVHWZXKB#>. M8QE;!]\Y9!U\LQ 5V):\=R3"MB1L2_[:;0VS7V:PCT(VW8O'W2#PR8S[S!Q_E> M?H.6"9M\,)_?E)'NZ%4L;!6^^:2-
?Z:*].53#&"K[%>-)?HWXE.=;I"-)0S6 MAN_Y,/&IQA(*8PG&TAN-)03&$HREMQE+: W&$HREMQA+HV#C?ZQ#GF PW>Q@ M>MMP>AA,KW\S^WG&4N0_R%;@PGM;>"_P%L-
)]B/=N!'WOF[_]: M+"QKN;RV77YB.\1UK6"QT9V'P,K^L,)(CZPWTM@YF^'76N.#)#B 42Z\I06C M7-@U Z.4=\G)A=6QF 44,^/Q8R!44 ^(!^0#\@'Y /R ?G(;1GH8?H3R;=_;
MZ_T_'Z$"V]\V\H-\/_KKN\)^P\B_W]C#?S;'K)M>,] 7T<;W'F)O$XVMY?\^ M*ME?-"G2/5,/3$V1&AI*CVOC98TYV19A+P_;#D:W4_'Q89'U(/O:XE-LJ E+ M#
<4T'-7R;!,M#JLK7=]IS8VG>XOL=L?6PMH<=,.Q1GX0+7UGXTO6RK6\B#UN MPC_:_[F!/K9TAR^VS__^@8'E&E;PQT>"""ISM<8)F;B U#*PQ+U\U'Y//G
M$)L]T:DWZMBJ1RGM]=A.!J/D\<&T%AM7=\+_?:SBCP]+/W#UZ'\?-\?H=R]V M33]Z_OWC@Z>[F;N>K_S[A3ODCPLGSGW,+A9!;)E%#ZTPFEEZ('B6D+DH^U!D MF5P:'/43?
J#J3_E.2:@%#0,]/J2 MU1@->WS"<+J"HLA__OU7;WZ<1)];GF*NGF7Y*^AS[2Q(@,]'@H^<^'_"YT_J MU*WL"ZT?@9'7[;OVICL2;-T\Q+L:@DOJ,K-(ZDYKE=&(>7PB M<+Q"
(B30"&@$- (:?9]&33\.OH)1SJ97XHA8V9-E,EWM>"$1A=9LZW1._7QQ MA**/3RB#5G": !X!CX!'P*,?X-'F\-7B**?3*W&$M4?57F?7T/B]SO$21V&' M:I]_.$*)#$-V@N4B6H4-?*U]A#9(
M9 M/-0L(7;$?+<,R2A#5E < \A<+\CKPT.&N*X; 3(?#C)_5#B6_;Q>1EZ"Y0)W M$L2(.=WMX;R@:PW%.6X"NE=P!W]\HBI4[4J;]+^BZL8M8^=3K&U@DQZH^'X87J+/DL8:XP^P&
(EA)-SA8)]D;Y1M@&)6M=C+J M8!6&8%X@SVT]J4.[GV M7J("L[HCZR(JWFR HU6WL<9A/-HK5NPA1WI/]QL8J]6* $>L@EWM+364R(%4 M@]M,-0#>?
1S>_71,96^SVPCS>1K8*MG7M,ZL)QY.2<8_,E_#8=05(RI!Z8"_M6\SS!?Y](/[];!3G=*\I/6' 3)7-$G%%F=HP)B]F_&-R_M7(:Z6W /^ ?_ MX-^[QXWV9NMD:L0\C;A4MV'/S
EF+_(%8!XW6LN/R '^ ?^ ?\"_F^3?S\:I M#I:[^%07#[026]N#HV[:]!!?Y?@C'I^("H%1 $ (0 'A['R3R%COL*-\ M6UI@MK!@#/7D=,F&F6^ Y)&Q6*4& 0 @!_(!5D 54\/O4%?Q@7?
QU@6O MC!ZMK49]LK;3]OS>FN*49&.[J5.$0."/3WD=@RM&CX*J804 (1! NE\3L=IJ M#2>^TMUY?#RED4E=1W;X,'_9DT>LXG0%8UZ*]OH$I3&EG54<#YC[,KNYCU E
M\^;Q=)LE-M_H:02J,%XWP>/F+0#9(3>0'?*,[<&9VL]7F';F*CI9,9RB'@.% M'LMZ?;S\.,4O0#3S5O@-JLW MO T,KX%_S/L?_\|73MK20K7>P4ESQP1X?=#GHT>[.E@]1H MQD7316?
-6WC=FM@(HZ=FHJ%H7CNHAN!0. BBYB!J#L+F016W8Y0/DTT"JX'W M70W\=&$9GE/IXVF03!3+4NN*)T=-J2 @D!!+>2(D9 M;E_:B+N:-U[")2;
(WZ;%HWPD6Q>93'RI$5AGSI7)9/4*BDX<=&M(R=MXN* M\P/3"JKGQK^CN^-#F TO\^%?2/'?70/L.43N_2P$%4[>>T8'=7QG>K]/<=QY M5A.(XP??E(Z[M#WH Y0!Z@#U 'J '6 .D
=H Y0!Z@#U/&+]F9!'=_;J+U+ M=4"M$I@[/O<+W<]6"@/%SE]A_.4K$BNW2W8KCIG]4O8CW7E8_+%3_!!8V1]6 ML5?\GW\;;R2'X9!,EB%1FJ0$@$LO%VC?3-E M F!X;S#\VEB8 0<
@X MO)$**EL&K3=;=G^![/%WK6X77.,%@_*>045-%L<8EDN!+6A(9S1$:A6*1H&&0,/;-1K0$&@89K=\|)U# M]O,+D/.74G=C>1C-IU,\KHKV/#!'!>0P)(,<64&AE/+[U\4!QOV#NCG
N'MD M'.=[^0"R3-F7K<#M^[IW 7NG0V_98]?V!$D'M=7H2.'ZH9T4V,/SM5T%K5VI M2A[4/8*E'83' /7>H_#1-EWL!)BFU.5A7Q>[%$9]2IT\8;O5QP4 M>+.AT#.Y\9 I*@P?
%NOL(E;57R[#MXV!!JA!K22HE02I-7>76@-9F2 .R%D& M=8 Z0!V@#E#'S5@(U'&_O@=U@#I ': .4 >H VHE0:VDMU,'U$J"N>-SO]#]
MF+627A@67W8(OSTNSI^K.M8R*CKTJY0$YZ7]<'&D>S8*E-]Y37S1/1OE':. ?$ ^(!^0#\@'Y /RN0FC@'Q /B ?D _(!^3S;ONC M8)0?RE>^9Z- 7BS,/G?_WOI#)U<^?\-
+N96<[X6Q:P57.U[F$XR!G]P.O6<+ M0 KE><*X9PL4L\,]&P"",D$$YP?T>[8 J !4 "H %8 *0 6@ E !J !4 "H M%8 *SEMR]VR!_[;/5L 4A-A+O@L+TH_9@KBM[?1J.
(;1GH80M[@Y\D;_%25 MD<=6N,E\$VUTYQL%D;^T+,H4>[IS+DK,AJ$5AJ7+Y6/]^7/M631 *8Q7D:K< M3@RF%NU58?6KCD\3O*].3_N1 X(LS I&J^6HQ;L=XV#OV\&
(6XF9,S3L\0G% M\"N>E@9)GA L%?G1J>^*\|%W*9Z,Q08UP: MJ3(]?82(+4[G5SG[F,>G&E,AJ"L='03H_0!^@!]__R <#\.OB)?#L)7L@]5 M4WQ\1-PFOU^,ZZHMVIPY+]9]*/KX1.
(5BF$?@_@!_[];@MSE\M>S+4?A* M]HD,1=9:!WK$8]OA.AM#@I*.S^PC'I]PO$+6@'W /F ?L.^6V/]KM];05(:=#K9D4S[PH_?A$,!6\=J@A, Z9= M8AKG>_EXLDS9EZW [?
NZ=P%SZU228F5-\;:[9?H;.IT.6\X9#&^[[MI+T;R&SUS#CJ\8DB,LJ1] N4^]"%=\X1PZH>+=902.:2A3 MA +3Z/7"@.]9JI#&<^TT'CA<$@;WY\U7AIGXYF?BGX[61
Z;5I]'(TG9HZY9N@ O@!? Z^?C+:?-0[T[1>)4T1L+;;8^I2=I MRN;TRN,M4?1*[VX!7X"O6\07/%G Z/Z\HQLFYU\U.;])3%PZG9VP9&H0MF#.
MARJWZJ'8OGBRR&/BKIG_>L_2!7@!O.X;7B\%M:T'J6^0@4(I<;KBCZ=F5.5^\=GQB@7MZ]3[HWN=$&<^ZOFG-?&9"T:&PB MC#4%!XG#[*G
V>P4:R$6TS#U^(15T!>GX<]9TU#:95[0G8?ZY,]55FXZ((2.U:N7I0! 1B$P%: *VW.=EORMK.MK6>^DHOUANAP37D# #'(:@**W7;5%W>PT2?"1!DB&\E%DSZ[D&N[)*<8D]=C@[()
M0#&@&%#LULN_M!,1D2R#])&-B#8BI3H?L6LQQUA>_@6[YK[O/:L8. 8< XZ] MWC.4GYZ$4/%0"Q@!C@+$;#*+_<:V-:-& M4]M=N*MT6*LZ]UAZGWVI&)ZY"6YN/#/N7=Y7:J
M$C:-B-WS;$P]/A$5\L5=J,]9 ZCAQT:TC)UK%O\Q_,"T@NKY\[^CN^-#F U" M\^%?2/"?7:/LF\6!WM%H4#SHED;(-S,60%:OSVBX4U5!>ARHZH9I2 KD!7(M"F0%L@)9W8S10%8@*Y
5R ID!;*Z?:.!K$!6_["B#\CJ'U3\N4]9044@F*W@ M_?I%57WHXC,H=OX*XR]?D5BY$;)^.V;V2]F/=">/,0ACUPH> BO[EQ5&>F3] MY]_&&RDI'Q4@F^_M]GXPD7S'4K6D("N[_X0*Z[(-
=/UZP1^XWE M5-V%,]NBD@:U26EK@!4D(_-J#V1&LAK$O@/)WO%-&Z#L/E#VLX5KQ(@PZ\HA MK?'I:M6G.#+<&4,Q1QGS^%1C*DP-DJ6!9$ R(-G-%Z]QG'375XT84SA"3I9N
MGY#M3I*C+"]>0Q(5A*2!9< R8!FP[,8+V.BC\;Y>Y3><+;3J ZN[KQ[K>/& MF1>PP?$*36& ,D 9H Q0=N-%;/C1E'!0.Y+L:F_#),=3?3SVBP?,XB0YM(+C M4!T54 8H
Y2]4QF;X::]G0[#QD+9GQ8S#E4"R]788E\R+V.#U"H4 :5LKAGT M!XCZ7H0?(.I^$,7Y7CY(+%/V92MP^[[N77I$E*?KZBE9R4CUP-?1?M(6<+58 M5V%X]HA80; K+:N@0!$LJR"8
I#U^@I%\^-):8^6'FV[A-IO]L;3(RN>%UK4 MXQ-%U"H,]=(;^L]6H^A'PEIG]K9^DP;&*FF?*4,SJR':Q:H[0;#>A1@VQ0^#-&^XA0A+4&%*2Z M<:-!02HH2 6S%>R.P
K^.BOXR[$6+ZS21XVQ.N]TT@;?,F<*.^3HXV@@YJOT M/.;BQ57Z!R@9=O/"/8=8W+,%SO$2]VP!J#\%9SI>^TS'FS< Y#J "*Y^J/C- M6P!4 "H %8 *0 6@ E !J !4 "H %8 *0
7GW=9[ML!YZ_2>+0"YY3 7?)87 MI9\M5_GY&UY*5>9\+XR"^+RWJWOF@Y/_85H'R_%W^>[IM=.6/\&P>?NTY'LV M"J0GOR8 YYZ-\JT FWNV"42%@GI^,ICZGHT"\@'Y@'Q /B ?D
_(YR:,_O(! M^8!\0#X@'Y#/>VUQ@E%^+&'TGHT"B:,P^]S]>^L/D'[X[>U2JOB&D1Z&D$3X M$9((/T7)^- U;.WK7?AOI"]_N6Z15.SISCF1F U#*PQ+V=#Y&'[^7#-:,/,N MZN\0CFZ?
XE"TP\C_983*>/;*HU]/R^&@[TI6 MUU9;':DZZUAL$!<+,.;Q"<,K# ;'*@*_@%_KZOPJ^G'P5?XRFGV2H#)<[-] M/)CCI8*I ;D+%^EQ>TAR@*%H1K *390+: ' & , #86P!L<_AJ_97C[)7\
MPFP>[0V,GF!;Z\%LM-J1@V!1+,!0XO$I>X DKW1&+/ +^ 7\NF=^O?ZH@0O\ M(CJ1+&SK796/CVHZMKO(,B'.ZR_Z\8FJD#42^ 7\ GX!O]Z:7V/KX#N'[.<7 ML&1C49N?
S4YUON7+@L]P\HBFV&)C$7E\(I *]>(QUL EJ!)RNU5"@$L?@TO9 MW>5#QS)E7[8"M^_KW@541:[)+7P-&2#8]'W"S;_:!S.J,(?G^@*P5SI#194 M9?/J[@
C9JC17DF;*QMFY!H,'=F=>/.KEYU3@*%E! MJ9=V"S];O9US *FJ1XLUE,SY/"5S %I_AU9QL6*$E,$+;- M8NXDNMTH4V&]MKO=@!XB[DF-
C'5_ZUF\J&%T'F5*52@:N5Z,*0@:,D1N,$,$ M('?CD/OIT%1VC-;I:7NR1%H#- C=Q.T3/IM#C\P6:Q4,OV)@%^@;H'>+2=E MO5NGWL_&LS:G3'10YFM.Z7&.O
M;YEZVBZ4>DRWUD"N^\P=Y_,^#?/@Q'*0 M!<@"9 &R %G "OE65LAO$K W$]5ALO/6*B],^;V[GA/.OIOD*^0\8 ^%!3(@ M#Y '*X'W#1\#H[Q[!;9WE 545H/9
O;-8'U\Y7@FC@W]V;)JB;Q@U+OIW/6D MQ>P<%D!E*V&D0J(O+8<_0?$[:9?97'<>"W1ZVW>\J^9]?"X+[-3%$8W3"Z873#Z(;1#:/[/GT+HQM& M]^?U+8QN&-V?
U[=0Y^,VZWR\W1;L/?L6V'V3+P1A&^/7;V.\%""DVPN>1"74B[KQ.Q!NM/:&P 1(?:(M*8BF!55 D/F=KG;_7!T]?]R?UT.]&5":LM%2S\6;C9 9)A\F!;UZ.K6I%;:C
MD=ZXVCPM76,]7HL:5LM3T/$K5L,&F0/[@'W OG_.OI_C@G3,"ER2:JC2"KE M5N=>GUC[JQQ^^7%,%':M2FN /\#?9\(?/!&!+$ 6L"IX[U7!FY0_H[O@09L/+?/@74OQWU]1Z#I!Y/PN]
<[3,/?O^>1H' M=7QG3K]/<=QY&@.(XP=?CX Z[M#WH Y0!Z@#U 'J '6 .D =H Y0!Z@#U/&+ M-F1!'=_;G;U+=4!Q I@[/O<+W<^6"(]BYZ\P_O(5B97;);L5Q\Q^*?N1[N1[
MSG_L$#_HGOG@Y'^8UL%R_%V^__N??QMOI*'+^_@@JW^09O_1I/91@R/&7POHJ1&$-*+VZS:)[*S!6!$+*ST^H1A2 M8LM$ @'<-P)\OB1$FZ:+11K9;F[)(/C[5N9XW M+PB8E\3
*S@%^:] P!LV&A#PO@FX.7RU LQY^$H UL15X@RD<4WA.@YUD.E M=0VV "#Q^16)(" (;]=H ,"[!>";U#]Q)#P>8JN3H507J30-=SV66IT! M2#\^T14$A6=@ . -&PT >+<
'%L'WSED/[_M=.PV93,EA8H>JLCG/!#GUK5 MD[,Q'I\(I$)1USJO&L#VPS5L &S_H,8-@.UNP);U,A\UEBG[LA6X?5_W+K". M"E>'T68^")'-6EZ? J4Z<)-S* N>K^$(YDIO\: N$:SA()
(%2/?+"A.UXJ8Y MEAL$9^_GCKR2K)'>GA3[%7EA(ARC*RCSTO/JARY-]".!RC.Y\9")* P?%NOL M(E;57R[#MPU+!HY!)2.H9 2)+W>7^ (YDR .R"@&=8 Z0!V@#E#'S5@(U'&_
MO@=U@#I ': .4 >H RH9026CMU,'5#*"N>-SO]#]F)6,;GY8?+-\T3T;Y9OE MB>[9*% +YS411/=LE'SF;0*AQJ">VSU%]N:- O(!^8!\0#X@'Y /R.E[MG"YPWX>[9 I".
M"'/!9WE1^C'3#K^]ET85WS#2PQ"2!S]/\N"G*(#\I?V?>[G?](#\I6%1E]C3 MG7,58C8,K3 L72T?ZL^?,U%.]Y).M$8L.6AZ]?7(I\W5KSK^3/"^.OWL1T[[M6G@GQP
MQBV0#\@'Y+LQ\N7G>7\%OIR#KT2?/CCL$W=*+Q'!]KK2P,*73;5XWD71QR<, MJU XK/J ?< ^8-^ML6]S^&K1EY/PE>CS.DVA;JV]M8TUUAVGTYIY[+Q8]:'$
MXU.M@N)PL#>0#\@'Y+LA\OU)O$&&.7FM>SD'7TF^08?&!*TUZ2(MDS8XE!NN M]=5YT4=GBSZR@B%P]#>@#] 'Z+LA]/UQYO<%HIU."VF_MD<:C^TYJ3/U]F%C
M7*SE,.3Q"67("H7"<^ROC4<$H[Q[G1! V@=!&N=[^7"R3-F7K<#M^[IW@7(S M4R C[7]I+FIL<46+88_/M$5C$:NPS@HY@++-HA- <3] \2=GTI9 MQ_&3["-6TP_.?>[[87@!
<4@'Z0N[MM_X_]E[L^;$M60!]_W^"L)]SHWNN*A: M\U#=QQ$,8IZ%F%X4 @DA-($&A/CU5Q)V35"N'MCH6%EYK=2*X>% M(@*BZ7A!,4E)2Q%'/SS2))DGUS #XG\/&L
MN2&E*OST+6U8;7:""CGA:5YVHK59X(9*/[,)P+:MHXOVQ.T86^PP;M8"=(+4 M8Q^+3A* *?)RN;_W;*A0NG/ITAT@5=9)]=<)O$A/=XRHWL",L>F.&@T5]V=4 M2JXD@?
>"L*EZIY>JEU*=2@6TKN\7 M/"=V!ZP7ZJ[6E #[Q[]YP@D';/D'IEMM%R6=VTQG2IAHZW M#KFM<)NRZQTA13\|XNQ+0;/;;%(H;-1T0Z]$N/"S0K_".^]7^$8+&M#;#O*'
M;RA_^.V6^4 !P"INIA@2S +, LP"S +, LP"S +,(DN# F9Q[QH 9@%F 68! MS3INJEG'VY@%]'> V>)&UV=OH"& $,R]IQ QM 6 M@!7F2/P?- WNOST]4XT ME9%M!:^)6S)D>9:
<]XU5=C<(((]1: >TM&)P7Y/G.&LF:OVR&$L&F&X1QEZI5 M@P8!D-<$S)FO4FG ,L.>XUEB\>,4GVL#)IF+1)-+6$8]?!(8Y=J3 M,*AJ 8B]6<\
@U&TJ2R'XK6IE_2M\2<[VF%!&+LPR..0AD,0 P@!A#+^/Y; M/&YM]=$<'1I-H=ZH\M-HBK=25RS9?PO#+]BT_)Z-&# && .,O=E66JLJWY4[M['J%JB*MJQV_;>!.NBB6;*7%0.\Y@-
@=00R:@(!V@W:#=D,[B>MK)_%V^33W M+%M@-X3KX.WJ]?T(*LS!#/@ACQORLEIB1<>EO'*ZIHWT(\#R.(;=74>"LA/, M_65@7K(5P=QQ%=5%CM__C&WV.2]60B7W#S3]=]8?
W>)4$T&(;YO M4XG_.'1\VFV$GB^&__O?_\]?R-S2E0#;.=7(=\KLY2KS6XQ M; *?14ZSA5H&$O3QO< (:)C9#ACC,1?(AP-O&MT-6RZU(]0]\)I$HFD'#)K+ MX^BE*LBA"P8%Y/KUK
_@N@=P_74;C*4[ZV]&>Z2!=DVEMI?)AE()^PG(J 1D M1)[$6:A< I!]X&(;D.PN2/:WO3"6LTZ[@:V'LEA%-G.^0DHEJ9^2C'UXC$&& MHE!'#B #D '(LMX/8U&P-:
[@,#U1IYEA6?'G;%DJ)"1+^F'@>)ZAP2<#E '* M &49[XD1-,KU469F,S+6+^U7UEA2C+RX9'+XQBT* .0 <@ 9)<#V5> MM6-J#5>RG6#ME2#;N>LM-^?
72S$@9'7@!\H(L]*72XR)73(JCZ,,D Q(!B0# MDEV,9 -UYYB[^/-SWPQ(H@^/&$OE&0+6ORZ9 M\0>$^E5Z'Q#J;@A5FOH[=WO %V0W79I/ MFA/1))7GL)?
6YF^M/='O9+1.A^5EUNLXI.HB+-<>F^;QYJI%.?,L^T: MNQF=#&+NGV],NW+@RLEY)$QZPMW0>1?XF;0M]*.]-D&#LH:.O(*AC-VWK D!?9,N^M_0>LI*(W)S*!= M86D,(# 32;0O(-
$YM)QYGRANT*V+F"U#UFC>#Q,D4@^/.'-:$?!&3(0J7&#B MG1:W Q0SD8_[A0KS5)Q1^XW-$_C!:Z$C+2.PO83*+(/C]1I_@,VJC6HB9K"QL7$BBF6]ZQIW$/P")@,3N#=HU8
MA#Y(8%89'S0P*S K,"LP*W#B+YR?]()K'B"D/)[-0EO$"\+2#]W&VBJDB[A) M)B4.COD[YU5FRFHS/VC021$Z*8(' >%B<" NXD"<3Q1\P9O8,\BTY*Y7,M]%
M*LQXI&$;IW7T)NB'1XI],29\!QZ!8[K?/8\ =VS8@OO1EQ MY@< "O7 "(X+8?<\ F %8 5@!6 %8 5@!6 %8 5@!6 %8 5@!6 %QW#K/8_M,79ZSR, G5%@+KB5A=);:[7Q=(67.FVT5-
E3+]Y:XP9TX^U;9]SSH$!7AM>D MV=SSH/PLC>:>QP1R/\%Z_C*-_9X'!Y^W?H*:@Q_'A.ETROT9,^#2L%KJ!2\ MJ5U-CL>KQZ#[3RJ5GX]-ZX=MV3S6#!>\^!O>R0D3/7[ZWC1:
[7'9[K7%(.PN MJ3EK['Q!R\:> &>JG%5WRKK;=M4PU#F[JX2E^KK@:1)))GL!X&R>PT_[ID!= M)Z0K74&Z$B#K*I#UNA[^9Q!66]#>A*IX:[%J;:AB97TH>\TP05C2NY_.T]1+
M^SI!WC$@++O9]\"PZV#8JUKNGV'8UM)6:,&I!(8JAM7-*%Q7>GSJAK$/CRP@ M#! &" .$9:A#_AF&C?0PSW?)/^-F5ETZ['0Y M+T1+NM;N2EIC,>RF0=>D.S[-
YAGJI<216VOQ<4QG&\O^8@4-/&ZG@<='NIS0 MF ,2G+.9X S[2F9) < J,E)T!F:1)0T LP"S +, LP"S +, LP"S +, LP"S M +. 1A4WU*@"]B?/D@; ;'$;Z[,WT%A"V*C)+N2Y)-
:J.S;TF+C9'A-O%VV[M9]E""DPF4V @>Q&4&W)S0;M!NT&[[U.VH-V@W;R!^L ZP#K .L ZP#K .L ZP#K M>*?H'5C'KT)Y=VD=4$$'<\=M+^C>6@4>AA\O,?
_N$J&:C$O**82_W'H^+*9 M,].][_[[[_D;&GP($S+L7Y@U#YROSOL+NN'GM[S!P2FTJ'8=;$.AXX[1"/.B(MTJ"0,)"*&4CG:8J]$,A^Q<8>,FD>8#@W4!PY:K?N'XQ$Y-/O=^'8,=":ZM"
M5%71K:.9=;VA.UTT=039AT<6& @,S/:@ 0/OGH$5)W"_06!"Q%="T/3-R:&Q M9CLH7:H,2S6,)5NKU!/$L(='(D^C!% 0*)C=00,* @7UW3>.8,+$5T)PM%[.
MV2$C!VB5+*I2H\|/C$F80I!\>&0 @8# + \:(/"N$?@5?>V8=\.5;"= ?"4" M8^_/68I19V%T_5:GLU<19H/T4P0R#X\X"N_"@, ,#]K-(!":;+QWDPTPJS]H MPG&?
9@5-.F"V@@@^^.M_YZ\?G?*":3IA?E%JOX)"KB M+)=OG)0)*+O>9BTG(Y;[YQMCJQRX"9.>N#5TWHMB+:]I;P=L96FH!VQ< M/:P/U995R$;NY=B-=28VQC-,4UMZ: >+
HDBD=NPS:(PV$9]B4*3'$SL3 +F MOZ"[#A1C0#$&T"PS694OT"VJC!Q#'/2'!G)8+Z2-LV#FA91N5$PW[C2:]$9T MN_-"3*#;U9!(J ; MT WH=OF SSW+'JSCZJT#YOZL9,B],/?
WL65'MZF"Q#># >5-2W*YA8;)W)]D MRF$76[@!O '>KAMO,/F#=8!U@'5\5.(36 ?T)X/^9#!W0$@,WAM_Z[WQ?(+2 M"^^&#F6,#':(3<2NWB.&2L>;ZLWTW3!)5")
(ZJ67P^OL(I=YX_UI5[E['I2? M=HV[YT&!_F2OR6Z^YT'Y@"T(,S\F4'(#UI/=[9XS/RA@/F ^8#Y@/F ^8#Y@ M/ID8%# ?,!\P'S ?,!\PGP\+6L.@_%8WCGL>%.C*
;//W:];7W63AZ387F"I;DZVE9SCKU3W31L\W(&_&4P])Y' /H"'*>+>QZ!=&ZXYP& /%DP M@N/K^3V/ %@!6 %8 5@!6 %8 5@!6 %8 5@!6 %8 5C!,2!WSR-PC+[=\PA
MM2C,!;>R4'J=]88_#Z+1Z15ZLN=!U>#M5 W>U*X,ST'U.RP,]';5(SFJA>1X>-@]29A-EH@7ZF2EIH2YO!7%\W M>5Q9S;8'EB.7XU"BB*3U.97G$,5@ M,B F#F+
(@T5C.ETU3&S53ZA'/3SB>93D8')H-Y'+W$!]@![?]XR_0SVIH:L MNR3MS?@M9VX'#">9T QS 'F /L ?8^TCLO:I%_AGJ61(B
M]$5L6175H=M$D.U&,>'G'T4M$,H!Y0#Z@'U'LU]0;JSC%W M\>=G8#82QAUDR5O6:%5JK\U#J=[M=H^Q631^<VIF8Y1.PJC8FX%?&Z@*TV4:V?!B1PXN&19BZ# M-^C0 MX:Y)X
W5Y-M^-[Z/F=2,[0#5'=+KZ8# U1:!FZQPKR-(J._AN=+,'E M*?QT$Y(;Z:)S3 >R_YB!7UQKJ$OSD=NB0?];J",XV:5^\ZKM$"Y+UZO"MH- MV@W:#=H-
VGTGVGW++_R>-3>D]+WQZ5OH*&J96J-408/Z$-5P<5MQO'?97VZ+0U;S&O.\7 MDI>G-(+ZTLO3;794$C:Q"&0SE\@V?EYHKG3GS97>+@ +&@)4;>2$/5V[V&@ M & 5-U/4
68!9@%F 68!9@%F 68!9I&E00&SN'<- +, LP"S@,+CFRH\?KN8 M*6@ S!8WN#Y[T6.0C#WGN+#4.H(I8Y0Z@C9+]>6_0*)BZ#LH)H[KJ*ZR/'[G['-/NED8%67S,($LP*S K,"LP*S
K/*S*"!68%9@5F!68%9@5EE?]# MK,"L_K "#LSJ#RKD[M.LH((.9BM87[]H?/=#@KD8?KS$_+M+A&HR"/%]FTK\ MQZ'CRV;2G35MI)J3;27G^"O5_>^_YV]D1XE.@-
'*M9[929RI1V!7/I"J]_?XRE$I:U0(8,5NFWC M#MT:D:Y1Z2<0HQX>\3Q*^5.=<-&NU*E M^N46CUO\VEE7M_AAKB448Q\>61(#A@'#@&' L$ONMND$[C<(2XCV2HCUQF2D
M.8AY$)M%K5)PY]TE)84)Q##LX9%@"* 84 PH!A3+\I[!),41DVDQM,320%A- M*909S5OIHEBZ9S") \0 8@ Q@-B%(/857NV86,.5;"=(>^WK)&NV^FVJ-.8C M09Y7I[V:U4"/GACS\
(BCEUK8!X@!Q !B +&!NG/,7?SY&391\8'!!)O6^8@: MM ^A6&JTE)1-.!]_)>8Y E:[+IG+!W3Z5>(>T.E.Z!3?8:(AJC)TAJIKM1S9 M/@.LBE'J1M,IXO*6<-!'_KK=
["W3M7F<>'BDFO2NDEW;B3Q%4'>T<_OOY*A.A^5EUNLXI.H MB+-<>F^;H)JH.7,@^T:^Q.=#&+NGV^,NG+@RLEY)$QZ8MW0>0?R=7UB>5CZ
MA[ZHKL+ZWMR[ZTZMGXV)&QW&Q6K58_ M 2*5^(6G3N$;$1%]:H&(=UJJ#DC,0++M"TB,5+R[.Z#K,5]B^],)U<(#MYGZ MB.S#(T,"$8&(&1XT("(0\<]2=U]
8FAQ4;\YFH[BL>I1F$;S2YW7$B0F*;P4 M,!&8F.5! R8"$_\H$?@%)"[XF3GM,T4:'8];.B/MN9E0+J1()!\>B=.B!D B M(#$[@P9(!"3^45KQ"TC$<,W&)IA7-
M0JLNSO0X.CD",2F8='|K3B'I (2,S. MH%TC$J'M);2]S/B@0=M+:'L)LQ7D H#_?@'__7P"Z L^NMG?E[J6/"?0[E[#'*7W&,[\ M $#E)1C!<FL]5)ZN\.MM_DQ'MB_>..4&%.3M&Z/<\Z!
UXW79-K< M\Z#\+)/FGL<$TC_!>OXR;_J>!P7,!\P'S ?,!\P'S ?,)Q.# N8#Y@/F ^8# MY@/F\U'!3!B4WZL,O>=!@0I1F'WN?MWZ"@H-?QX8I=,K]&3/@W+!:R@7S/2& M-
6FAKRV;Q^+>@N>IGG=2GISHVE,ILH"UH])J5,'YTK;I=]O3*5;W,K(OPYER MY$-T."BMG=02K= X+ +6;QBZ)M%XLA\#S3!YECG=E $J,"&QZ H2BX K'[3= MP1G.
<$VT6;2+74*T!NU>I!?+P0A).9-L90];0X+H '0 &CN"C2O M[,Y_AC0(6L(UKS1=BUW2"Y1)&6FIQ3 A3=*5'Z?)/(G3@!I #:#FSE'S]J;W M9T@S5.SFOC:M-]#2HMIL=3?]
(KGLIZ0AX_D>7TO M^3.D&31-4EP>U@%:)0]!+= K-1Y+WYZ2'O(82^PO5M GY';ZA%PO7CQK;DBI/C[!A2 WA<8T MP"D>9^7UOD>+9',49C:U;CQP^G6UUT%$>8,W!
[6QPF^V\8L0D:36X5P>XRZ8 M60>6!_GK&^49_$+KB"#(0*= M@$XW3*>_3_QK*^TY5\.5&AKA[JB!]X,2N4SQE"3^87F4>&GE"/@$? (^ 9\N
MEBUH;8U2G^DT+!X9V!V7*%L]3])2/)')RQU)7# K&2P1\ 1XNE$\O4F*8:_3 M8=;,IM= UQ9E<=S5I-*Z<)XDF*(YSGV0L%\P!/@"?!TPWAZ*2^QX?G^9"K2 MEMAM^JB J61YN$K?
V9*\1"S/H!A0![JQ?73N(E#G>JGS>\F,*[/K52;].H.6 MD#JZ9R-+,$9'$!%)ZA%UJ?)TZ&L'[@_D!=PNAUZ9 ADVZQ8ZI,,QC^.=SJ(9 M=L5E*\T 2%(@*32/,R^]A]U
BT!A$X^Y;.828<8/!]T"H5O@>^1+/ZE=^ZAU M3]@81E6R9I#XSNC:W;6(-,5:"=$RF]Q81;O+\J0RYXUHMG.7%78X;E$%B2:3 MY$;R8N$OZ!D(U1A EVNCR]]W#ZSQ?
J_$M.LHTL8&\RW;[\QW_80V5/+&A%\R M6?&>K0UXD\V*= 2T&[0;M!NT&[0;M/LN90O:G4WMAE>A"R?/#+O4:B)C^YY8 M+8U==B@$VIY/%UZ2Y!D*.AL#;NX(-

S"90M^HV^T;]3;:#2V,[IW=L&A^99[B M*R/Y2N,P[C)(M\:K]6B(=_&*N-QH:3 N;6;$H"^MC]]F(R,AF'M/.@3MC*"= M4890\U4QGSC#_N>UM?
VJEC%!QMV65&)BI7=T'^A+6V&:+D7&4VM76IUC*C: M'L2TH9+0/Y;'N4M5;T!;(TA?A/3%^Z#27Z<,*,N6IH[SA35-4Q4\85:FWHI MI=(-!TD".H@
I3Y\/0TP=>68^MM&1\79JC2<.-.>B$SLS6[@]"LZDV**32KU M"?*""_I@D8 IP-0]8.KO.QZI2$?P:Y-2C=>'%<;'+(3$CR]]QXY'! 8U^P J M !6 ZF-;'U56J\5\0:^F/-
(MKZ2PQ3;:6#_E%/GP2.%0XP^4 DH!I3XVB:O] M+S%1Y)22$6P[NQT7]"PEV:*>2I.XB#S-77"+13!)X!1PZM8Y]5(K).3@:#)9 M806T6D$*9(=3]+:4.DEI*R0,UIS>-_,.!N4Z&R&]77X>:
#,R1#7OO$I^959 M?9U:21J7^KL&/RYUEZ8T*UHM(7U)2++Z,#S/8"_%L&^@/T_9">;^,C#?+H'/ M<17518X'?\8V^YSGF+J2^P>:_KMKO#QE\WW<"'UD 0CTE:' .GX]^=ZG<=QY
M=108QV^N%H%UW*'LP3K .L ZP#K .L ZP#K .L ZP#K .L ZWBER"M;QJS#J M75H']#R!N>.V%W1OK6L'AA\O,?_N$J&:C$O**82_W'H^+*9,QW9]O[[[_D; MV^V%_2KNW/TAEY'5-
T>9N!$JV:B@L:1,TVBF:0[!X.R>8:]5&XQ].?X M[3RFC[:R2^/E9[E*'_W<0)>W[;)A=W8%HA3A%(_T^S-=\LAB2^LGM$F[;* T MFZ=9Z+0!O+F\.P/
N0;@_&V_C$J3;"G5IFV@*J$V&T5<%>J;, $.^_!($U0> MITC #> &< .X>8N^%U-O&|ZX*=OE(V1->GNVC812RIND[P5.TWF&N>#F8P < M X YXJ \[?]*
[3.4B"'EB^B8\T(\>*B/URU"BEOR/B-BF7S*$,#;X WP)M[MY\V;=*(([7UG/G 9 :7-T:14#2<6X:8+.$DG"HPC\C2T(3> &^ -R]UE)A' M@:
[2LZ+/ZRNKCF*R1+:8]#4IZ2A!4%0>@P:!']]5XJ.MZ?(8^4GGB(]^<,#(M*49*CIV(5U6&SE!UK98CVV?(TI#:*HT(K8(QUBQQ4Q290I-,'12<>'C$V3R& M7VC]!?
IR@'\"|>RKX/)=TSBR3)/$F_MY+-<=8.-WT^WFP[+N5CK/2^W6,6G4A%GN7SC]+L;A\>YSAK90L7)8^?^^<:@ M* >NG)Q'PJ0G4@R=;[DAK*M-HA+U E[
*NIDA$YI=EC(1I;=V(T%&VO]&8KL M9\T#2O'*0+10K3DH[!?=A5B0:#;)ML,)Y@0?_X)^)1=*;[\];IQ)40=L9 D; MKTN?>P$CG=&XAH^6OFV,55&82 P]Q1""-W7D-V'Q@Y5R4)
M',D41UZ5%?<"1R2>:@T7M4:7;S9[Q6:Y,YOY278T%D*Q8'MFL\&(?Q4W2ULN%_CC"M00D:=K;Y5YL@"1 $B#)QY/D57EL+X!D MBP>-H6 ZA!%5BG)]8QU:>C/U2))\-O(T= ,< 8X
1VZ!(Z_/3WN!(VAU6"!% M02?XDMYRE,E0(*GVD2/,PR-W6F((' &. $=N@2-?$D9>P,/&6GA^/5))-/*] MY<#N$U:Q=(S#H/'["M#AW7IPW2(=3OMH98L.T$@+)D"(--[J_'<^I>F%R1"I
MLB-ZMBR5>,3K;BH$-FS4O'3Q+MTX*$_0IQ4=__HAK^G??G)+C^EQR3#I=B ? M\Y_>R.9U&UD=LXUBN7ZGXC^W>O055G]RW_]6]-WSS_C'\]D79OSBD1C(ZND6 MOAA_-
>,1&3A MF(][^=E4OWFJIU'&4ZO55&3NJK*!R,OXPI]E,Y0C[^DI&>[3EWGN\Q=K3X8A MAZ&?".I_<]_\G@S'R5A:\A[Y9L2>((&8ZM+__/2UY\]2"__RH>/IB9 ^NZH9 M2VNG)F?
_[KRI8'QG\QG'/M'?JP^)?6*H"XGJ!P)AW\Q+^QB<4\,/_S;7+=TT*7W*%3KEG" 6A7JY7AA,W^]F.MTA+^2&W5RIVQ&ZK7JY,.3+ MN2]WEQ.&\0=MOC,4;_#J5?['(Y*.?G/[9N.1TIHEG
M$TY6V<524E6&HSO+SW!3+BQ/6O,@9.-%1 MS4T_7"&%,)ER?SS2(1IKNUM9EPT<40^*Q58VO*1)>!+*_O[(U6)4V1506S"Z M)D($Q=[,7!M]B3@]YQ[O,M&AU9?
0L5OC5NS4W&*6GPD]>.1NU%?Y79#IL.K MM>8 QXU!MVF$\9$G5^>671\;K0-$'"^5H&_T)D213HY,(F7?'UID>LO%M# V MQ/&NC-4;XJ[*+)/+)VOA/]SI%FETY3[3%?
$%+K0KJ*7Q3GI6YL=#S8,9^?S2 MYD6!E8>S:BOTNE0HD:>/7QMUE6+-FJV-;=AOE1KM]4@8:O&1)X]?).(+6OK6 MX,>^V9%-J8QMZ_WXR)/'9ZP2>]!*/8EO5K<6,JA51B%1B(\|?
7S2YUJS&3(\ MB#2FH!$3!3."20\]>7RZ56*ZA_"@\?%;?*/*U?3*8)T>>O+X'#U$2V640T6U ML1TT)^1^YCB:1$GHCT?:HK+7ML,I)0:=CDV%=6>,='V_?C(DX&2Q9+DM6W2$YNS
M05N>;J:VWDWN\W2@1$$UI-YZJ(OZV&X24:/2J6S20T\&2I';/;2\Z!W0L<%C-E&:QYA=1YI M;M'12M4DYO3(-1,M-:QJ]M%2:SP1ZQM\I>AA?"3QXY&%%CF._6'-
X:MB=&@&B5'TC\>N21VAV5?:,MH=W3H\HT=,6M/"Q)[>G6_6V0(KN:8\L[MVENM>;R\1TN[0LWJ31F3*6D2=WK.)J8TA!FO2FC4XP<=_[#4 MIJ."A*&GA\X-
=AFSCJ[RP98>3)HEW&_Z_5B>IX=ZZS+.,@0A\%NO:"VG]%XM MR%IRZ(GN#=MHX$X1LV#0*WWJ,[6BSQ;2LYXHWT3>K:8306919$JPF-'"5H-U M>M83[=NZDX'8-
/JQ71.,H@5C.R*U]-!3]?,'.\2M$/4 '<\,?(/4V5ZY&Z;' MGNB?%H:C89>9+WFY@MOM4D?61^U">NSW"BBIG',!=NF M2O3/S18UO!:LI+U>,@1FO[,11_(,K'!NMFBM+*W*'Y
]OZW1(QICVBW*+YR; M+3JE1<=L&16$1RKSUJR+8LV.6C@W6W@UZF#1S:%H-#?-T'8Z]'2\Z9^=+>A MKELZ-E-0?6ETT#;MJ_RJ<':V<&U\4-,(W#;&#<.J+/FR8T?]L[.%K9;&2W*Q
M[XE=BM8,<>#HAY2L)X_6';[!#E9JV)SZJA-?8<,5DKAW&RA;#P_E#5S;%1] MKJLR6H2UD+.S!;^N+8S5OKT7M\9TTV\AA870Z)^=+;R8$&J$61M>*'8-G\,J
MD=/OGYTM1*/@E3LX&AJE8:D]:OEXR#+:V=E"Z8P1;CAN4 9=VR^G#G2U&>[IDC% !,2*6*C#1W&04KG]N"M FVZ6'#]J"6#(Y M2JO@YG1V.#L%3-HC.?
1+A9$AAVM$6:GS\@'OGP.[QF_G1B-B2,.:^V-LW^KN MFT'_'-BKE9XS&A3K"[Y)B6.NL!J(4?DLKHL2W]<=J;$S9(L91N&=A;7 M?K@;E72U?1!CHAE4"SU48Q?
C+*YKA((%>\FE1;DI(-2V4BFMI^=Q[39$=*3@ MNQ[?;;F:8*Z9/7\|ZXGT5;U+<5M6EU#5;-=II]=I6D;A+*YQEPF+)+T3C*!D MUI:"7^ .:N$\KA&VWU7<0RGBQST>I9M<--
ST^N=Q75:=B*_1A;U8M6;E4;EI MR?7Q65S/YQRG+)9SB4;EN412E"QQ6BD<7Z(DQ-A.MWSA'*[7G6HP:QF]NHBSM4)[7QRLXG<[Z=SCJ3-FI@1(GS#&K#6P
MS)5I==F$["+PI8)>P=^UA+5J+?2N8Y8V^_#^,C3&^5X3Q;$B)SR@D:.# Q54";V M7O$S8IB$G+'N42S-TZ;?+PTB!RGCR?5/@;54I:$T&K4%OLM-\6D%*9-S^NQT
M5=@.=M5).]9M2^@AX]ZZSAMF_]QT5>@0.W$U&Q11W6JW@F"HM^>!=FZZ$GKQ M>ZRGQA+7FXJ)&6QY;J#G7VZXVE9DJS)NH9';FX[QB)TUJ/#L=*5/&BPG-7!+ M+-
&A[HH]OKTW"V>GJ[FX5S:#H8Z*>#"AIN2>1=8K[>QTU99ZK#VO['BK=5"W M;J?B+%=GIZM28V]&DVGG((Y+D3#O[0IN?7%VNFH4*G6"*6NA$4W&TBC4S/*B M?
GZZ.G0:M8E8*&]02W2BT<1B=FXE/#M=Z?;&F'D4W4*C%AE9>+.!>E9X=KH* MJ^N@I1B%AMC<92%L<1QS2JEJ$8U-GI2B@WFMM) M.-
X'A#L7#RBAYZP)3K)&N[/;/3FRA@_;V4T.F^''' MZ9>*/%7VR/.O06&OM!@(]F(E"A/214>VH^_6X=G7H'W)UCQ'+Z'B5@MQ#S$G MC3Z6GO7DJ2R[X>)F36[R5=2>V.-
^*7EM/#==KNV)+=*)!I!OTEILHOX1B]Y MMSIY_L)\Z+@Q3#O\=M3>;H.UOJ5B>Z;/7'Y=H3&Q0A0$?CR8N^5AR+3:W;-S ML,L/B$&'Z>W1:I5:U;46SE#TV9>KK;:96=L&$?-
,/HR*KK083V?);'URH[U9 M86"A8X3FF]O>YD#VUM&@F9P3.]$3SU_,!^-*QS&0]7BY*Q396H=*3GKZ3 N- MM?H]HSI&MZ[I:)6='7L7VCD?8,34"T[-)Q"1-
ICZK%P)QY/VV9<[L2NB#+99 M%45Y.&6#9;L_(.3DA?'DF;9+O&EZ8X;@Z<&X22Z1O6[7DB-/;Y2.UN/"G&!F MQK:CE>E#5]IQN_"<"[)>8^..Y&DX/R8)@B9IQK MC:+3ZG;2TY[>
[73?B)5I08BH'#B.("#!03?/NU:**6V:;DT?\|W)C"C2R&'7 MZA?.OPDWEUNL,2J6>'J_Y.>;A6POG/.N%=Z;S"E]7ZGQ@M_Q9HQRV'2FY]^$ MQ_O]KH](ZDC$:P=YU=R--
^+/WH07O=U<+V#: 6WB^I24(W2[.[ZVGR*("L@J MQN@1Q>,-71G'+T0,N0^_I__M^V_]\3(!@'7@^?HR^OF3%]*MB'*.FS.3>\GI7B(L3X\?255RF^26E?B6]65\
MOU'.5;>!GO[!U>V%OI'-]#'TIRAO?'QD)5&@W$K>J3G;\7-S5;7CKR7QX?AK MLI?$BOR5FE-D7\UYP6+U]3MA?(ZO5_"=^+LY2U;47#K Z;?BRUA?3O']C7<=,QD7-IQ"-^4D5?
R+Z3W([LI[\]"9M@S'_B\9.] M56YI.F%\]>AI$.)'72[UA9[<2/QDEJI^,UCQJ,0GBN+#%HZE)N.=CR^OQV,3 M7UE[?ICC'9PL;7.^QR57RT\WN>H7"51X9WZ1@1]C1/E MWWK(!
(I0W,T[R?5K]3O:& =G>EFR'CB^;(-3;$NJQ\T+' M\:]%L!_\|O#W*L%E6A_NS,CA!>DFQ?J&[+[BC(3G]CKW8\X@=Y [R/U:Y/ZN MR5'>ARV;.5>,?JN?+OOIF@GW?I[MDOOO?9!M\L(S?
8E_18]'D^S_(2UN) M$M]ML)A[XVU$"Y[477[3#/2IW:=TIL]G[[G[I:!J23/3PE[WOAS_U<(&L8'Q MJ7W]^(5V6D3PTB6\7CPZCO+4:_2["YP[FD"'#L4ET;:G;SQ=@5S-FL*BWZF+
MD5EEJ>T47TFX]AY[GQ;5^*SJ^1U0S^Q\.JS4(J.Y+@P-H=62#CC56YA\T@:> M2/8]Y5#N9-]38!8P"YAUQWQB;ICMI!!FD%FA MO"H5Y4IY(@8:.^MW]B(_#Y/M..B'1X(!8 &P
%BW!"Q^&\CFT*G&+TXQ+X8K MV>;0,R[7$!]SU4I00JT%1=$K;S!SZEETN2KA4BX(",6+]*R*.Q[B^PC7/^[\ MPZ(X\ OX!?RZ<'3G7E-=&AW>5 W/:H MC3Z?
%8()GL47P88^L:8+CYB(R!JSJ^Z*#)ZNN4OE:Q>L1R31V_LA? %[09X MO26\TE SP.N2\)KU^&UGNJ,'8G,LC_6*OQRH3A8YLUSK$[S3(S0#7Q^*RU%I MOR5FX=,&J EGN#S#4C?
%F4M@)7,)P6>BM+:7;%]WD1CM-8HLN^7?)[)[SEU\ M(\<50/\+T_49-].VX])_V%A5JXG"NXVE$8B7K479$-5]VTKBVM^.$V,ME*Q MA?.RQ[<:[,0BVW*RVS7Q\$AQ].6F#H .0
>@\Z9Q4IYQR%&O3Y3$:K\|F12T MC;/%^AF$SGAISY2A9F]X'>.'E&V,9I(4QM"A'QZ92V9V '0 .@"="\8Z:8]V M6U%!(7@Y(&N&6=O4FTP6_1ZI.
[5GHVIC@ZJFILTGD_;"IA($<0^/!'O!I3E M$" ($/17XY"^94 &> ,\"9OXTX]A5YP@^%/F<@;;J+5F9:C9MF$37DEC10 M?,@NT2K)%H*>N.>=7;*.DT0<:9;-
L]@5P^8:@HOW/087[Q]Z+QBK,2HY'%GL M.K9FQO%DF6ST,YGC@"C=3H"UV@1JS;$(FQ%RGPT*"7'8F#@[P9'*XJM)F1M8AT::^,#JM-E]0D)HFJD!CD(0*X
%Q7"ZZSL9@)/6FM=^LA;6S'"#K: M&PT5(;,8\.V*HW7@=D3<*/4'?!DWVRQB]F,T);$88!.P"=AT_6PZB=^@];HY MXSJ%O1C,]\2 8##'X+(8O]FW*@316KE%$3?9B;WE]R2#A F>](='
B/S"U; M=1S9#F=\!+2N8%B@^NQ2] O-DK2BM((I!N32FHU7@5CFLNA'3<9++N)'W9(8 M3;TM[JQ;-+=(_2@V 1651]$+5@WW5:"6(7U9)N0.X[@ M93=% !*4,E-
>_&%%9PL7T28V7SF@D=0F%H3:Q-=1%IW=]J0<#HJ>1Z%-EL&0 M"5_:8=."Q"9%9R0%60/ G(PQYZT#;:"'H(+MT MP!IL)ELN-F0>=094.S#PS>' !?
NZH':U>";DT@(!BH"Y$!@$#/IP!IV-?=4$ MOC-N^]T6JAZ(Q;55&8?9)$RSJ;L6V5)OWULFXBA4.\(MF ',9 8S)V&LN50A#^+S6!10'D\B8=?3+5Z5%E[#9*O> MU.DGI*$>'AF6J9&5Q
M*7%1)K8%:SF;B$&C45K$YU;):NK:L#%PB/@="D6O%SC9B3U]U>(IC5 XNB,*8N-0;D^K57N>Q4FJM:@3 M@JAM%+[*C.:*S-
M^A]42.:1=>K$+1KSNW<:!=$"ZZR'=SSH[3O#UJL0W]B:Z MW7K]-69TN@&>Q0(@TMOY]*S4$%%=+3E!JX+6&;0?RX%^>+QH!Y)[MW#@''#N
M>CCW>U'"*+_EUUW/5PR9RU4%VO=_K=XABU:XE_ M=XSBHE!=!-P#[MTG]\Y&CB.LYYC>K+7D]:%U&".N0X_<+)(-'S&NO1-DV1BO
M^X=QI4=LVT8A'O>T:C*/X]>UB56FC!K0!FB[!K2=1*L[U6ZC5PR$I3$>"I-A ML5#N;\PLOJTVVX@M==%-2VQ*A[FAL-55OY*\K:9-,_$\BT/-Y1WP+MO# C67 MEP0@W\+[_?
ZV,4.%64,,2JRJDI4LLDH<+\M[A9 -%.^H):=0,P>U($Q8E;3; M9/(H!:MKMU!V^;3/7U)TZ?@KU;WK7(6_G4L<5U%=Y'CP9VRSSWDQ 93B'1XP%8@&Q@%BW1*S?BR>/#PMQ
M.BJ5*+$DQHY72:NI/3N+]7IZM]::2;N Y(.-;>Q6T8 H\BF_DH R;,H,_)^ M73N_SL:%AZ5:EQ&6Y,9HQBRI^,5#U%AF<35RHXNB[/K*4D2L4L/"R>),J/03 M0J5;&V*PAS,P"AAU(XPZ"?
#N;"'0QTUIS4?%064WGAO>II%1VK4W>*=NJV4 M1*NY+"X&C:@J(>G251+AQ8@\";LBWBRZKF",GF*[P,"+,G#M=";3U7JQX2V% M*!P0%9FJPRQZ5?
Z@Q$7%15@7QU)E';G2B*O7PQ17;(HKBKA@*O$U.E;75\S\ M;$XY.CW]T/"?L*?NC<3IWSZ%Z'O$$C%B%2>(#?=#7.C_N61:Y$<_Z57,)F\4 MPJVB#J5O=5(6HZJ"ETQZ3*XSN?G-
OKZR]N5!6Q>%D>N;LV%'&ZQB/QA+.^[F M6>J",1%@$C)F/3F3/I9D%;M=%?A%B]@:+1#6:VQ6"IFE,4@K5+:SR85EK9Y MH>8GQ D<:N,BV5MX0\3+VF9#O3/'7)SF) *"
4$.HM"'4VT(KU MJ)UO'T(?K8[KZ@IK:&5/R.*2X'S4%9K"G*ZCX\U:J>P/ ZWFA@F#TD KFN<(MZ!X%% (*70>%3D*IHVY'+-1;8*@F]JAP$=>5LLRG;P\)[@]),2V(]^TNS
J=OS;67245S1.M0U M=DOROC7/XE*TN;!F=1P?#(VQ6(G:R+2.M%KILD^Z@6B>P9@\R-8F!KM3$S8<=G>*,Z7T7?G3F_$Y]S&6O]\Y | M_S^2J-SGN:O*!A+&@_"?
C>/IB0Y_=E53]O6=^L,YG_"57OCY4'GN.6;@JS\| MZ/OI(_8*?8R?Y31 O[R4!@G@G0?QJ6QX0!*#IW@0!:,J$(!- M&1$$H"DS@@ T94(0@*:," +0E!E!)HR(0A 4T8$ 6C*C" 39D0!* I(X(
M-&5&$("F3 CB5_LZ@R 35H2L5"3U)\?1FS^W47"H^W/'5.)_UA6%VFVX[%W$('EC[_@*$[\]]_S MV].1DR&XZB;U[_?HV17_25KCB_I^5._3GR?*_H4.^)_"@?V%8_3FB;!GC1_T M ?
0!].$N]>%O?0,.S24EHM?B!]ROH,'PWU$?+K-<=0^NX*\6L>]A#&[H;0AL MX8*KIOEFR?^@R#4&])J"U'MN-+.?ZU"/:#UY#^7B6X3.O#G1DYO"7= MI%C?D-
U7G#.1M(EZ>HD*P!N[0^'G0.X@]XS+_5TG/-"/ZYP40$D (K?^4GC% MZI(N(ER5KF0X#?-?ZB>+_LJM$Z\=,?5]Y3Q1;L] MOQ^G/J1?*H9+!)8T3"7^8J_)9Q,;Q!;&IP9VB;UW?
VL#LCJ.B0:Q#S?H=A\0 M+6Q8V-J%+'9]W7;+U(:L'GA1J+I.D1[V_(:J252R_QAUP2UX@5A +"#6!Q#K M9]N3-5;HI+<5Q)H8+%$[FI*1PB^S2*R2TAFW5!39&DA]'@VWI#5E_(18],,C
MSL#./X L0-9M(>OW=B_;M^R1=&CAND$?5*^['VSD453((,#PJ(U)O5VK&$EL5$FRQ1VQQ>1RE;@I;ES#'S&4:GXG\VEX0J^]%XK[7*++L M%HZ?R.XY'S+[O0]NA/0#U=-C[?
%CU']8Z+;G3ANNI* ;M-MJ*TMJ7RSU)EF< M0G23'/@+9N"+8V&Q"5>]*BZ,-8E.0K=X'L?HR\T>P!W@#G#G;0.P40UE-@Q: MTM'(K ZYD MC3N_%T45VJ35D8?\
=VJH^ZD5!66N)_%=;^)T2A(C2G/\4V[AD:(Q8! P"!B4 0:=#8,:1G*N5NE*DU86PZ!4<=\J3X+. M6&PJQ6TX;7F22/5CRB1A4#*/X22 !D #H,D.:$XBF=CDH*G,H;I#K>&,\?Q&
M1$]:65S/"?>[,6OX^)H76@=YBFQ*E6ZED+"&>GBD22K/D!>,8]YW=.Y]FI)F M>PPNWI3T;CA6"#R]LW9)TL!]1Q5FV! ?\5E9_%_!AW/>\ M0LO=H?
BPT10/G:86]/H)HJB'1P*G\AQQP0P!*+++ +6N8%B@]O!B^!L,N76S M0E*2T=TTA[:I3G<3+(NKK$*_/3/%LH6)49>SG3*M+>OEU)EB$U(Q>8R%D<7RWFPT)U!;Q3LOVB)!GX
M:YK#V4P6)Q$_Z."#+H(SAMY>B2V5WVW0?BBQ2:B.HZ#@$* #T,D:='Y6 M;]BN'T;T:FRY?#R4BJ?I&WN+9Q$Z'-_G5OL!O>2[A.FP_3 0N*D60X>.'5?B M@C$*@ Y
!Z!SP3!IL1*M"DTTB%^>VTW,*&-K29YG<9EOC!1D<1M,%T:WVPNE M?GVS+D:)W\.EK198\'P 0@"A#$#H;,!SC30;_6G417A:CJ;JP5#PF9!%3\>N M*EA;:N-35&_.U<7.-
P0\]722@">1IY@+-ET%S@!G@#-_&[C4$&%14ROJR AZ M]KC0:-'A9)E%CZ;':)P:$GI%5-7-5F^TG?&VD:(F+3;$\P1YQ4Y-ML-Q4&P(MQ89OAC'#)O!9Y#1;J&4@01_?"XR
9I$X>\)0._UN>8FJ2.D@C="1C(X*"7'8 M8WDSA['72YSL1!L_.&>KIZD'@^-HS6C(U"I"_]\<3R/%X]6B6'Q;AI!:K MU6),K1R47K><9H'1BVHSB[,4W5MN.[/0/J "SG>WDY
VREXH<4F$$\OCZ 6G MJ'LWSN.J&:L[0_2KHBDBGB8S1:2@XS2SV&]KONO,Y>5B,Q/'! M];("1Y'%23]&7=+'E8#]G0!T #H W6_'V>CQ_U2"1T:9M3@MW.9 M:AZFYAA99;%J0A;40-
#:TS6? MQ?7-,4-4C<*VYZ&X5/2(:7FR*K4*$H8F(6P6RN4 68"LVT+6SR+1Z**DX4-V MY:""*C/526E*S,(L>LN[MDS[&]Q3^6I+&8T,;MDA-RFRZ(='#H@%Q)BW12Q M?
B^DK(5J2],;8MFP>(D5&ZR]M3*Y-!D,MT*+V[,#L33NHJK66WB]14P6' MK \QR]*-[7Q?:\T1MAD8Z:M@$N;%B#Q!7K$_E>W@Y8>SZPK&Z"G "Q"\+ 1=
MP^TCG9D1&4@)&6%\OUN)D"R^^HUI!"UXG%H1D4:7M<..V&E-M917;,HKBKA@ M6^5K=*VNKZKYV9YR='KZH>._83OE&PG6OWTBT?>,)6+&*DX0&^Z'.-'_<\GL
MR(]^TNN83MXHCFMOA2G;\!M],9JJY<@>MZQ9.8M!D0&Z&I*%CM,Q$$'3J^+6 M%MUM_,:.)7%<*H^1!&00 90 2M<$I9]%:B>M<+3MM\2*93HI!,JRD)_!(
20.FJH/1[P5B*+9E5OH[. MQCTIA M J$TW(KG:1H\)< 08.A*,'024)W5@V)LVQ7#Z):0=KW>7 EA(8L!BB;+]SFZ M5E+1$K]"-NYRW""*J3N4;E$;^T-8GN%@DUJ@TR7H])-
JV(]^T@S1J3+EEF,T M+- B'>[$:.GR/0_)XM+/U!3:1L]J% Q:%"=*\6"U^=_/Y9]^/!7QQ-(58FQY43<2&F;JN?XS%6W>2W MDS\?OYMF._SN4W_WB-\90SDXGE6*=2BQ!E(:.DFK5?
3X/]U-M%*$/MH2D,/DTV%\ T7361A/RCV7 MPOXJX&8R*Z!-5N66M19?;!ZTAYP:F\$FOI@?&\XEIJ=UX/GZ,GI!8M]J_3+] MEX2@5VHNU:#<7(W--[>)[5FU?
2_GQW^0+2>VKH.JQ&/M^;FY[.E>SEGF3$>V MXU_L7"P-^3@F\46204GKEX]_WL1>3DX)U!R'YAPW%Y]*S2ER=#PDOE?3S*7? MC4?YAN-[U(\W M/9?-!$*_NL_?OU
^868N1LIBE5P@?HQ0]N)3YES5E),+R_@2P]UYR4VZB\TI\W+,JZS^WH;,R^J=NQQ=V B^^/>]?L:7_AEP_?VLWM\B"H](^ M#\'1"U@XIBEO//7S\R_?/D*2]A?:(Z:Z]+_%/Y).Y^DG
M3U,'BOYO\N"^^WS5I[-AQP'YO204G/Q$8"^EVRCZ[LSYG?B!#^LW$\/1G2SZERZCOUAW,^.4KIA9\/E>?QR >^^L.#OM_$ MA[UBXHN?Y"?P&O*A" 35D1!) I"W+@/M$O[J(*@@
RW9<@X'TN(X*][F," +0 ME!U!@->4"4' ^UQ&! %HRHH@@$Q9D .\S[VM(%Y9I/_+^.C;YZ?EOGOJ=TK< M>YFZVV(<_?'R"3M],LM/[9)%DD+@_#-C\NXN$1V.?.Z82 M__%+
[LBQ)Q:!YH^_)%DD__WW_'ITY%>#\'.M.1D54*-7]]%SKM&3%F%?M8CX M7HLR1]%7 >9O526C!G0RD[PHZZ-H3W^>X.*+8>!_:ACL)XRZ^)/_C=X_-;ZY
M#DYF5LP8\8FY_*/_C9P[7_(N0=A_*VST$_?B:NZ'"[N59MLFQ4VYF!V .6 600T!6:; M%V:;/WN]^L@]M^)3EAS+4MVD!6O.5>,?:M($3'TSW;^1=H)_6?#YP3)^FRZC
M:3[INS_(1S<1_=HH\<|W87RVL$%L8'QJ7S_9D''6X[>=Z8X>B,VQ/-8K_G*@ M.N_2IO3K"O*9IJ2E6F>VX9SIB*_V2:4QZY#><%F0J&2/+"Q/8O2%VI$"/YZJ M,F^
'\>J1N#'S?.CXWP)09Q!"3H,$&1='D4B,I&;$CTME9E9/T8)_?#(HI?J M:PP@.=90W@!'CC6(F>9((CL,_P^H+OC0X$._V4[FOST)MO:L:G>*[:X1*+.0 M&BC("HG>9?
NB%YWH@VM.:D7[T.?QQ6)"UHKU+K9*G.ADKR(\CY*7VAT$"/)A M7O3+6Z2 6PU(>2N_^K B(XP=]>JH6AT.E3"C9JK,*$+E;RC$Q2XUN!:WZ!K MG;F4IC,+
[+:7[,IRD>7UN[*S7S5/?'O9/:==O)'GGQT[RNA2UT#U]%AY_'A. M_LE,7&-4F8O#$.6MM59=N0B%$HT%@%\U*-D9GUD'$NMCIHFJ4Z9;'1:GYE9* M:$
GOCB+HD"#MW.\KQ(&O^JD]^%^-:@A^*6W,BF]P5K1KV>E0N#IG;5+D@;N M.ZHPPX;XB'^7K:I?=$REKCGB:L5E#XVJ+($B-M8R4\?TN.I,DPS,1=?AF5[#
MGMOWX.+>#4U>]G&C^;!)6R.D*&Y+;5)!,#(]'2+:63'XJZ4TUGDR $XCJWE'?RQJY^IJ,[&5N2\JRY(7UK M;C^9K$.S)*THK6"* ;FT9N-5()8Y[<-=?
YDLNAK66/@B7G1LK>SH6T/0)"99 MDR8Q" ??6K+))9>M,XT-R+>\O7R&-W9"07_O2'_!;[L%O^TOUEE^UW$;#+EU MLT)2DM'=-
(>VJ4YW$^SCUVP/#2E8>8C4%746EZ2^..%]*XP=MV3-EL8O&#V\ M=W)\A.MV->NZF480S*'@]Z4#W@-B:U?.D;DS:(QX$N%C6G*PG)5LC[>'V6]M>)/%T2(=IL<5:RL*V5; M[$OLL?
T#QT$ZVY6D$-Q/GUD!3M/2[B2)%720)7_G[TO:TY<6;9^ MO[^"Z/N=B+/CMGIK%OB>NR.$$/,D0$PO"@D50F@"#0CX]9\$V&U;=-O=C8T$ MU0^$39=+]JQ3*95-
(!]J/L/806;C[^F3PKW&[?]\G_38 M'AQ1^8.UG&_B@B"LZU.T/ZV+ 9<'@"Q?O\C7EB>6Q$+3BL8.K[=VSHB:8&H8 MR^1PV@]'E7)O+W:?+BG 4/W=3?
GGA^K3)X0,A/CA:OL;JVT!C:\Q[+@MQP7Q MS>NE !RNX'B\@>/,&NSKF_;>W$@!WY?IWJ*W#'5N+T22*D0^- 578&CW0[L_MG3MX[Z&B9;.E^H-:OX'V]9FZ0SHUDZM?_[
5*:B=76]*+(V=@NW!U"L*ZU9, M.G%$ "-ASN[MV?U9B!JDFH:@(P = >@(9&OY_4G?7C>2BZ.>K/0S/;]LS:^C ME73@5%P@1^OK8"';1UO_]/>GYQ5WHW
[GXP1PR*"T&LQO4&S]BDQN]_P/#:$ M.ZEU=IC'&3Q;+V8JW5(+=(P"9@,'U(Q\[7R(6C2$Z MX?L*AN79M=)=LJ&$H8=R$S!QX9*^SBV2Q\E?R0QYP-3>/_94;E&-3^Y'9M08 MKH$?
[A6@ZQ*/K:9E@>\3*C4AZS5I417BE3$.2'Q@/.*N* 7:U:GA%+@T9MG$ MR\[>-@3$?0 "VHKI4..T[EN_82Q^]I:U%H*FIM?%DF'Q4EZLY^VU-?Z44_R_
M89R.%;G9'ZZI+=HI%5MH&^UNA?QAVR;>LR[D+[YG?.?\%B M)?<>>/MA]L]+@B,B@E.=(-+B]Y#WAU[C?>V17IO+O_O]G:YOJ^.VZHK6OJ;E MUR3O6\KULW1JNTF-
LS7:W[70Q6VL&B@D: D#(LWJ0M?":P \W0^/4_GVJBY M.#_\,/7FVB.%_/#^H[@-TF\RS,9K#7G6KRWB)-YT 5].$H#PHOU/[T1*9K MX^?B3/"#9*5KCQ0RQ6]Y4S9)8/2\K(]10'K3
J./[+' QJ01;_7_-_,(4@;T M/J#W<:&=I/*D,!^A(4N+=+@1=W.7[WK(] MB.DA/B7 ?"T0\%H6Z']_^-.&.+G#HBN.G2W)-67/%Z8C1="2P7EYL&6B(L! M$5]1Y@.SZB!9W E70_DC^)2'Q)
HO*<6>%KJ"+N;$:*-%K:5X2TNCPA7ZJX M8ZDE\Y9+]*B";E B%AYH*A_[/#\[^7B((WMQV_TSV.S=AS)TV>?Q2KQSP^Z M'RG:[*ARD1 =5XY?%#%U&SQ$F
!N_%/BOX]_>PC6OI>47@SQA=*5@F.O4B2W MH^,[<)Y[P:O=0NT+:%-$=J:/SP.E,Y78QYF.[[MYZ =6--A=9\Y:3D0!>Z!R MCN<794_W.G/.,(YVT0#:!H.C/CI!"*I#"$)].H MKJ

C5YL,26E2K^!A$6*Z'2D;Z_^DG10WP[!D0*1HJ!VAH?J2>G[#$).?O.27. M#_]^L,Z\4MOX]]-0Y9.Z1Z)}_(P^!A\Y,X'LQOR\.+W7$}?&[W=:AE#T7Q^2 MU#,#,>

*(?!8*3SV*C1^G$MPRM7KS[?SU_^>_206:.Z;@/CZO"LU$M0.S:#_AA M@= HD2L9R#R/'KP@VR&$=$\>K2%[RD>#T\+2RR&'(9^(ZA_Y9[}'(LC(4M+ MWB+/)'9:CQ 3S/V"TY\]?G=83)Z^=#PIG]0"%T3PT#<@[OU%OX>)\9W5 QX9 M1K$*1;^>:!D9BWQC[@Z,J5[PVR.LL,:S/. 2!(!(;O.G<"R/S? M<8O<_^3PPU_^]0!*KS#YW6H0F3\U0^Z?P27?%AD)$*986"F[A*8X:A$ I22 MY#F!2Y1,.@Q.$CA-RU'-ZBP_G4^]T!1NOBLBBJOXKV4.<2P^E& M'Z)KKN*70.VJR;-0(.C]F_RFP$&$]^M/'VI84T(;MFW#+Q=+)76Z)4T:5X MG-(PDFU/^N0TE*ADG_/)7%+83:}A5$KC30%#*#9D=Q"V)URV[BYMS:3MPN@O MZENT-U;-AL%&+1-/GQ9<49IWYZI8J:V*TFBM(&8^;EEXW5)I2?Z#RO";1R?>D2QC/H$*9$.6UCAF#.0U*;ABU3+QG6{6KJM/[#\1))!) MM3X(K&I\KW.B3U9&9]ZI.I9A28CM#IWN9-H*CS= OVRY[!LS:M9<#%`K\31 ME.H$C78HY9-]#D$=)1JSOC>,3L4K+SF#=>GRV!>MC2-IE@2(K&*7)^N&IMF_M86[GXV+7"DR+D*>!7LX+Y\:7[\DZ;<*Q)L<7H M'1!,XP3YAG9Y2C(&[E7$E=0.*836XJ:)7O-DB0&_MOB[RM$1-P+JOE)E!U.L9GF@ E1[TNG-.1'5;F%8TEED)8=PT SS"%72",_69]VQ9'AYM:,U\71 M> VLXG4/O2;>-92M3D\M+'K\.C_CC&9?V#;'0MPT\:YAM1%&9"%Y:(>LE^WA MCHLO&@*SK#0+*CHW&:Z<'C9*A!}?3N83'@V;IH S'AL,-7:B"VCHPE601EV-M3E1K6MPT 9C6D9)Y$R- MP%:8H1(F[_":.< I21>.7!5IS16!GN#7LQ7U4#9MX5N-+HDPJRR$0V>KZK\-MNF>"@ O94JG"GC.4]GC9'-9ZA";*O4EH31FBAD0+T1G>*FU8>]O6U5#4T0E5 MW VFO(4Y0{JLP,Y[IYTSE)AA$9LM\LNU&*PK162[S(M=@CUG M_O"],F-3%#=]<2.,L'LEVZ^&[4+011+NW!JD8)0U26:*I:*)/+0B6F7,9Z[-LZU_MCE"?U'5D+.I(L300?+UM3;6H96)(0L#4)U6@"]B^L);-CDE.O'S<9PCi$*5 M+-O {AK!E#(VK>7;-MJQ]948O.?(JE.<%&$&1KE?$!;)KTNL]>\Y."\/([M-J M4P7EQ")=]40?*?3C/A-B6NH-IB.9G6G44D*$IM7V8F4BD_;4\ME6YGD\ZC5 M-(6]W2R3E!BW3 ITI"_G)$_O\/J+@(JW!GU&G5HFI#3FA06$5WM47%D:C.1 MEVUZDXEPSJ+L]V\Y. M%$/2L49F;V[@PZK168WQ*3.);<_$+#5QO"G*LY;-(S+.C%?;I;LB8MLS\9Z# MBF2SU2ZSY)%NQ\<*6L'>5N*628$:Y%;,YME\QT#;"X4B\[]]@N,DH,2-Z86'YZ&26\R=.$[LHPB.V4F'&5QYX.'Q MA^=#B,.UIU!M',6;'8.=+X/#R3A4.OCNXD!//>6&'07ROF//%:M\-.I8)_%-MR)fUfT1]SB.5?A3)X^]G+OU< REAY$0W@QAGY(*7D379"62?.,"_CJ\]7AX?`M@MY?,^R)_XLU0W_1OVT=@:.M?XA/]/SG,`6?5P>ATJ3_OZ0:B.'?!CP2'/#3R7ZL"JK\.?XI^(.(I*.@QZ0MS1SO^,(;@$O*!Y<_*/SM%Y4UV]B%"R/@L=&<'1KKCG'1&B]/!5O*COO\:/S9X_11FYJU-MDG4W?D7L7,E)*7#FL]T6Y;G)OE7V!RK9".(C=?$-.E\)BOB(>B^0B2 3?3(3M7>XZ#'B4'EOC.@=*.L]!.0&]>IS5 M&]'B#\@0H2*XX%<:-7'4KHJ&+%#Y\1TPQ&8:>T>GW&'L\2CLJ=CC\2]YVR>#K. MB7]%"Q]RG20D$T@F*;+WH2)"14SSJG;Y5;K*'(PM/)+%!\PCB?+9%W 4[Q* M 7ZC*;:TKJ&5#M-8;7@'"U&GP_QOK5(9#138GN\&1{6*U"AGQA]V #36<52M@IL=M[39<6F*3/6.!RN@QIL-1AJ_-3@%&EP'C8VGW(G8EM(M14@,I'TB]RX M"_W # (LQ6B"B@@5\88W)%YML\?714B'Q.SQ_W&QK)P?[&",&R/%6.-@8>QF MBM1T-UVC==EK'"^[@Q&@GE5<5_7UNO-F7;EJE\H-63@6S\M3'W)--.02R"7I MYY*+,T.^2A?DU:S>XSEV%=%1?[[@+#:]S,"71K662ZXLL;(L:JM>$W7Y$7LLMEOES9LCDSF83>&HH.N<&8=-N*;N" (Z_H4[4_K8L#E 2#++*6:=36?KPO3$<'K**LU MYZ5:433"8I'^G(-1%@(8H\SL.'SA',\QPTV>WR;.ZYYF_MC086I..L/(!U1DMJ,A0D:$B9U:1L[=+_'1U.'WH_E3\ ]]=\^MVOE1Q(E)QU0GB$OG7P,_'GOZ]-M]E#3YWN^]^ <4? ,'"D8"(\ #.E1E13]`ME=/-9?17DOSP#LD&D@TUQY[ZHGF)YOT%%^KB70'XT1=TV=$PRTT:\L44\TV M\.E6; ^298J59UZM{TK6K7'B\^A#[2A1@M1U(-9!J/H%].EW?5L=MU16M?4W+_MKTG>M]*<&KBVMWQ ^7JD6T9U5GE<*_& 42]>,4)FO>1*_R*!WCS0[\5,'IOE MHI=67#WJ#@^,LB4*)&GNW.,LPQM7[LP M%L]+*&E@sJ_0)O$PR7""P.G:!I MO')%'FI]$5^;2@D&W]IYE<,IIF 4&'+1#71/.T.E3>SROM9"^D'+HS-;1!8[6*K8P3J-*1Z*K)=BD^ MV#=S]ZK95-H"BMB:K!?08G4O;_'"6'A[84S=YA]!=26[\258PBES#L/;!>V% M9I/19&FF\H%![A77=82OR/R.*8!"?NE%?L+IWA6&@O>N M0#I)&YW ,Y)0$5.AB&FUW]!>I]C T]M+ER0-W'=_?XH-\"&?XN*$U3HU]CQ& M*Z*(T@@XU[<],7E8IPIOKU,9#1C FU?N:,OCKJK^9]T?.)P6>P[!0'!"LE]=PM3*KU>72]X!0L,S767!W*+,N$,\2P]VK7X*]NV>%UJ>1-0@FC8F\ ~TIB&(P: M0\:,Z%1:"H0.HP=G6X+3Y'^]=%WN#PK)\)BG)Z7*P:]L$D]T82_&ZZ,Q"LCM\X:A.VL39<%]V,IK\;I8>'M=S$+0 -YH!"=84KG# K?ZH"*F0A&OV+)>XTJC MWKPK(GO3\WEZ1'?7^P7M-O(ICF&%B\&:W)'M*=\GFQ.Y6V);O5GDM=+'BBK]F8'0IOLT.F(P?P9J;,VND4 H9V Z!&W!0\Z'F0\V'FG_'FI^%[59X M_\H%00JK_:<1AE'1H2)#18;*#!4Y+8J\^K%&.,Y5?-?]XPY39F=G1 MEI0PP=#UWMI56DY0&X4%S>W^Y%/EB\!GU\K7G,?=D8MA64E[`#2^$K@?^L MNCFD&@UD&]NE^I0XHNDM)7X%5!Q!+=$E(<<!3DAK:.0TT1V90GA?D(#5:E:I,.-N)NI?-=#4DP=!BI@I(UM3!'O3^8#41SL!.E`'7&Z OJ5(-&W\A7^]N/7^N?0+):-;D>//K3[+'C'/S_H MD:^FSXZ:$,G2<0°@)BZ#1XB505N_%/BOX]_>W"IW\L6GUCG?T4=IF72HKS M])H8?@+1XP_Q2^N/SWPMU)EC.N[#(_3_8$;^.--I(L&T"%6?1SP5_[^?\YU<.MT7%=)P2NE^.WJV@DX("0WDKLIDKZ?/H#P(SDEJDE9<4T3.F60:>K\]WK_O<@KKGJ^3EGGC.CD7K'<[>'=]+< M)>L@'JSR-%CP?+#SI\&J3X.-NL!7-06Y*R#S*+^U<"-F\A8?#-!RH!W'H_39"RHM!4<5D#).UYHM-7">WVZUVBW4OH V161G^O@\4#I3B7W-EP/WL/"H):!$O1[/A1PDX'7L,USJ M#>+/0?0*1=.9&4=6K$1]K*2U4]=JE9#H%95V7]U.]Q(^"[4C^T<,!U36_WE3 M*6X942Z(.'<5P\0-P.5,(-U&%L?"M>BW]Q(*^GY",.KMJ8?3\CZ+9W;E@8?' M'YZ_5+QE=GHA2]XBAXFUGU9[Q 1S__GRC[C'=X^^.1D7*/JO^,U!|_&H]ZPMXXC>MXE(DF^D749+Y)G^G:C/>8301Y$_H[$UL^#X@+90,)("/^]0P2(5WV>+*##@Q^;RDK$9H$/7@WTLNO(-Y1ZM'.>?KS(RO)W-+JGSS]T M%[\G)143@WVC8!3D]*!0;_A.)R;5.X-9+343@UDM/1.#62TU.X-9+343DW$ M:R_F'!YYL[F->7 ?^-6 MU!M,!^C&P/@6E QH)&;$sZ<^7E9Y8!6&[1OH7W!2?;M MCV1V.GFO6%*@\,LL_FK%.F2PMYQ#XCK_,G'\R.@$^O7X0YPSGI7%!0\\A<(% M$'@Q:^B*FO7QB^*%=WR@N70WFL-O?6![NF-G17NNOG-Q,3,E\KTV',0-Q W$#<1-*G'#W#UN.(B;MG[E&5\#-&\!*!0'JO&D%D?2BR4I=].<=@KTX"O^\(& MZNU@'V(.8N!>,'#A\I%/-<^8LS7/?O=2S1[P\$A9_1_?JOG8,BZP[Z).VO-B M>R_Z/$0;5"'VY+BAO_N5CMJR!5YV%KV;OXO_YGFSKNMHKFR=>]XORIWE=%L M19U?>-M"5RMK[D4K:?+;F1G$6L?.9FX U%]\<1Z-H74]GM>-E,I1SQ3-G$TZ MA>'*TU^3>XWZ'PZ+:AV*%QN=T\<:9>)<F3;.5)I9,Q/S7A-,U6P^>&*3/E M>$.YW QR[LK6^:"T3 ?7]B]HVIB61IAR='6W(]EO+AXE@%_&^],++BB$;S:$-Mf*XM"!X(\A2!)X,1MT_R+>'X(&A]\RA*:NBN@/(W61,_BD?,_83=5L-(O=1 MC\Y3X18[#$K>.5 2!N8A!NX=_]G8+/^^?F4W+N_-PW*PG%@LWYE.IOF1-YH. M9^G8=!\W5Q3 :D'3H.K5]I7MU21$[QT+_\=S,P+I_Y$&0Z"3.3T448E[\5 M4&5+EE%SCV9&K]E(>RJ0&ZR<"SL>CQ]YD(]Q&6;Q0N((81D-L,'V9$,C"D" $% 04!!0%U;4!=>)ZJ8 M?LG<011QNUO&&$9%-4=0.XFX_:GL_1QU-!Q%\"%>^\?8_=>MPQA^O;F\;O+ M)".+-<00Q!#$$,30A8Q9B*&DT0HQ!&/(,(:\$>[@W2 K\^%'^CW#/[4;AWN[M5PN6O$04$2%*=0+%!-E8P#^EG/"U1921]1PB#R(/(B^=.64ISC*7Y8DO]:,+ M@CBJ%#8+O]0AUX]0BAPR:[D.J54)98Q=!>_INT*_*30%"4/C-',,0S\\SQSR MZ2_$T*Y-%]GBT_.ALVN+*".6#(S1C>=P.Q1:.=2== LMI8!+N=#N&9]9R'?XXPWR._JA M*4H-.3WD5RZF?\S44S)\]:L@.4?T@'J.'BN!?CW^$.?N'^%>$!E_]8/N'$E'Q9,254H+(\KLH3E&5DB*1R3 M%!*0$HZC]#*?R?2.F'TYJK\N,2.,;Y$!C,N1(.=W.R9O=H,U!3(;F_;LGM M"5'5@TK UOGQHXR6TLS5L(E_'5+N[N;*-6-OD3!)%V8%@I&K]D2HI;4ZY;*.M=E8>DK6)(2+&NM;,;ZJ:9,1!)IYN$\GQA:]PDROHCM^.I@IS4+99..6B??,TRK8 MM?EB&\472X;%.#)?++)1R\1!AD.;$K#.R. ![8W80UV?6%4A:HEAKYOJ$PH1 M\Q2V-F1ZL)($4_96B""1R2%-?&Z&J?61:(QUQ^05G&0V;'2M#P:HVNII$><4THN:B2I:X/+HF M=INN;YK%N&X@BBUS785UA7;<9^)%A98VZ589A3 XP^+: M"Y\BQ)HFTZP-K/BAFC<,O%THN0LD%I=9=!UAS(P!S=KMW;80M4P?51WVQX(&ZLU/XR?CB4T5-V 4I WK3HOCU8@S/-Y)-)4 M*9\Y>(^ M$T:S_WY:K>E>]2082"QO C:VG&?B2'-O$I0F>[R$]3RBN&^B?C=[39NF1R2MC%E35=36K%@=)_$)!'FF)U@PCYRTQI%)I$E3V*W!)ZT%G6],BY4 :+&;EQ 3 M7I*E9LV54%5G U"Y%=46;C%LFAJ2..97!.A.,;VR/B$PNJ9\%[=.,#@DI%P5WM,@IXOEB.WS,YI&Y+9T-\6M_RN#?L3%"'<_F(1#$T.29Y3,HVU@BZMAC6QAZNPZ%>HRJ%IHE=LYQE;0FVB1F4#)B99WE,&=VB:&/^(H1R2'F\]$F"6'5MN%D0H(2:NCU&C$K=CK+VNCP DF*HJRIU3>EO2'VT=9\0G!& M8D /V<]=HJDZ+,T]Q<<<$2R)\0Y5Y?(P M6A^P,[3?;8;#U2@4ROQZ0]4KK87K=4TM;IJ0EK[.+\!#8]OD ='2NO*P_"/ M5_FI4W]$[9L@5;!"1)+7'&)[?%0Z):976+.I1>=I%$HX7A^]!J?$%!M6M@6"_WC&&+]OUR1RG/ZF'<-*$P M&I<3NH3,N0/@U-S,ZUKXX!%LW#3QLN9H5FO6-@U@C"%K3,\U'+S@G'Y&KVP_\Q LT(U-,ZGO\Q*B4M$Y0JY. (L;!&;K>]AO>M)PMB8'!CT"AX@RDUC.L"G:%6M]O*M_51TS.L4!*5O8M45PtA,IH85K7<:,S" M%!%>EM=3IQ=.]_P#[TF7F#1=^22WFJ1/+*H$HU%G1-&H18W34C &] M,Y'Z>#Z8-MFX:7)<6GD@EXSM7,0'5GVKK8/Z1COTFAS7RK:Y5D%8LCQMZ]B$ M0S]&;[+Q[E9B7%)EP0E3QA@8E892YR.U9+'&(127Z-4SNF2^O"$HT:)"N5)9 M]B:-TF'/+$%$ZZ[99O[\ML+"_N5M1V2W0=0QDT35(") %3$.8\5[%'7 MQHGE<2?N);XE524+)& PB2S0M$3.428B;*H@*3)*S@M*]#N3-%X"""R-HI%\6 MY4 G%\V=:3>=,-X'?=T2*:4HMHT;.R.64W&)Q;"37AG!.RU/ZDVBQ. ^.$F+U" T1+FHBJSYTSF M>5>9Y*OSK6<@#S=5.F^H8N%X7>M+X@PT'<,O%T&_3R M6\6$7%D3_8#NC/?JGU!HI+ HN1P8K=986W\)5 UDM[CER&YXQK>J,.F?6P M9*#!%"EH)GM,#VE"(K5S)K,FE*NT;^. UY5= MM>N'4[-";^=,YF'*6E9WY19FK 5GP-A&CRWYPCF3V=%9R^(>D-R6RU%YCM5]HS-6MK,YF[#DUMB9T&3E:Y2'\X. M1F/2O*PLRW6OCK=%.5^3-QH1V<^L<,Z\[&Y:W=5B-"'$CMV./*Q:K3"*N.<, M^0G";#(4IPW"J$SY?AAV,;3@GK<$>8>U>LY"G: C51Z!JJ@O3EOL6?.N/LSC M+8[5;P77PBJU&OP$W PQ!(O4"8'!74VS2/[X=3LA4O>UZ\ )TQKMI5PI8' MK=6Y 1T?6-SF0^"\|:.5|]7*@0$,!EQO.V3>1M7JL14.&LQH18@]]-Q>RL"M=\MH5;-L4$*YAH M<1UCM,7#>,+IWO#5O%%7E[!:LLM7>XU5#MKS)6$6, MLAVA)RJ,NB0#9:DY;:XIL)=8]W9RSQZ:)IX@1I/AB5^PI3Y7=U>=HAMJ3U;.M:V?ME4$3.!.^!NCLF>ZDSI+FFQ$9^?L%;:W77?Y MO@Z6ZS2VUG&Q)9LF?M ME;W>6K9+^\,.Q\,JQ="=3DEI:F?M%;G:67;R+LOQ%=$JN3.D,%R5A+/V"LJV M..L7"$71*E*X5=]:DKT-JYE7+7'Y"X23EV<0T6>BO$"NPNTMHS*^7$+ZK=.M77DW.1I(@5%M&9OQ$$[5S*Z6UK[%2"X#/N<@N+V)L;?1P-38L!NK1$=T>QS_`-M53/?WLZHH+4_N[5&&./V$C7+.KJK!>LAR8YGl..26-G5-MF*#A&[8W8,^M:BI%V=J@)O?$H#8&3 '?A#.^/;=G4]$\GA[.ZP.T'!;;@K[O M3[#2V3V;11&9K(5IO1O-IE[OS1<8<+IGU[^B9=6V9:TOHHU^$9L.FQ&N>/;< M^LC#L1*RF+[QC,0M>EB-BUL^N?/UFW\H#N-E!]*$VD9;W+:.( )N_X)@3G& MVY/> MV)-9+S076)'!>UQ/.Q1F?(E03!-Q"G62T.3,)<T^??OV; [@0UU *^ M@4IW3V_ MJ(5<=[7I2G)62V CRUMX=@?]*'<)O:NJBVS!&+0GE_-W:9XJEK.6 M&;SM!FC%#$E?]X-IORN<7:G4R$-,PVH_'C<56.[O\D.X\;^Z9EX<]]K M:+%IT5Z=]VN!X-L(5M2[*%ZBU!+29A1BKYU=?@:;;;9"%@,^B>IBOW7#>",ER M^'SY>16)/_ZA(BTT-R^VV6&-US&_L\>WNZX?@2=NFC^F]D1_536?ZMU[!2? M>T,%=8*5M';J6JT2$CVCTNZKV^F>PF>A=OA#[-5C?OH';>D?TC]>8N_"%*.9 M8YKRR@,/CS\\#RG&H>I3F#]J,X,V.@=Z7@?%D#"Z9>.*[CT\]H88=PY'O/ZU$M_NR8V[/XX+/^G:C/N>F$C]'Q[^1. /KX9A&$$9">#-\?TJH>!%9E!7;0/_M=63QFEFUV"\D\CW+)?GC_,<"(4)13LU;%Q7 J;G>U+OUH0*%W]6_)0C^.J!9?)8&$#*^9^_E9?RF#EF++*3_^X)_M^5T88]_H3RWZ]NHD4::TZ/I7M4(M@=A*Q0C>J42_(JVNO(NOO\N5(J-E MEQ!12E7F9L#UX;=IWXZD/OP2[K2)"AK3=VU,P^7J)\M55A8JJ!J?IQH#X%I0M+Z!>O)9-?+E2EG0C;78(-&ZA<7M%X_9',CO9NU>\Y*#PRR3^;1,%.N #D6M%_M+++P<'I<1SO7!RC_4V3L2.H%^/?Z HSAQ.?IZ6'/X#]R$P@40>*DU+SYW9WSMFIBIW9Z,&4LWK3B'BN>>[MA949ZK.UI M;I9M4J1/4055!E\;<(E)3?.D5? MV)WIN3SJ'H5WS5I6<"=Z.*9+C0X<{M UW']>63/.!V@Q9&D%Q<6@<@?%\D M>]$;R1^6R-=_\"MW/%WWLJB6$L[Rl;+.,B8#D54TN8?TRG8[+HB2-V^4+K$B+ MNW8+C$9VL^TOXI(K{)=_*#P/[XJ"? OY%MHIZ-O"@4#*R$U/MX*L^[1D?LLMX0;.K(W)S@YM,'AD*PC$]$^FXZXHM"L,I9927A]{T.-U;KR>H\VX.FI<>/== M%DC]TO,NL4=D>_$-3!^Y0P3-K(.BOAS/7@,D&4GO2%;5A3$,1 9C"0#7LG M,EST2%G]R.#)]H;-$BT;-C_6-[Q,S;<+VU]9ZDI(A;VT<+7!5&E;"S'HRISF M.[8IT-JQ2BV%D1^^80,1$U)F9B@SHV9#5G=:H%QN!CEW96S\EHW0]_C#>G4W M+/=8D\12VY@E_UT!'5&KMZM.\)@CC8X+G2U+Q%Z7$E^\,>RGN,A'M0;&/ M&A%K>?ZQ8P_5+ !IK.ZGFZ#63FWNDF?2A/K)C;F,R?D!<$#P0,-KV>&EV!G/L(-MRS>:[$/QMYO>!LN_9*YH15VW\IGH3K_:0$!!0$% 04!!0-TGH#+!D),%0+(3<-MC4?I3J?IXQB=XR^_"\-S'T.BURU8FLIMV_04<4WY8@TQ!#*$,00Q!#*$,73+ M&,J@VP/#BQ!9-Q%^I-\S_-/-!##Z>+6=IY>((B)$J4Z@F" ;"-BGE.N\MHBR MLYY#Y$'D0>2E\%A.BL\&+U"\09.2LS;ZBV"TEV7$9*1TG,-AT/)ZU53G<[^/-M-VJ4MES3VU(H86A\.!C[RA10>#P,BID5&C+W*U;#JO^WS/T4FC,)8-0A&N MN9U)I2F/AU4L7UJC=4%+1WT2L9XMRNK3*,Z6/"E=MY3)XX6VR#Q8>!W&B$7MNW@\=;,'XX.X:B*JT<=5X&Y ?'0XH?(MH<\?I*G7W*?YIP%#+NM7>W42^'# MC\A\"H8^66HCK9"!$$$001E1'<@@B"";@M!Z19;2@&7S6WFW3+fGX2G9X9UGNVDS$&_F9%!//HEL;D%4*;4 KBX7"#8(-@@V M"+.T20J"+5U@NP5)0?A!^/VYZ_I&A/6*)QP"O^S5O?3BVKH-F@.L!4A5D*IN1U30+(=@@V"#8(-@RX;D M(-C2!;9;D!2$'X3?9<.W*3JR-@X\O;B'R-71!_!\V0?P#/QM'C),0?2>'3D-M\>@(=!'KZ1!;?P=[+\(Z?XP#ZQ>IA[U=+D2F72;5A\!,/MZ6C3'PVWLD)0,W"V&3;FLM2)5:,JI1RIBJ;6H.,A)'=61MU0S-G[8$"_.,6S88^>%;-I S(6=FAC,S:C=D M=:\RN5FD'-7UL9OX0DV5R\&16S,B9UN V"=:5E6&^F(ZQBC;5BJ^Y.,,5*9MJ41:UF(QUV(C(=Y5>9>5<"]I7/91)6(5CR^K-,,/%6R Z;QB+8(97;>[3Y]* M&^LF]N9O)^H%P0/! RVO9Y:79RF&]'S9S.XN5U!OYU%R7U?XM:W3/6M$%%K+ M=(3%!L&QU!=:M9"K2,Y#LF1;.PF2!@=C2@8+=[_(P9!XFYD"JA50+[90LIXQ< 4U9 M%=4-0>Z.K)O?.DJ:N#@-NV5&,"R3@/">D6ZK0:0/^N4OM(7V%PR\09K_H.S,S!G M(ZHJC1)^%3&02K_HD2UO$A);N<:.TVS-V1C]8+)C]:.1W_!M:3Y(F) P.T.8&TJG#?OB:;N@BP!D+IK^F!$%+[!@U'9MR(RN!T%<[T@IX:5=M=W^+'R>!W,>)_&1H6{5JOS!VB?%LEXGBW+!HELK(BL#=R2S,!2<=]&C$8Z2AL*^373Z5$-_M0VSLENMU+3]J==@P$NSA^A]X&P6D4TBGD$Y35D0$$3#<'*[V=1ZG6R+77]9UM&DU'ZC2.A4QUUFY6#82KS%1R0GNCN1#S^QH'^QK'H=E1"'C0:%C)K[LRG]-MS6#H.N^QH^DXF01&^A&&MK&M:*#-GFBP>"_;2S*3"M{J6I*%F]!@KQRV?PZV_Q8-<+M&Y3TSI\@0$:SNWNE)12 4/^N-=I>N[FS*_MEGHKCQBJ;8W48AX\G$Y2I+,.T^A .W'+W()KL)?:M,R\'Q]OGNNOS]4G6=F MY",2J._?^,{JX1>XZ^*L>W8D@P6(IMXTG3'.OMQ!B#DOL*(V41=>5H__^SCA MLIG3K8@2?"_GS'-FI'OYZYG,>3E+5D'.=W(1%;A.'"%PO!I.KZ*7 05N>=1/] M4?17@>GO<*%NW0=2M\2^B+F*3(=<'*_^@S#D"_9J++\$(>_M&L, ^9J+-&T%(MW8 '/W!3_ZRVF)?WI0_4@"LQC3.U:CL'JLK@\N,.589U!U>9+!X<&/367% M<\S!Z\&>EFO\Z>*\0L63S26I\|_-!3S<"+2,!'8-^:(6)XX$9\U?$0=P-M)B WW==$0&Y*RT1 ,KKL3+P.N>A'4_*F*?LI@GGLEHW>6G'UH)LJ,#<@'DC< MI6Q[R/-^PZ-N*(ZI?LXFVUM4_HG:\BOJ%GFZ)_ MQ!" F*V9#O:\U.#3BPHF(81?X8+CZ8#D9X(3LH"/2O/E +A65L@1JL&5UDM(MBS>+!ZC]4>-#VH<7N8/WQ(1PYA\/KN1.B4"7(+V4G*/\#4D<0INM8T23?QG1 M/"H,@7X]_A#'-K."E$]>*2Z&H?2-AM1MSOSZXGBJ-?>|2^-= CQ%_.U+(HW.TR,-\B!YQ=\/CD"9&[.XMJ(+=5YNE\)9OK ,A27{B4?|<#L00W<@Z_WCHS\Q\S[QfWGT!9S'\HOM&@!#K6\S=|2LI'\W6"6V'=-B\|,.=29D2#0T*)C@_3OT6D-/ZDARiF++(-M9)MKL4W*K85TFXK/K[0^G+DPXP\5;(#IK(X;N]"#N#\/XH-8X$;=" @)" D(MB5OSK)^VG>,54;?5(%HH]A?N&=SV06I)4MT07 MM4I$'6W+98<."U?SKE5F9_3 M+ Q&CM1-*

*=I=HEMS0BG_'N^:R&/O&I)-NL@F MY19#NFW&RU\M"OT%&*N^%Q\"P@3"!,+D'ESMC[PP#9]!UY}A;/9^U"('-1MJ M=DHU^V(5%M)GP&2CZ$+ZY/;,Q^)OT/[!1#%DS MXJZ/MVM9^9FE)B@KB#>(-XBW!%@'*0J+?$[1CO20R WY"FD;=$;3J;$/2J?:N M17#B#VCZZ,3J5K[%XGT$,U%]TB+G'+(F-Y?P:HG5AF#C.MXL%OC^V&SXZPF_ME J"A)'O.K=,PLSJ;"1J6N>W%<,/CM)U9J1\\R35'LO-.B@I2,Y)T^6YZ3__M/K%8BE9"%[HVD%=&Q^I*LWYWJJS4ZQWG&O:VCM';VUUQ7>+HBFM!-MB)8Q* M1[44R%.0IV ^>^HV/SZYILI=0CY%$?$Z(&%Z.]3L.[/LVW2M/ZGH";1;H=T*_M_>LK5$OI2H[4F1A#&N6FK2G:M,OU.]5=S;UN,QN\,9[536!:-]9ED&O'E:N11(4Y"FH'N=,O? Z8XJJW"6N[VW0M^-]0&V'VGX_VGZ;OO9'5SV!UBNT M7F_->H60@)" D$@NCG_[\5;,!VR7+0//U^>[G\S?.]7V\(*/?W,ZM39S3%-> M>>#A\8?G+T)'CUH<$^@M>8L$GMP M@2G[^@:\ZO-TL,_PX,>FLN(Y9N"#5P/JQ+(+O\!6T5B>/C_4.S1ZM_I9+(8^(!I$[>$],"&<^_M7OX<7S9S77EW/(/WYZ27V=]+@X4+WE]\D<@*4CYYI;@8AJZL1Y?$V+]U.W_WI!NE(IR["NZG.7OFJY?D&\6\Z?3-.&5QH+XMTEP%,TQ]BDQ\)$%"^'MNG,&HK'M+(B]-MR<$**%;/:%_OO+S&\Y(=\V]IU>5JH6-/ZV`\E0I/HIQ@&&. IKX$*22!=) MI'R13[>%]^EUYJ#AGP7#_R9.3Z79>O LQ9*>@^\'MH,[G\]JBC_S^ ?5TM} MH9C?5*YG.XSTIF++*M:6#U:!U^'<%IO'0NE=I?8*<$\!4LN-4$0*;8X43?>G ME0.\2ZBG:**AXP +[4#-OC/-OD67^&-JPT'C%,:I\%@A3"!,($PN0>_[J-+ MS|V;OD.S-S/HA9H--?LV-?MB%2+29\!DHVA$^N3VV^4#;M#^_40Q7"UB>ED8 M?;+8((@@B"" (4NICPE/X'W96,*66^76K\Z38H,^H8-+FOU\Y)/2!L[A(V%XMV M9K;H0UNWKU7S(7U&W/7Q=BTK/[/4!&4%\0;Q!O&6'NL@16&1SRDZDAX2N2%? M(6V#SNC)8.Q:M4-&[JV)AO2>ZHG.H-.7,J8SZ+=[E%GJQ(KLDB0A M:&.LJZR$D>\ZCTS_.\+9HI#KEP7)4NC\1"1E5ZO=F@UL_4@C8O2#U!=/E6Y5= M51+()0EC>H7>O)#?&X TYIME#6>J.^%+1LA'\3/=DDWQ_[X@Q LJ>K #2W7\ MT_|_VN&[C8I[06S8@*$\!" M3$GTEW!BRGDY*__<1;KZ9U1M2;4?>+-N7TI2FF[AP/9E>??M/78/MKV0IC G?,_6U,N81?:+UN4JO1BNLA+VK,MR'5W>!% $IXJ;6~W1,?)]6MP4Z M - .!@/L+9_9M?U1-EELI9;;<$-'UW+!%#@>@%UYO>P%E M7KV0M8"3;](6*D*+TU#N:D*73= D<*>KP> MK0X+,$QC])=_F(^*+J4(@A]3]>@NN?;>!GT[CA54=]CMJZ/MM[EM\=%EB:'*%$$R+!B>IZH^QC-E/&:JA;"$T*9ZQ*V!D8*+S M285CDBE2;>2*=:/38RO¥83/#$QT. <32DBV1&"]V(M)XR')=`XA3-/CV5'3.CEJLC^,P@04U;6#03 M=%Y3;57*ES2Q,ZW/PKG)@EW6Y$:RWK8ST=CPDE$[X]2-,:>MFS%1] MB+DYQA3=Q*0U7GI# \K$D>7$DBXO.2R'I\;965SN.\F*@&-'B)|>Z*32AL/\VD!&]H@ BJ752\;J)\81: MB9<2JU5.8(T)!"C X,MNRIXN*WRNKV9F0JZ@HQ7OJ4$2-%QYDD"5;EF++PV+ MJI6IB@O0#(X-T*#;3S;8=*K1:Z =1,755&X#GXD$;"#FBI#?KAHDM5P"M ZFL.0 X@1_9=I:<6JQ,*&*)!8QTLCMQ#+,M- >']B80I=5\/^_,%C!XW-4 MS_=T3/6>&H"T5(*6,;4NTHUI.Y)O%RPTK_>]N0;(-;%&$D9$)L4&TUX9RGPQ MX_L3[ZE!4+.83 5/YD83/CY4#6QEYG]0[=7_L!M4,_"#_FSUA.+ BC2+7S/-] MJI16O&)9=GA.@$.CE_!T+NGK'5MB"GQO(DS-[""3FI-5+56LR8ON2B"D^_])3=',V$-S;B-@A<=#M O\3l;6MVM#@UTW1L/TD<^\(&AF+ M.OBJB0#GRS+GBF4CRF(''7JAX![] (WS\"%G5$5OM@:W)U9XDX01%!P%@%&:^/ M@Q'5 !]5$%VT'<29P^]*B)\4Y4!S!'C/_Q_NFZ=I@3C:PI]6_M?RYC5'!%#(]RW'?SQ@WV:TL!%U@7)[;R9_/#]D2@UICV&*$Q+?D^U[Z/&CM@$$ Q[]!=?TTW%_#QPX4R.@+=>HD9<=Z#9]BJCN/\"1[9!Q*UH,>]N"0*2*8,__C_GG#]Z8ODH",O#/.O6_;D@>1^E6QXA(#[36OVF]2<M:$E# L;>D^4F[$R#$S]'ER'14.24)/M^#_P8:$VW5B/B[%N'8"QZ|;>^KQQ"7 MDR9:*'ZAN(3B<@MQ.?,>';60A+BTS!:G-)2#$#9^F[A<)@KR"XW4]P(0CTN2 MT(Y#0Y,N)&$&\G/$HXS6YLDAD:B/CE^F=49% M4#@>03A"PSHTK+^C)3_G-'WN6I.7\2?<6$.IV%*J+-K.VN!V0Z,KE(U#V4 > M2"QNN;>&XA.0GZ)IB))DN;#53"A H0!6H#JHG,H.U\RYZL;V?*]S6FG(=-> MM^HWK>%ZCSF"\!3MOB3@=]:-9VJV4H>+O30\!7RCZ4I&G%+456G;QI MVT=ZMFCI>B5JDA4#:W&K^4*8MJ? C)BQX15[!98ISZ,&NI4QKGDHU613+A9'CMB.KZ@\P]-R=RKUB33)P?+;_MQ--?,AH)M^40N4+D"I'K)LCU20ADKRPYEYW!%BC"_& MHM@)- +NW+)OW8_#K[H*7B,"'0'Q#SFY.]^__KLF/P5D F"H0)^?MSN$/'$1O MI>;M;'_)(1MJP\!GB7K12,X'=XC?]X62ZS>G^14_3DDUMJ4N=;4 N[:0P!2E MJ4%!#00T%-134WRNH#V] GM^^RRDQ-%=:;M?7(Q6 M4DO(WSZR.$Q(KLCD5R0?1@KD.Q1!K M2G#X&$AQ(>2G@HX?[PC65-Z MU4Q7E&;;>!5=F#. ^8W:S%>:!LP0C<>]*

*]6XZ7G;;_(PTB;:L@N8+H*BP&$.7KA M*4=XRO&~7.B?%S!3^\(LI>/\"!MW.GR"QLB4&;O'4Y18]D6E>'G"8LOILI^R MX\-:, <<)$1@PP\,CW1#L'@WLPL2G4%!#00T%-134T'R\E'7'3^]XDU!HJ5$] MH#6[$!.EK'X5#_UD@I[-4 E],%(,.46O8T1YN32+46C+>0EZ3#2TYD+1";$G MQ)XK10>M'+E,4E655PBWN%03KFPG*A"-X.7=R*GZ0#\@/R^OB+9BATEX(^?8 MYNZ)\AC'/>&!9J@9H6:$FA%JQCT0)=2,4 A"S0@U(I)4L&@?A ;-^N&8\7L+1NAX8 M3#\-ZZZ>X6'158-H^V)/ K&73;>G*_>@X1?ME'#KA3]*#M.] MW_(I3RR\G*G$1(U1%M-2*Z_V&J-[+(M#5"] M2MS/)'[!6MPA&H9H&*+A9=#P/OI5\B43;?3=*9\2Y@I5GEKI2>$>,U(`PPZ3 M91-IDA^/HL-9=!E;33L5B()AP\H0 D,(#),.0O4(U>-1+(3S;^0#22I@!5). MU5 L,>AAN1R9X6]_K2U1&!8=@7!;FMC':5V7]^;1/(?;-KS7QE)DN'&'R!0B M4XA,=^:B=!?),3-TM82FH"]G;!O6HEKUL8!^^DLIXSCQWKVW_SAP/G^)89#: MJN&^_KXS (SWZUR!T+D7I9$#:Z[X\]I,EC=G M5%<-\Y0I0&,?U^4 ^A_G'79I%,&N3P3U6Q203-VT_FS@X!OT>?H+A$^1=--V M+04!^@$0" JL[24(QD0=RJ<-Q.8(VZXVQ3_G9J4.Q(UXP(&0V#,"L>D9@0F4"C(7]8^BX,0R)V"76 I"MN[8J52_VF#D=$NEX]XS MR,|_!H5Q4]=%@"2B_E.#C] <^P&NL8W*+;,E.=-QM\3BMCF%+LV')B+ZB<*2;W MP ZU%0D"WAQL1K9B;-_!H?^%%WXT%*_[*]&5>P2I,3K6TMS0Y&W2(;Y2%84 M+4MPZ3C6$"4!; 'MJ=P<=T4UVQX_37, (0AUNN"=OO7(ALB(F"%0&QEI+?< M^UPU(.PJL)Z>G^.Z]ZD)Y^:)]YI[\)\[O1+^?L^6-*M0]>8X,1*(.FO:HDAE M*\2ITX(W^+K9Q0K@-0-QH,"MT\X8'B+8=]FJ Q/<&%@KSN$^Y7&W(E:,DMUO ME;&E(C7G#7IH+W.5SW%7A^&3O%9A6X/L@:R&IX?ZUW^=P0OB;V\7VLQVS*LWS6/\ MX^;O74Y*])@&G!V1Q7I27Q"C&"E0(BZ#G\)2(0$FXTH^(O8A"B.!U_Q$WWX M MNQQ*R@@C/MG(>5/SNJ-PG9Y"'!.!P98QM*>2RE1GQ-Z]'F4L@6TPP'1M*' M(PM%O,Y%(QBCU?22KF2G_;ACP9&1PY%ZUHC1DRFE:6XV/^2,OE.IU^<"(6"' M(Q=#PF%5)3'%2MBTDB-'49VL UZ*-6D=D>D(]9O:EN1)+I[K'- =&!L@4<8>=\K2QB&MB82!0Z0Y:,;L3AR "9Y!;&)ERR>$9FA]W9$8A M5QWX]N#BEWD=<$HJ.UJ.9Z M^,%_TX0-B1U<'&>2Z"LDU>,573B28ZA;KI M'4H'ANHC:1E74P_,?J92DA'#74FH>,$,#ZQ+M'E?:LD83KF]4 3G'?']F;.\9) M:,((>#=D*UUQMS M';PRIIN2MO9=>|+ 6N:C#HTM&FXEVJS4G!S;L@:^M03V;47FG!/C!#@,?P*F M@21.P&2)Z^<+-+2CV"7>M:#]*GYY'OR ;2G@VY"LM$)\85W52F.T,,P8B2L!_ MDJ'#ALQ59X@DN5H.X6IQI&B^0\%1S'R^93CN4E!A.8"@?UW;YV>@8_\4S5T _&.M8(K!A 1)YA%\BH@7].Q5Z#3KT^B1S8(!E M A]0M.&_L&^AQUWON1O^0/(SX4 ,FI CGV!P <]9 \UORA0 #. PF!+5%G M8-;P(2+G M_H33J3I"%BA0 +ECRX(X,]VX#OBY7XML/:']FGS6+B=NELB(.:IU>%6UF8A<-M&J7GK4'0R91=ZPTG\^T9-6RE[^IY0.L=KW)HYK/1TJ2(:E6EX[WIC,)CP^>-M_N(4 O7%WOB6:Z+\W3CW)Z3I"%NO1-DZG *,5V_(274]L41U$,/Y95/DYT8, M;4Y1{H+DQ/KT),V11+N1HZ85RW0&2:4!R-F'$'N4H&M_^S98=_# 4,>V$ LP M_5A8#O)_@[,(B7M_)I^],- W_7#C24RH[AMPNRE9CO,H.(E.*=\;]P5X\AOJ$ MH<)F#]Y&6Y@=+1N;'+E^*32L41D1:Q0G95B:T.GCZ>Y$EXH1 >M8C^20[T7X+ MFW-,@YG/&LN^Q9=M=`Z9-7:RL7$>...)+2=/*O- :TQJPC?3RWCS@A\Y]#@,_M,@$1U<$/+!>2W\/8C/_)A(&\)?$ S87-^9HT5&175TK]$R!6AP'%H$T?8QMU M:1EE!3Z>$]5DP=4G;(F!D)7^'KE+;Y@FKQL^W.-A0%&&IX P*FPCG@%@^?;# MHIMSY+19_(\7C31=&VB.]5F^?QY/H+P3P,UCUD?,$CQ)F-C*G\T/NW.#MUB& MOGLT%A>H)X+&]L09U96^LWL$C7]GQ=Y?U@?]&/8O.'W'VKQU_33<7],';O90 MU-M'G(]TY)NS(\^'6WH?<'9#DLWO*#R_].S%%%#X7;Z7\\N`]K5%%/9LK!`M,]>4]EZ\&ZKV;%-W'>5@H3?+U?A$W/<_8&G;?S^4OK!.TJ"}MR0"6_ED&.O M#3+DR_WQ)? H2B89\N3^^X"_,R0),(5]NQ1>J#.W.2 M]]YG:9.[]A-&H\8L$:WI2)/V'D?__3.\|=R]/>XKV18).'=OAO@!P?EX4W M2<.\G(S4WAMI-IDYR%Y]3B@G%Y<3[(6\+*:>F3;U3: [3Y63CM*=VIL/PCQ#@ M'G.9$Q+#7E:,]HMB%S&<[TVKCN'+W5FG[U4O.+E"[C4M\GAJ59]/ DIHD7X, M*XA[]MG[73UY325[&-ODOM#T7)9M*%*A2)W;" YE*C23SVTF_QR96M=]/XLT M7=HZOB-A>B KFGE?"+;74M;W_+'/G_P>8HA\;T&=S'4_F6OPDI;A8)FI(I-]G M'%XF1S,DTD6<2)D.JA?H6;FIGW-Y.Y_6%1/I]/NEE,MY" (GT@_2PD4NBTO ^^T MWTN?/N_ZI-/?F (^\XJX|/R"MTA6-%S16B+XIJ(S[*UM?\UE?YQR[[*$)F6LLZ#VQ3+(=P%UETVEB:?HH;I>:IB M'NCL6S7;WY15RCI>C+T? O\B(4+!R6,Y9#C+YJL'2EN337YQ]HECL,ITC MF*OW-[VC;>:,,8N?!R[K,$.(+I)%9+'(H;_*3W%5AIA'=U[CQ M6*]SFB]XZ+ IB;9]#:Z)+)B8ZHXZE7:&%\MUE9Y$V!8GP\K@T:>_S(7:7L'P M4P@K7XM(_418N7Y#^_N#E0]44,PP$F1B4XRFJ26-314^.;/I1+MJ>U7ZB:>_ M!/D,I2<.'%QWXM&CQ0OFLLZ)97;/L/K"NCEW=ZI"XKISKF'XF&S"P4P3HA?QSO>Y1YXBAH12\5)APZ1KFCOA&2\]+EIR7N M(B8H]X9W YD'&O'VJ$+564J%+$4GE+'G5RYX= (5@?:B:O@S1@2+_?X[S$.X MS,WQ$)Y.T6<=> OQZ7:-!FX)5$1"+^<7=FV(1]E?*Y>P1IF$0(5 TSFYR@5 MC,N,%.!6:4;_MWCT.1>_]7O,=X-'6L1<'3HJY4I_8 YID5?*-5;*B@.6 M] IPPE @3@$'C+H(?H2IW*D<|(X;BA%ET5SV" MWH=>$D"O,+]0)5?"WG,=)IW.J;OU*N_@:.D'Q N+2]"M/-B;.G)/1[%XN8]) M8[:HIG&S4E=AEV02F+7/%!4-4V'N!X?>3+B[M8:>%8? >3K^[]3). #A#=16#P M.'*%1+G-LG/6;!!C(R.SM71ET(>(Y 4!63),SKLC1/HMEM$;]7]W7N7G G] M@G=PF]RR>XA ?3IQI-;"<<&:1?R..[-KO*L]^K1IN-{)9N2#4WF^ H?|ZG< MW% C^=F*.WLEC"Q%GW'V(N9[F&-V5SEF)Q!S'5@Z00K_>Z_]9L-R^3^F^,0I M;*)7K)T#'L-4PSNO@32/8C>8L9W<-Z0I4(-XO/^=[.9KG7R?&XA^7>MC30 M/5#@BD5^[F&Y85K"@ZK>S<-(SC5(FCQ\0WRE)KE@8]Y&5Z6(W M&AY&4*ZB.]L=[5$>NWJR2WZIR>Z>:.\$/CX=>K7_OS4V6V)9F(M<#<'B-Q@4%SXV_UE8$2@YH46- ^"R9%=:,/%?. MH|%AQCFNEJYH3\UH2YWN+?KN!Y M-J68R,&#(_!QX=*Q(3K<-CWA>D5A?Q4Z MM..XU*F-)U&>D6()=8%6%%gJN7%,A6;(NS0UCE,!28\F V9<]72LE"&_X5*L^^ M#]5^[/2*"U:.?9QHZBW/]\+"0M\L!?$K:PW]A/Y+'Z]=--3I"3VL-?,\D5Q9 MJB#0M0DU$' ,1KFBSRP=N6!-QE][/+-M)80V+Y;6R)$MD?O_?1QB"N[`:,- M=M4TULI3C*%5D\RXS4& (\RI.D$DVN/HXZ*5I= M3:I.O]XQN;&4%.K-5D2O0-3QBMT2SP1VF2K^8<;ZQ5]K MW9*7]"7[*U'UG?)M/ZMP5;#%U:.^L4O43XI3'UYE4](9+8HM&XO')#?5*ABY M^!3L.3B,2:+/+$Z$N32WK5#[DP#E:%.J$%$>/3YX%HLN8ZZ?-FI-E0N.:XR MC#85# ]:F`>_Y#,1#;,*"Z$EM%6^;*L$^TC=.[)\L8CLG9K=UZP8^[.D-]AY MZ-XE]^>$8X[O7>FJ0I+C3E/DI_.,7\1YJ:$7_!D+$\Y^0<+9_48A MP@2UL*!"6.LGS!BXF[8Y(=T^<@'QD0D7ZN4=R]?-]KT]IO-J@U]ZOS[!EH9 MYJ)\IYU-2*;@#;J03&$6QGOA@?!X8D]7+K"PD6L];G^Y2\N#I?B?;-.CB$]P MW0\+%=TQF(5TE6B7I&YJ*-_,^90X,)U_(F M+K "[G>*JLJ7;/&HW',=%9C'!NS>F^121G8HO+UJZF[&5FE_F&L\#!06!0M M2^CU=`TC%=5I8QES*"PGD!K>&S9]9;!@)W) 4=.U(4'A?QYDE5FNVM8Q MIMJ5L7ZA-(B;@VO*9S*3F>)C?C37T,&TV2GS%"$5*T]_B9=@GN5Q^7PYN@/\ M1U9GFW_!/YO]0-(5T8)FP/"_^[L-"5%\;7ECV+^NL+43U&9OW^XA!.FOY77N M_V=W\J^&"2J9NFGJV9Q3[:QJZ. JA&>1#!2T9RFBAHH\.(_HCX7E_9ZE6ST M97L>_6= !U%5ZNQKV0M+_0G9^AN0(T'(L+M =BJT-(I\7V_IKF[]Y!M.VCS 9 M"I#QC^5E4.P4^/2]YWJ,<I_ ?L FE6(V4?B4#T-QI[+/Z)OPUS>D@2S MJ!6X.CV9*7+%>(;+/R.98OP%X8H)I-.(U3*)#%?M7&\RQ5*=KR'U$A(O%6NE M?",!U?D$LIT=4JN#/Q3X8KV&_,P1%<&5KO\[^O-;X_-'[5$WT<<3T%0H RO M,K=6D-<_[FM60&\#P&:2O_ $M1L(_O?'XC7*) M'EH+"B'U6"*"'"{4H01*$5!E%A&(*@((?=$FI25Z),OSN+F3+",7EC&WQ9<4@N,$,CB2]>1F,'|:S#;& MHP;?=4=U1 MLZ2:FC*,/7G1YG.3[*PF3LI.T@;6CP*,C EXN6.YRB4V\;-N+&=#9# FGT&; M60'?&/NE4=YW$/L>'9)F(,.PR"<\[ODO9 M,>1V4;8:XU5F$)E2O#/N7;,H1=*IV6I?"2A$,"S:443K2%*T@ XK4Z.X;&@N MU9H2U(I.5N2!X%T59(Y<1?]RKN^[]NH%Y!BP@3X;ZEQUYE^*#%W4>+H8CIX+ M:T)@N0JP%,&LZG-%GRD%[VCN'*8XZ>ZH.(E4I\$LB%8Z8PD+K D#:"2L%T;0 MS-E1Y=8;)F +\V;.FUMASZW?5X"DV?6RS4M'3]<_,(,#6?(\$NQP:S1]FV-MFBQ3O%9AVO6!!G)BYP?F*Z-0FQHH]H3F3@=F9P83F))TK#[J9U3$>\?. %4(6 ML_ML 3?3]?+JR4G4%Z#L^? HD5RQ*V#G1$(]Y\'MG.NO.S2(;HYA2=,|%OY)YKE^-M)Z...A@ZKU8IK57$FR;_O @#*>#I9T?RB*[#Q5+\7+30KOH4Q!U-Z57S^^7 MW7AI(29YF.1\!?2 "2"7SA"# 95G)E-^P6RZ.)(4-B/3LA")S K($1^O-LJ[KI MB'IH7)W?N+IE%9[KG]W=?*6_$=R.%QOJD>G&P)$39;|&S\9,.U4<<<0Y,N?3: M N%'>F9<|)K34+N-V.LU$QV%WPNHQ@K$HU6 M9\]Y&:EX.UE+9.91]Z;R*2QG***W.]#C%(F!DX.T+ARBA8RW'\;X;HZ%.BL9 MJ,.)S3R9R'L>**EJ=F9%%>TOMW!N&.)S2A-EZ?LF%OPK/&EI6YG.O/X=+'%%Y=I- J%4;5:FH.1^_4TKH680B2!.+QFL=\R8SDA>)S$JHM MZ:M6D>2BS.*!@RB7#+7F.YJ1+&7&\4;+%.*6)8;T2OSFJV)=*P^V4+^VLMK5V',)\^$WC6/:T&$S5OB8.(J2P5/3<,\;+@(`M^ ;1L-'.:Z*?H-E%[=8?3##@Y<$_.K\GXNFKVD^_$)>E7G3RZ2* O;UW|D8$ MG_YNPS7KKH38\^:4OGX8?XYTKG4,_H+NX/^_MG6SNM7((\E;4ZG.E[5Z+===P<_FHFLC13;?"'^?<$ MR>=H-%AD!VS;Y&.T=+!,4?]#-?!]5V+N1.,OUQ'R.RHODA6I*,^DM(9*DA!3 MA,@T-H=7@YFGO_0SQ@:.+F=>U&>]=)>\'@&OB34_U'!N$=S<69.R30VLRY M&U? FQ]D\GEZ_YCH=@;F!G76PE=BCM*DU&C7H,B5,1G/_RC*.N9,%GWY4 "$ MAOLB$'GK>X=W@@V7LX[>!P>]7*QIE623QL2IB@]G'=N6$Q <@ T4>0<\GCKQ"62[>ST4L'#>8>B[3G[+. MJM+D_'H&D3!R*

*1FUOKQNU",I=>^1V@PH5C/V_"0]'.Q4K+6'N@]4V]DB]E MJX5\',(" V^5?"2\L[F.>X-&D,>5.7C=;;_YO3 GK-,CX>N?O!A0Z?@YY!/CQ$0$8)@T1T5(0V]=>G9#@ M,S)0#,42=7V) V$'6/F]C-4#61/%E'P351=H+Z@_$E[_Q-*[6Q-2G2)BE:; M#F*C,HF.B_/YR8/X;|SY/-44S324K;P5Q MH8[=<<%+8!*F+3Q.L)U%#:O5T&*O1\]X-3[8@S%(L3^R;\&L7%LQ-CAFCWO: MR0#V;ORZ `D"]+/4WWZ\4%*81 >9)D*7U=D;Q61(W2'$.-D'ONITDVD/P MN.3 *@[U"B\&H,DSPOSX*UN$,7A-8 B72 \^:^JJZXN/$\NF)V,F(9_54+60FZJZRN? CG*_\2WORSMVL|>*4) MMCK3LC_S!/A"$= ."#6<@0H>>2LLV%W*4)1W]G#2G$/QG88Z[%$,L= 1B05 MDG:H2!I<[":KP5X#B'TH0+]$3]M"M61L>0E(U1 ,2*&/8CN7"""7C@ ML/F\44MMZ5&;F(9M C+Q,(=F8JFV8D.+Y57)UCBR^7+97SJ8K,/:>X_U:H^L M/^;L^)8NZP=8>#.'13N"U)CB+7VHE9H24?E\7^!W46GO6"V^9F@3\K/4?YW4 MT5N^0G1@LGANSO*I3$8[I41Z29AC^678!G>WANS^\VAA&$!-[YNUDAJ;ND4J MQ6GN,"&V4F-M@HX^?S_]DJRMK3BKGZF.,HVQV,>S3-A-EZ?LF%OPK/&EI6YG.O/X=+'%%Y=I- MYKTNLAMPC8 3 '(*\,..=ARG&$!LP1!X[#--.JUF5[WQ#O1 M#!W.!K[[LEVG+]KJ^W-\7YLWG$]7SMO+C[+! M5".FZ]B0H%#V-SJR:,P>ZL'[']/1:7O"&? (*%$;.HB1VC7>"9D147.FDSFJMR MD(6A(GR"C#+>YCNES#BF$0Z>ZY74UE".SZ%U\'8)D&-MVZJ48>AHD.*"(0D_ M@^=8H;&,.QK #P1\F)GZ#*".OBX%)? FEH"#8B,9^F]U>W@M@QU:90<&'11B M(6^*!F?(:UE>;@48_*YZ60XL; 6L'V\M:W.LEN5K59HHBA5GOZ2})LZLK_^&&$C4-[MP"O51I)*SW)%.XGX-A?]@KQ1JNE:S/-)#\CBQ2? WS.8MD_;'K-FT;(UR&D66 MXEBKJ1MXU,+DK/"-JDX[@G"4-=*$YMGI]"#Q+1HXL$[#G.97\|,]N;>,|F[1 MOH\),WS!? V@QZ#YYDU^FSLP@2T4QL4)^,O9'N4*WQ>8(==!;3[\YX!\)=N M2T6P.9/8*;8<5P_+>S6,2\Q$5?>]0#FF-W"-A>?<@!XB3'Y8XN^FFU+)0 XN M*1,1B%9XY'F720#E;%>YG# (1$0&^G[-<6L+4CJ7$RK,:4^@!C;&"^N)3 M>4=I/DA28!PJ,.BQP)F5F6_DU%'<[E;$<8^8WY*FF6+RRT3-P""08CM5\%88 MX5'DLF+!FW/_=N2&25VZ$PJ\? 1@DJT+6FLN=>*%6B2FM2POV"(X&[^+Z2O M+A09=4RTKYM &<%F84%$RM[50<:T@'[J Z7]"=;JM)_^,;P;L!W=:N#.TW\O M-+-35Z\!EN\5=0? OD<':/3WR_$G)M0VK1F"_POXZ:;)Y*E7*OH(TG9719&<6* MA%CY\NES0NDK%M@6_(BA$@BTRT*83-$LERI-<:ER!L!QTCT!)U?=B MKM?;V!<^!H=A"*S$KGKGTD .%?"K#[5P+; (/@@^_]7S=8?S\QI..+1J)*&KG M^9Q3-,)BP^6IU8F-9P+/# TP)?_4&,J*:DBZZ^TBK*T8VR92,]U$&6Q&522 M'-,;LI$I[Z1QR\=M:!]XG^M Y$1<-Z E56E;&*PI=[[%<-!"Q $2T;N*7>]A5X M!Q0/.4\61[].U;B=M9>8(U%.WGUZ-JV55L95M%DB" M#+!],0=N;D6&>;(4=ZMC[V0M+_0G9^AN0(T!+6V-VAV%Z9W?77]BOM M;OIX3L&T-6,<<_*'P%]@4=\Q^'6],L_8>D+L>K0Y=E)^121H071ZO^KE^)O M)XV=RI?Q*H=[H=M-KRRQOS2_DR07]24!/LL!5Z\E,D2O&,US^&2EMR,14_032CQINKZ*,:[2]VO1^_MYJ"L*&-O>&<^Y&Z)[AE^:#TW=,|, SO/PL&>8:./2966K=X\4JN4M5R4B'?H MZ5*O]=Z/2;T9/9BKN@ZS=5^?9 K8STQWXCM,N^_:,L6#E|,2*\'Z;URORBMR[M*YZ%&1HC<.<276)N5.QV=561F\'U&H"|\7.1MNMG M]GR'Z+-&8>"FE%@66[:JV7BZD&7X^16)7BVTNVUXY;'[:F_V!++8;135/G5BN$R[P_;*45I??KC4-N:)$[X5 MDIAK T+:-@??Z[M?K_DR-64&;)LX/#EK;NNM_PFDZ<(>?! MGZ$=HRHV^ P8R7+1-'P[S|GY[% =CIZ%ED=Z,QG36V6,B9DSNE_M.[8.,)5X M>3O?!]J2QP[EUEX8^_B%]LK&G7F]BB.^TMP_F8/41GQR(Z_T?D8 Q7WK=/,L ML/$"\_K*@? %S2LYW ROH$?8-.9E M>/0NTOC.F&>W M@<=<N)6OC1;T@K_'LZ_9]W1GX\9OLZRZ@_5Z?9BE"$E@.]ND4QAN"*.&X0.-1 M4HY$,?" 0"]2:E)KC[AJM:\MIT1MD8A@YKP"N\|2AR.M5GV18L?)8B-GM)(# M=S'I=2]PMVM@9(\UIHLJT9YAZ$0?E66V4K,.6%XR,'*RTC,Y?%'N86B=*#"& MF.ZW6@.!"G9"90O2*? XM3);C$4.N,1!T8&GDG$(WQCC$HJ?NF4A$&W MS:#L9'ZL#VNOT3';9+O'8]-%)1-E.]C2B0[R, S(U)^5;8H>:(1,ZVD5Z+6 M-$'!)2;X3*Y!=(W(;)EK3-*

%YJZ$XCM3B*V!DL*NNTVPTV(2>YE6KH=-IOEQO MDK #?* ';6869[%XCS0J]IUQE<66JWD%%ZHB MB;J<$ F.%)J$Y&3D9(P7DR4W25:Q<;LX ",#\U2H7&A. M:?
C,P#S[C78:*+ ^I:V@*"/-2LI9Y9@# ,_!V.E/HLQ65J&OBH%@0)K,4FQ8J M8.2&\A=N)PIA 'A>WH/)LJ/)[JY5)288BA]U2GKHF$'VXM6"_H*[>)YC(]K M;G7NQ@:U9;P2[&E[?-Q-
>]KN6&&O36W9%V2S<&2]-_>7M M+G5]B.OM[_ ><16&_5SX=AF&D&:*M\>"?1 F3&VB>[J.*&L!@4?07B0RBGE7 MK#VS3[%FJJ3L;ZS ZI"&RM4#UI[=E0 B;"@R/-
JSU)X+AT,:%>"4P/)V+K:? M&.V-*AG*@:U651Q@<4,;"0XJ C39>Y+'KYK'KNJ&6]Z[_:>@M3G5)/&4Q=/H;#$QXG)=V=E OT/#8W*[/S;-R&RNXRJ <'1H16K-Q.I M;
[EI%U'X=C5;I0>#3)P7XPM]SI:GM50"WL?\G+ZO#Y@,P+M0#NY4#HX+ %L9 MZGQ)2K'\5(DW,_GFJCM) \0GWM?ZO5HBZ],.>T\P-O=%X Q/!C'7?KT7R]Q/ MLWL-9E[T)N[QZ/YX-
(Z9SFJ,8V-6[RTR*0-;5+YU8'6*=PG5EBS%J_-B+7<' M'=Q>V TGTTK1H=$"ZFBM"I[0"=9FF9RGO]2-8_:7N=1\9E+N!C_S,P)/9VJY M/D;,5=O2IHONO YMGQ/!S[>OH]%+=Z,
[9/748>#)3#!4[2IWJ M3\JI^M?/3BZ@#L5,RTFV9KJ)*3VN13IH(]>UX&6>(['(FQYAG>ER^@758:C% M=0 _LG(7 MT8:MV0Y^&:N.HVPK?
AVB5L\$,@_E($))'FEPF"9LH$EPBOM%B+.X><*>+* MP_$PWTB55/ (QP;+,R4-,;V$<]N3#"!V7N$T[Y/@7SR5 R/]7\3)!+Q2]2?J MI4G:_H&FZ54&\ :A?@DT;Q:V-
Q]C"4V4S1$:G/GZPW]@9:V-9,(B;GZ !2 Q M>)H"3PYLY*GJO>;IWV_> M\-=,"*8Q^U=0'K!8>@FK233]+\4J&!*H_$9%D: MG'D3/30FO6)\
#J.%N.#IU(Q2,&]:*AE03O82[9;O@XIBTNO5@"D9M&%9"GU M:Y 'H(JY:E77APD,<$3T&P1Q1J#OJ M5G>\L-?K-62X9_9=KV:C)XJVSQD"PVG$F]2!VFTN!<+:#1]DF7]D)U3596Y5
MS,QJ6*[;(5,1DQU'\,"4J2"[H(WM^W4X.? W:BOMZ&DV@>:N/$;NGJ:$?'Q MLH@Q%H.:O1;1SPG?B!9\G]D>0;@-#Y*FE8*D/\KS:91:H(2S0[83"0B-AJC/9S!KB%ZOLAEO/OK&>C& A?
QJ+R5>O%,)&VL3"PW M9BM&H[YI(5:*UL/DWX\]:O_+NS!!?,GV0WK$^+GR\5I.&BNSJ MRAHV LS?V3EL#F(^@'OO9D[PT$V8\?R*C>9$;8K3\0@U*!65XN!"QVCOI1!S MB.V.Q_!
(9FTPV5YU0^\P9,?<\?8K*%_(!-Z,,!R_'*Q79168(5X9#\2KM_WG M5OG/1RIJ?S#7P/$S+]9WX?R2[U[9THFM_-G\L#LW>'5L?6T,WJB1_(M7^Q?5
M@G=B@AH=ST]9,2Y&/')SG47;MW[D27O)K)=I9?3=1IXOG?/O?/KJAHB]1*X !M^A1LO[39'W5Q\B MWH,(^NWI$ +?3Y6'7X%_ZXX+(?S]>G$/X2^4AU\'?_P"]FZSX8E$"(&_7N2_ M
X'[O8OQR0+Q3E"OT;KXVUK@IVB<*1+P\\3B;$CXR#)2ME3I^QAYTQ;PL(+(M;D%W)UC#>=T' 2/(G]'U?AOO.1_.77\Y[[9E_W1/]D\GYQTI ;^YNO-&3E)+
M=889(&@S579%G=_45PXD*MF<(9=-V[&VMX36-ZGMV!*6]"CUC[YHFY55ZO>! M8EH[=]"]5,IU(E:CI/2R!:LWQ\2AV)67I44TFQS<(MPG:NSHW_^IG.8CE67 M!&G9%)P1RU"-
>$4,E(TQUD]6%2!>/J+,_DD<8:/T99OU2J]ON'EK=>]O^< M!YYNLY*SP5,"@H7BW1!9 U0&7^&"JZ5+6"U9U*>E'N6J$>YW 11Q&WC:' RL M V1K1U'QS
CH#6*EP0K130;C11;3.CT?-$58A4 6C0 +?*%#EX?>A!?[^5LP^.2!_$3+FD*W0^P>,GDQ#E6=@.NW&C/>UC)NVY([;.2]VA.X0&^ M;7#^? AW:]OJ1_M_T*CZYV9W9![;"PI*DC))KZ;-
TH]9>C*J9HE2GF>]847_7HU_UV;W7L96E8Z82\MLH2H(\P3+YR95)=8BHOEH&A:D SX> M\XQ'@]4C_OUC%/*7^GAGW@+O"X>NX>C]+E ZJ]MGO^/W;:#*WMP2_*3WUXI5
M<(U$(W7-'=<*/:PRH:4)!^ ,>G_X"Q;](=Y?TK3ZBAKZ?W=WY/<>'H4.XANY(_1@S]_)^Y[X0DT"(9=.%=XOO4(JO M5S7D(>P_KF&ZS8B-5OB<-;#C9BLV5./?
J&IXC7/)^2S?)]O13J%1FQ3D'%8F M6S@'2XX3;Q:*^#'*?#\^Z\V5_GH'ES=?ZEV<;/Y8A'N,@\UQTYDDA(;3;Y12 MG)*8BNU(7(0M&:!K2[]@[QYL_L>K]_$WT-
G[7E#]1S0X0<"$>PJ%,^3*U8%9@.V MI-T90Y<=',O.!3(XLE+4U7I?B^L\47*/1R9GO/+!5U-=+%6 MT[3Z_0J=C0@5,!(/M#]B4DPEV^Q6XXT4.^@J=HF*.@YL/!5X?2&6UYEEU(SR
MM:C1Z!3)!K8TYV!DX/4]?&XM[;"BP[U6 376S*QOYSK+2(*)2 M568;TR$[YOQLIP.*UIDDG;.;,4V-3,I](S/K3!8P+RJPI%A_5BG':[."MK3T M187N:>-(":9]!ED_3%2Y44FG%
(Q)Y6."10H=5?6&!E:?KZ$I5^BU9E@JF2>3 M28$8:OVC?;>TRFHJ--+5/*\DQ.B"+>JXJL.^6X'5&P.VG!ORC25?LO%>3>XG M,U-B<*SO%EVHC-
5F*J)AJH5U"^PT*4>2<&20H7E6[SO+04-+B7090%8[T:O M7E[!U8]IBFFA:QJK]"*:U.'>5&,ACP2#@VX,3G;<6';RMD2,,[;:R&3*OSG2!.];XJ]V, M-Z0H4VY@XRI365E8I-9)<[X]>L
F5$J-K"D9YTLQ/J/&RK5V/ W]]@V4K,R-NP E9(GE6/=[E*=OEF< M=Z83OK1 T7('7Z6:U.!8M[OX1*6'9'S,:"V Z6:ND) C@\&Q;G?#27:X2L<6 M2RR75W3)3I..&)T?
ZW;7PO@4WJ_,N48ITXQB#8]WN+*Q1+8_J8Y,? MIZM"6QIQ=9,;',.'>*\^;A9:@R0?[V+=>F/2-IC2T6YWC42R'5_-1P,M-^G& M^*567[E)[IC6*?-\B\OW,BL^CO4R2H7*#PI
ZXY(**4TY!BI-$<:,6R;BQR' MYJCQT9HU!#[.<:9I[.#/#/? M[R*WV[WQ=".W38.V3[1S(R[A+APMWI@Q?&?3JRZI6(ZH&EX121/9J[.-F&^$
MJG>*6*LV+';M%Z*T_]Q%.5"_MK#K#$T+-KQMP.*FA]6E8\L]7]?OUA(H%\I% MA1R>+0P %F#IG-4'>!!=<3K[[BQ2NJ;)>.!&JQ)TP(MRN[X41)N(D!/GX\0G,^3?
C;,^=OW"CP4U'WN- M7]UL'K@8'_/58GP4\7)?E[<^78MOG=2)[&1UGJUXXX^5%^JK\D)$7K#(SQ"8 M,AU_C?2/ #3O9O.LI/QX&AI+PR)+PD?8UZ(_:_V_)\W>" K]%^>]$ M]F]/B%
C0DD()2'$QL_$*Q^,$*'S%SI_]P1QMZ=#N.>% G&/ O'I3GXAX_9 MQ8>\1MWH,!P0JO_=$N+G"<198(&*W)XH7\"%T/ /#?^?]MD?NG_6/UO3XB?)Q"_PO _B@J[9O_'J>"+ ?E"1.]
[R9LB M'R$2_D0DO&(;\Y#O#\)W6!@3%I]U13UD_B\V@4/D_ZT($")_:.H>U_[OV[J/ M?._#*W1GAWIQ"3Q\9+D(+XZ%PO&F<.35?FA"7=J.?F0!\7:54$)"W#AJ@ 4O MEX;"
<7Y+_)$%Y0A^?#P3Y90"D7?6*&WOL7&PCIZE@L>D%7VFP+7!1XJ&C:Z? MZ[43.R>@,+^Q3?9#=PW;3/;,9LS5.

; MD80:_Q&-7\:-RB@Z4?.\$LFFE&HYUTJ/!GLJ#BQ:Z8_L6DM%M(XJ>.]+\PW. M=D?;U_I_8"]LDR-W#HGKBC4F?# HBI8E<"VQU2OPZIA'HY%HI6LL2:<[!U#P
M@F&'_4$1N"3[QZ#!+?HZ1V[CENRM^QQ]F^\" $,/ZU%@\P(>UM50=.\K,07(M&H34F @>)RGX$0MKEFY/>E2[(S?46&R<5-@4/JA -RP2NF&_"%]"-^Q^T.6Z M;MC.8<";;MC
GM0)+#LT,4)-H-W*H#X:>SU'8<_3G^Z'A9;7MPOP/#(RAI;7 M/6'CS2RO'9C\@.5US-*R)CH69Y(Q0V,ZF4)NGEVI,<4+>)/OFUIG.W;[Z=!Y MG5OA)]#E)LN^SOG['?
#VOC(O0M[_7MZ_FX$2,O_,]O"->7]K(MR=!H3H%_(^ MY'T(?ME-K5C?AKKGF,O..<8SHA@R8O:1"7BF*?^8L.$5 M3A?VU8$$ZB";;D]7[D$?PN.'DR$VKF&ZS8B-5OB<-
;#C9BLV5./S^T[&RG:- M=-*D)VTL1SK]OLR.9X94@1SX^8< OTR;?W&VEB1EE%Q+GZ4;M?9B5,T4I3K- M5!XX::J6BW!$=5*7&JX:S4Z+L8FHI<.DJ2L?W=UT3'Y0
M]M.4[A5%9C&;8*DAG>O39;8H$1Q@W<_/?KI=%.LG T;HR-S8D?E(.E.4+%%Y M8M68:*D<,4N81*MI-*CZ8SA3;1A?*=;K[6T";ZD3;1]_.2^IJ;B=&9OJRY M%87+UHH-O<\,(!I^-
"_I/PY_=]#9_)>T.OL^C-R;4?M+_=G5A\J".2G:"P1 M694_:B= -<+9:K3:CT96FD)I_=DH0[#I9>7I9(B%W VQD%MU\K9"*/">:&_^
MNI'I'7%:2_8B4FUT.\VHAL4[_G(+J9?'%*D=4L5QY.JKU.E&ZEIMOXTYG)R1[5D*F MW/X"+9.)?&/92K3'YKB6CU0K-R%D!!=K6A]+\II":I@0[R<*K4[E/'7R#,1 M!1!KFD:WE
MTW]P$$N1S($!H!J!Z&M#4B"F1PO4VV7R$RQ 1G]IQ@F^*/C@L_VYB@!6P:9J^!9/>5U M>3+X48XL],E BHI2?>%R3= M\6VG-%D.Y5H%RS?0I>X0?;=7Z@K=/>E,W"%723J2F'8-
STXUP,8*F"HNP(;L!19V=V5 %>_AFS="#FZ8 M^0TK8P[-B>W[P#/_Y[J6Y_O;T($%>5PD8(#ESR;\4A<7Z\A,T@).TDE!('<$ MH9VITASN"JI6:QEI5R[V)C8%! $[ON]-*UF\$PEHBGE?
%UM M997LJ 1W:2I(*F=HNC8@1<".-5Z%^@.R"NS@Z\CI5['K>M3/]IM&OB'U"EK) MX2T>*R?<%#8 &_T10=U0_VHV^*&EZR.; P#*5B5D)NKN'G1[V/)X#\0>$[?.
M?"2EV!G#WP3KIB/JF0W=FY#L1V6IU"HETUJ[HC7&B4*FB5)H@A-Y:IJAI6H-B\F[&@%R" M%6@EE;/X<&T[1G2N
MMM&]=6KZV5AP+F^BI"4/BUBN61KWNE1)=GNWVQ%W$KD^P'_5[5"C13M?QU1- MY/$HIY9*Q :M.3[_(^+]A"Z:@K 9V#3 EONB#;[(5$O<@NGO0ZE3OR)[T=1 M/V$57]KXN?
&YRVD1*5NFI"BR_3GK.1\7,8'-H 1?2V7R239?JZ5IN ,'$W)N M;SW_K[KW3N_G/RI $U7R'P1(8_J\0B53-ZT_FUR/PT]U($Q_/"&$/P4^]I_L M777[+^PB;@.5D6 HWP\;>9RV_P *7?.\FT-
L=PS^LO1 %*(LM(%49_O[^C < MQO1Q]K\V$/OU<87UN@!_$Q>]!6Q5ZW1/9Z0F-Q@7HL-+8)4:BN])W= M#"G4\N<._K+.O*P?\&9.];FK>NGX?
Z*WDWL\I["LB^1DWT4975VY/DF>&8? M"N.:))O?49@@]J=G*:*&0HO[OQ/35]'_/%.\\#&=/#,=9*8]^+-4+$']-]U ME(.%7]4QAC_PXVS_#UC+]M]OIDQB)ZOYA(RX$B-"C;@31H0:
<2>,P%\H/&3$ M'3 B\L*R(2/.QXB/EQK\F+%TE55?O0W@>SA\^^9M?OPC^.^96OY=A^WWWP_R M!PG"&7H>8B_XG7[;BE3?CWAW4 M9\
()@<0_4B/@(.ECG5Z%#W/544)GXHW:G)4H2T>'*^P[]ZN^FH+'3UT ?QD# M3-+U4MI*SE"QZD/16&=H%3?WBM^LGY0IVS7>MWG*(_D'[4],GY\I_C1Q1'DTT6(+HL?!X6(
M/)\+NES0H-C/]GV%EGQMD"A0ID8UQMG5M&DS;AH;5 "TT$]_">*%"&9\/X[S MMI$RA/&>G_+K,3R,X7U)D^)A]/\"%0N^@@4KO47&YTYVBI66W60B4R1+^.(6 M51??10-
/RK=7/HYH?"DCFH[A)@K:^9A?ON#QVV.+ >FIZ)]6.\JA\=HH#P\4]H5YP5/WSY/V%7B&W,KD2L ME=98*E,Z3=2$:DH>""RT*VC\F2"9 #[\^\>HTV\-4IS9_+@O&
DMDBLBREV/^X73T)CY!K0X@)2?<42::#=-#K0V6+#S90'V8I-J?G6 M'*".'QMAWVWI\%BQD?V4CFW)B'5.!_::TT']&_O\@&3G].QYIQ-N3X#-MRH ME:
U)U_FQ[5"0:+5)E:+/&C.1V2>6IC%N&KSI2ZK+'5\W)M&8,\LF/,199XC M1TKT_!AENZ-PRLVU\GI)(3=?ZEUDC5P:@N[#WOE6TLBHR]L395F3M=9H&F&C M0Y'I1>: E?
ZR6^5;W+KYD'1-\K MX06;C;U5"$PRQV/36']I_06O.0DB T;[Q:>/-FQ1;:_HN@7K@L%Z#=XWH=C M:HU^U;#=LH]'GP&+C+VUA,>JFEL.4"J\>F"EN<8:=Z IW& M@T^V!-
JM]!3[4YW8CA-^A";: M^66-2F),O=MF%%DR=.$F\DW4JJN2-8UG@7Q/>G.WUZRU4T"^"1:_L7R?@K66!W<0KX[1C4A#:@VU:AA<8J46Z6N6(&U85^.P,A6 MOK*].3Q:M^G[54J\&
M].[G<=-VBJ;34< R-_U57I_D?^G0>#PJ&>-".ZE&:YRN,;.Y.= P:]J3*T ! M7XXHX%HR(!M=8Z>Q2[GVWX#-O2=DJ;!GFL3V'-MST@!#U5MSSZ1U@_>;_GF
M63HB,E\;QHCH6\:;,JFOS8*^4/CTG)O;87UYH&1+1;2N)B7^$4S2M-9_@N/P M7:C@G(8Z;U2*VI)+8UQ566AHPA<(^M#R1^#,[5T^>9Q$H8'Z07MX+1DWJ #]
M@78,GU'K:YVX>TP.NGF[.IVQ&W(]DRJ2O)+(HTP::V:BN0I$^Q,Z_9F*W2_(MK=HA^I]LCWJ(R<<+N(&%0^E0#5=<.[<[)=UV*M5).A!J&(X9_G?_;223_"BP<-%-2OXB?VP8O_
MB/I<7-J;F'?TA=RR'I?R$[/T-R!&@)JQ/O4&RO0/'Z:_LU MBO]_]KZT254E:?C[^RN(,\]$W!M/V\/B>NX\)P(5]PT1;?UB(" B",HBZJ]_MJ\"M&[O[+"YHUT3,N=UV64ONF969M?
OPDVZ"6\0XYOP[23S#7(NC'LUQXCF5 MN!"JWK8Y3QS:G L8L)& V/E7IYD[V7$0_@QX#\@3_9_C N+M1]]^=(+W$\98 MSO0;.MM[^A4N%.$X5>7,U>EVIU!NT(U5&[AFC&WF,X[-
<.5^FV_WK M;:;1[# ;K#Y+']]C"N SZH,XT.A_W%&X(KP3R#OZ^WO]* M>7\N<7P&B1'W<:W#'+X\#5GA1@F^"-0#N)?< 3VOT!RPV_^_8:5WO#D(4B\
MY\BY\^[T.^82]C>J\Z&^:2XS*28W9R5/I09M8DX#_1O_%I#Q?N0Z5:VKG*9W M\36?+125I+OHU[TA&1[)C*O*BLM0NN;6)MDF$]?X,L<.*7BG\GIDNIW9U,NE
M0HLI5I=934GQ\W%< 2-#<\9+PZJ@I;B"UK-'H_HJW4K"&\8'^)O1[:%06D2 M(V>45ETP$V&U+KP,.1J,#,V)K[*>O!J9/:U9+,>:XJ;NT%]<6;";!3.F@T._U2+.X8KQR M?
I+%8QNEQWF%;KE+>L-D>/6",+>F1)+A=[*3(Q9F+.?%98S-(YNN(%.7VO1Y+\;"2F MR'@13R:S0ZE*O$A"'-ZYAU9/U\A4L69D)2V66NGID2U/2!F.#$&^ TS4RJS:
MD;2%5._P9L;*U*HLH#KJ[4A=3XWL_C+C:4E5<+FBS0QB4P]:B*'E%TQC,\WC M/56;B4-WG#?,RDA5 (&&CN2Q).X67@P67VB4,4F@O-;=,G
M>6DL=N+%N)I<,+V87!C4F4IJU(0C0Z=/KJD^.VNZ(USN%$=E2LN/E"$=U.&\ M'EEDR?2TI51G&I?A0P#S<:/CT_ZACC!3$4F6JAS:N:RM2M%GM*/F2D
M)%/M"LF$IA(#JZ"0I%NL**>XGI4[&CEG!8?O54O.N)HN%NH:8UJG?*'KS #VU4*F3(>;S\ MTN5C8[/6UR2WO1K D?N-OO$X=F^7M.OZ)C8@:CB3 W3EN5F%6^?8(1Q*7LI0 M3=
[Z.9[M&SSSN07$'\$DV\$,]D N$E@GA! M/G%0H]/S; K ^&!6AU'Z\R?L=WEDZLC (3[1OP9&AX,&"-N$\R-N>K?1@:Y.C7F1:J7X7B?
1%YK=9(EC80(=^>T'B3\!0LIW+Y[OT!C$B(RIN'J\+"PF_Q0)[# M?_V2&/WD&OHFOABBZU-T?>>^92!_=]KH05X1>"_(\JBV6NBXD>OO^[GAUJSP MO$OUO;FFMG)Q-
N6(1")/_X&#"%BGY% 6QUESSI 3[(RP&79*$(>'91O'"+I&BYCAMX M<]ER5J?0_L0KW$F<]]X\^LPWC%ESM;C2TP.FF*:FR59Q*$OS;9G5X_F&^];J
M#^%+/.ZUWA=S"L^M#B.,R.CHQ@@#Z?%=1?S4->3C=UB_A3,9_7['5[E_/)\% M&"]S/-4P>CE&(-*K?*??7N&KB%_IJL%K=A<5I8XQV8:9E*:4+F5%[P7$T>W MC[>Y?;PY9]]L,O+F)
[^]FWI]J70?EY6VVZB8]865,/OS& &71S,=\RSHTZTJHT)]K:I@[UO MYA#JXO%)^X,[0\[]-3QX7S5]G):.2B$O6Z(:F$GD(B2!B$,-$$R_$-H$T]3'(ZNA,^6\.5:]#2'Y2V78BZXK]+763F.?
V@U'74N^5W&[8@S78K MS19= 'Q)-7:A:[D'$\=1)IP[!]*G<=ZHZ:%=DEL,6397I))/;FD0D*["2H\ M)<1OY[A,0%#ZB<@^ M)/A-
D1D'XFYOU(4$)N.G+3[U6OWQ5(D)L>'<*YP:#>DYB*YL^3+&+W(VKR9Z$L]DYIY$ MSS[2%>BN3Y]__7D0!004?XY?UA,_,SQV;9,T_M#5_6J;\N?W^.(6#?OMA M^UYD[A]5?
N^>&#C+4;=6^^,0PAU6)5\D6GTN^@A,]L>ACYHZ1J;9U8NZ(O0Z MSUT"\=&XT%?7B VO[B$]#@6]VQ\"N5%7=J,>AZ9.2*5SY9==]]6DS_R+W*&;8\+PUFPH!?+]A97S.DEY:BW-
\K0QO/\AJQ?++. MJ",^H0KY=9X9>L/4D/C\E:$_-#RBQ=GG>W]P&QBX:_:.PO."46;NZ#ULF)PE MNH0R=06M6II3E5)_7G=]1J8N^K#A(S/RUG>,^-OQ_WWUO-LU7X"_'8-*3J\L
MKHIBB5>=6+OY,DS4C:+RBB-CMBQ^EUQK+0O627X<_=:&P]L]8LXMN[Y1P?OT MUZ-+\8YLS(N^]7$VM0Q +DZ4 M7)RCJ/2[+DZ*5(9MP5OU^ 7#.7@FUB5?9GZL K^LCW-
U6K\#ZR;]F-8-=0-L M(^OFRU@W1V+N)ZR;4];,U"YR>'G93VF"2N'-OANOKQ/0FB&HGWP7_JJ_KU/A_Q/W1@TF42WBN6;$3H=P<1#5W0#4WST5"5'.'5!.)-,!(0PCQ
M%>*K.\SKNTNJN4*B7Y0AL(U[(&G\:03E"_+5;WG7MTTO^+-,VFNZX!$/R1U= M6SUALB%AYAB;@UE-"5TF_6Z^W&L90@$9(IGN2)=OD"#]$+=-\3+'4PVCEV,$
M(KW*=_KM%;YBHYW6AM<*C5Z^)MJXO*BUC(VX+.@C%@(%I;6=.X'CEOQV3WEO MS0K/NU3?FVMJ*Q=G4XY()/+T'6>?#0IRKS,:3LHXE]'CSLIZZ62K+,H^NV,K M_+WLLUOKU-
NEI]WZY(]WP_NY/?% 660S+KTHCD:>JBW6J;%A9>DJQT-#!&61 MG3V+[)%8%1G^OY?LU5&'4WI*5%B&'+9R25%H$O&Y H""DKTBD^QU:SZ]73;8
MK4^.C(F[2MHR&ZERH3Q/>II:G+/D(C>UJA,/"K.?3=KZCP.7#SPMB ;5<(5@ MW-E=[ZEK.^IX?4S";V10\)=]<)_\>4%TA:D%-<$&BAF(D3(&. VUP:
Q.#_+P;QZX9ZK@_QYCS>3DU6$YT7EI54UR39 MU2*A?/N1^@#@GF!CX&RF8D!I![<)_B:#_UNR[&,#^#PR-@/@G-CPT@*,X>2Y MXQ\=H_
G#,+P"4QASV4P]U+6UT^7Q>*6;ZAC+%)_C$6O:56 M[G87DJ[< HMB;2C5^LY+ X^5A:$GM!1&=KQO/Q*?L,U?E^:;,T.\2 HIBN42 M?4:
(I57";%87A)P8S]8H+>SW[.PTS;Z\'W)WSR^5=R MP4;,HZD@2^L0'/!C..584"UL*>A@H S_$V@YH-V@ZGL.[(@H6 U'W]W;[A&U
M(;3BT^2,0%OHG/@.S(M@H4YX&1H=7G8E7O\%*IR)#5F+ IMAMJ+<$.X_O5 M?_N;J#E?3R2.Q6M\;*T[Y-@=-0=#^JTR *)HI@:,21M2SF5YO-;%PMP*7 MG _&#>$P MX&C(0.C-
P68;1O..H.C??$<3&\H M/E D>6[:JF-::\R092#]P==4L)P(#@#4F&4_8V"GMOS.KE1#U%U)A@[-'M9@ M,0 (F'.R4SL&#'B ?T=K3)<=!\P*EPG^^HQQKCAY-8%J+$U]*3_!F9:"M89[
ME60%*#_["9-U.1BUGR& 5Q$A"!A%U#"-@+H!! MD@D&0'O#--X0[_%B/A]>6#8VP?ZM(['0@;@*R\+<2-[0'7O%X')N0@B#Y5A\ M494+2;?/]#Z-V>X,?++>$?!;W#NFXS-]"*
<0Y)!JPT+C%8X U0@0/\"J]6SL MO^IK\PC^_%T%*Z@BV,Q?OJ0)S%+[;V#&_?A^?R:0'[G:3;,-G(K@^,+6Q+,/0GTSTQ8Q7RR-/9QU)@NCYWCP&K,CX#ZG^PRRO!_P^T[UF[5[6Q$
M<*R?2\],H[3'^;(2^KRQ/PFF',4+L#R>[W&(PK?Q]9LJ#%/ "$?WP] #CL MNV_. ^?ZS9Q;2/L+[X8*(]O474=^<]!S7T%\;+G_[)T#.,O^WS^\E"'B"!$1 M0 3Q2?
X_0L2U$$$^QRF$B0A@ LFFB" "R::H(+)IO-BXA?+BCZU6Z]RZMVT M.;##D:6":4JROI3AKN&4@F"PO/^"I0N*K4?"D1G>4HR<]E'BS^M2_OGDQ<(M]M,H/BOQ
MRS4M/YMM]C99O-ER#.FE(5G\;%-6THLXX\Q&OY^0QQMND!2VOV@T&9_!/JB%/G^BR[[O=A?@GU[4[M%)/NDM^?788EIV[/?ST'^=?=?)S6@=BSL9 M1FT/TK5./E&:5VC ODG
OD3R*9,(YZ'?E5?'O9>T\@!&]!4ES@VLG_/)F$<7 M*&/*[_%X6]#-P325ON;5LPHN M^6G>4.,_)8E/]?UQ >5QJYJ(,-:5DAN=DP5>,)=W%P_'*&)7?N*G[\(T13^5 M$:8W'N6Z;G-
,'3]9^>.41UC&LCSODKWQ4H'PB;\+G]?UAT&2]*Z$]Z^ (/]^6Q+UFFH_ID[)M6 >]>\4 M1EZ"L#\I(9Y-9UG3V#Q\M*UK;,M <]IPJA,5 M=S/&W:@O1BZMK9FZ9:GF,D:]L-
]^4#AYZPK'G\Q@OPD@@< &ZYV$Z(I_X8?5 M6K:MS;*)>6>@.R^#)@V47EBB'$H8G[!]V=^QKCM.+3G*F!%U6;"@ 31Y4Y5'
M0:UQB929=V\$R/C!QMG:.63J;5K,_WN5[K./Q,"DGF3N9^>07,P154J^JRK8???OA%X3 X$8NR/$_M 44+F06G;J MXNITNU,H-
^A&KDS7GK!R(_>,T8T\QO%9KIPOT^W^]3;3:'88#NLTL5RSP35K MY3S=8?+8?G<8UP$?U)E&A\/^X@W!!3)%EOZ^WOY^RVO\7.+X#!(#S'"@N2V# M'#Y\S5DAA@G^""2H^!
<<@?TOT-+PFW^_8:4W/'GPY/8<>9PZ^&;Z'7.]*:C^ MN*QS6ZYYD[K'[N"0BNFDZ:R)!1X3^G(G/IZWBIT(:MMN>>7T M/#SF:3UZ/.G)^K1'F,! C:0!!;2"LN]W_78=_A>T?]@7"L'A0-
V$UL5\>"KZAVIAA8DO5U/>='V ! M*2 E20T:'MDP]J$"UT?:E2[ORA=?5VTKLB%;P'=:8Q-A*6\K8H&OI0:BG MQ[(QZ%'!E3&@&X 1$OQ)U 6_8A6B92:L = 7K@KK:X/N?_ZFL+$L/V.
<"OVP M&=SBML+R;7DD].[$K3?GKR[[U=BFZV CV2].M@0/L-<<.H<^16Q+,G?3;"LR M@6]G M XF"'#BN2@S'=?GXN-70>6\(J"/=EM]Z@.]U"HZYE?ON*WCG?K,I@&![BY8
S4\08WYO,E@*#0 A!$T3]Q6F M6VIXW=+GTN=B6I)06L!2$:PPONSNO/MIL#7;7<^-RT'F[N 6T4? MU$E:D Y?$,CV_B<"AR^:64H^K\K>E_#Z?PXGA-T[! >#3#M"KKP]5YKY(
M$9Q7LP02RI_"% P?(D>]"D[384 E]HZK@MT8, ,6 66YHN35QB G&0?& D8 MWZ?BE*_"E/NTW:-8I0A@XS 8Z'+B" M'_00@,84.!J@3'6LBH!.KD;VX9X6MCN: L'Y4^TI(** I@7G#)
+80L5*X 0 MD&_@H$K S*(LP[_['0<"Q %)K\Z"X"]0O;(#)9\DS(0VQ6W@\, .#]C];UH M W(#.MN0S6Q7=P(H^QTV@H6@D+)E_2GH70!%-H"D*JIS2/L^2?I1/07H1@5^ M!.8 [-
^V.$7_LL+D[HA^MWI]04 1(D]_HT%-U':@8#$YM M06GV#JG 8\ ,2I^<#HTZ=C[#,]:$45W8?T$QXT&LVTG U$ /C!D\0 ^&_;R"""K&2OXAX7B!YS%)UDOL!5\YM]J M+O"-D>^ [R'\"A!
S+O6+M8?T(?\JG^%O/LCH'L(-@!;&TC0$1 I0%WX"))> MG]HS72 D8"\0"QK-^S@NG!U\!BTU_WROA MP@TY"H)J=6&GL$-K(COV^ 4K]!9>0T\G*FRX-]'I<='K390! M_![I/DGQXZ.?
D91'>]>\?[.#CT_?*]2(#OXN'T3P7S[5QU(]^^^0H(_A?X< MK.XSB5_? WX]@. [;"02A3Y,OL=PU+YN!@2(:QV\GZV@.!IQW 8/6B) MTP Q[DO3;=>I8PDJ!,Z3M
7%JU9YTH$,GK&RX5O*EN3;=;YDA6(+,BB)_W-$ M//7C'?KVR&$:?S3Q#T9S.:QCS@'_O9^>MNB+W"$3C1W@H+9MS!A$^%) ?B MTI>LT'K?6HDRD,W"]LQ02QX
ML@P=$$L#$T&;U=>X_LD"=7"$#]_WV_)13WOH2ENGQO=[%JX)!?5N MD@I7]3@!+VZ=MKY0%LW\\5>\0(T.&"K<=A]#:ISU79\RI(!.Z@[M,74X_]/6X!R;HB\H?
&]:W=+)>0E[:^8#>\>"'VV_N7<*(>6.M]&6B0#I'DPO M'-,*C+I!\T?>&=_@7)G 0GH\E+6?;Z'02C(E+MFH'L6WO/K$P3-!#IX<*(3 M=(MMO^H&)OT,6L)S73Y)XC[9)(1YM KMU2?
@P$+^D;CWA][VG/PCHH# $/Y MX\,?&H/P3Z?@&4BH'?0/'L9OPAFVQP/6NKWK$3<&DP9R5E0MT9WM7$CXR=:Y MM(_!<8R1J2LI/NW[3O+XE> 2#K8J."ZPT1U?Z&]QYSO86T\8 -
&$#>YV42/_M+N UG7Y*/+=BOH]ZBUW0\CA2ER55M@1+G*RO;W(<.L"?5.X L8JK^A^]=E'@ M7?+<]EV.@Y8^LB\.'QY;&H?(Z9;D)<@"QT1G;./6OC2 D;J=#O/YQ*>9(R=[

M+QU.P[: EP&CWSBFSY((""W[5=?.!WK.#GA\H42"-$@50H@!*%$") G>0 M*/!QI.07(BWD%=,*#CKU/1[>6AX>V4)K>C@DDH\J.@C8U[5[4-D$QAPI@5C]1C\@K/V[7A?46[UM)KR^$<4/,-=G;'N$]Q3SP0;8W;Y)\LC9WZR!-6P9&(E'&SM2Y8$[LSVAO-KZ M ,%1GP\ "M3_[AH2&UOF#)]R$KQ(VCO,/LC@46W3M<1MHO;6+#URE';-G^'(M3^!X71/VS\F,?$5?6Y[HA\Q48^[" P=7V@#N(<+SD2GM/(0=%>PQ;((0?VK-MU0\=.UGU5Y"" SR+'"V *D7F/W6^"D*)RXK>?V#B_ 96P5@%^P3N/KGS#S[+AF MOVT_QN+3VS^'2,D6&*?.!]\C@C@_C-2;(VC\Y&+1HT%;*=@/\(@2[=$?09SNZ M-:R|RNNYG#AQ9JF]@=6_41OT"M;&3>3OGM[1Q %4#""6_ M^]J1UQM^$^08S"&^WE(S]9Y,VTFR=WKD^QO&TO5=|% G',".30S)=_GV87' MP(!]# S(66=B2L B5_P,AB/2/D0RGN#5M.<'/NU7.X T%GA,TMMXJQ$([]&" M8T@=$B_VH0*X^#;H!]_Q;D2&|$EH'RX? =LI\/VZPRWJ+N:TI(C)SN\^T)X?ME0WN[#P8MMU'I7PBW$<[/];E(YUX*^CXP1R_>,I/6]UK]:1/13>^65QQ1WLC[VQ$ /'CMF" M+N DULXHZX3$"/ , 3UE^< "LW_M0C[=!H03#%X=VN;$$R^-P"8WX:<.W,-M/URI'YD_3UMXQOM(1U:1GST&)*#B.]_ 80>3'7_+3US9WBQOO9Q MMWR B 6:+U"K1TDYNQ"TM3,,' P5K*Z27\N[=W<6==%4;HWTB_@,-@G% ((LF2"6$V@ IZ"F*P?6C;$"9P66ZNR+ME/ M6\M5EK;K/F$CR]1D*R;) &E6H.A]T-@NS%290W,0CMI/= S D2H%.S?'8Y@5 M(-C^,R0P6R-X=N08&8"9#C;MJ ,5 20###O96[5!/M\LC_+7B3\O^[E4ZO(] M;19^T<3VA/E10N8G' (8*3 $!#]>*9CGM4H]RA@\NBX[10Y,3P$,W6G2(%7/ M"=1KP'Jl;*A_ $-BG\&UMCEEGQ_A/>+84<89">//PPJAI)# [#']F4(3!3A1 M@!,%.*,4X-R^<CTS@E9Q+#%$&2P[@4)X8"29##%#E*Q4>))Y)@E'ML6E\3:SI1(=E)S.6/O5NH5+F7XJKM9;C7983Y9>8,2Z6XYU*A--^AD9J6 D:'E9\.!DQY.;RLF24\'73+TL4]#4.&EY^QUGB9 M'I8&N- RN"IG>95TC#WUQF%LVJ\8Y8S6TA9+,MVO%,..C Y?6 PMWVTDDWB M*)C:HIV2>X.IFV0E.#*\/..1M791FA0U=U7F*PMYSJ6RRC>7GI*I.GA]!PS M<*'3S>J-#!$C*[#W1FCY=BQ5GO/)W@O#%=FL,QLND6#4:&E^_(+TDO:[W@ M60&E-IE6O? 8FV?:&B?"KD6]",">M'O^B"81-MVOJDE@763 R]&IDOMZKF^4< M:VM5QA(7,FE)+ OG#!V):S",]*);N#935AT)MY4&J2I@9.A(EBW'Y=8PG63(M%+\>#DFB0G;AG.$<Q)&=5W5]NEDLDYO0P%1XY\ :2%7$SV1,S97C:3Z6H3$YH83H\LJ>NRS-6D"M:&4H$Y"H->Q4G=]]3'--Z3DTP3;V16 M314N3X3.E*BN^6[&ZTWPF(4G&DUA5N8 AQ)X&%)I5E8CU==![R\6>;64-F93 M'6P5# V=:C9:.VNI:^>T69SP!BUU"$Q-%@X-[\#)CD:REAZTF*)7H$2US@\6 M#-@!$=Z!96O3TJK1K>",.N.UT%#@WM(#_U8CFJI RUI*PG/;%!Q>BR M/VMX[!-,RYPDC;RBZRL) ^(:$=>,UTAY639D?K>?,Q3XNRTQ\I M<&AX!^M$5EH5C04O]-,))3DU(6I,7?!;P#M+!3;^WQXL",Q.,5G[!]=SR.5V MQ*NQPNL$=G0UQ>%)9;Z*45I/K1L>'!K:0;&2G0249:FGR:Z9[>E6EW1)%@<X-_MJR!>G75G0C,K.^ME+)L:=%:S9!Z,C9^ 04) (9U+C<9>IQME*0TC-;;?L#PWM M(!M?4)RR2,\951L-IPJ]YC9 IX"A)^A@[,Y;VK+7UP1IEO7Z9CVQ$,"TR?"'T MLNK,>:XIM_C%2E^D<,HF"R-_:'A: /\N/IM8%5YFRSD#4$*QJ%P0KIL\DJN MV9P)*9PD"J6Z/LRO%CD/#@V+ K+AK09>OXR35HW8T$2<5S(*'!J2!5)L0+)- M(JG <^)X/"TJ^E1T_0V$A8&VJHCS8X;U;FY%BA_5E#TD SFX;$T;D& M4W4M*FW0$CTT_+V&Q4&_S@*Y-^!6L;,>YPT.EEWY>\@#*Y>]519Q"KL7",.7 M;!50$G++!A3,>'D!P9HKF8,-,&4F;U>K39&(Y2E@;,!CP,+A:=ADWUN*TA:M9 MH4%*[463[-!P: A<^2(?!ZB5GH<7ASA;3%MJI2;Z0T/@ MW:V6]MOHQWNZ,Q"X>&P%7EZJ939\(IF,W1_ M4YV;.!AZ@L>SHB3,";WU@I.U)MFSM'7*P,$.3C"C[G#-%=[."7AS,F+U5@9DRL5,,,.BKO MSQK"5Z]NC;?B0F_PN#:*27%_UO .E@Y#=]ETL84WK4JC7{)KC1@/ICTA-MC^1QF\,S!MW'UT-UF)A,"EPCQ*AH1W$:HE"U?;BA"8(Q5FW:XRM[MJ?-;P# M,9TF>]D7VL"KPRZP7R;]@6:!-4]84=(TAR<[S4D17ZQ75?~KK?!QVQ\:VH'9 M)'"Y+M2S6F!C7AI,%]GQ@88s0\,&(Z8KX?*E*K,;!E?99E1!]N;@\Y>$#+O M;ORE(<5T26NNO>JF]U*F4S4:#@WM0!?Z0TEM-W!-GKQPLKH93.I/S2\@WRU MV_5-(UW6Q@M\H]#ZH= .&L1JG-8VC2:?[%?7-:*SR*]8?V@8!A)7 M=3=BF]**1,'QA'RW: D>'!K>0=]MKJ7^N-Y@9M7.HEB/;X(,#'3JA.1X$6N. MR[=L%U?79G4R+.EYDO&'AG;0&!JS?FM9$[5B>S*25.IYVE(\,#2\@_$JGA4W MW+K"N.W.0/!2ZT[_"*8](9 L3JK/.ZOL&!LV"N'2;!P:%@S6M/VPBB5 M@-%A+ >QOIG(18! HDXXRZE-I/FE4 M&"%'Y?E-8K!Q*^O(=%1617FE@W8C,=9Z YDFR,VZUUOX0\.BPR3MPL84%Z1& MCFL$U6$R_4G6WVP87*!{,[PQJR9BH53H-H\#F=*64 *]6E3@XW7H7/\"_Y M9M7'5>,&IL'!3D@9OK9(MD;=]8[',$N V89/$H,(,UC0<&H+L2[L>;0:=36I^1IZ5Z M=F&;^0+ASQJ"; (OJZ8-DHCS%FPJ?KIF*E5-?V@8L]7.3"Y((#T&5B2F)L9[M M-HNXYY]K#]E?SP4C?RD7C+I K/-V>>3M_3WKJZJK=TK9+EPYR8D367)UN3G> MUU#2? LH$;4BU0\+$=J=2TlCO/@LOB=]Y^9PO5J7O?D=7>&4*TTAVI5]!LA],]X'#W0Y@W?0\8_?/@/(>)J[R&3"82(""_B\YPB$2(B M@ @@FA BHH (XOG#IRX0'JZ%!_R90AP1!4P@T1011 "K*8D0$0%${*(HA IHA MHBDBB$"B*2*(0*+]O(CCQ_4Z?F)CH17>6AOS4#;\,@_1/YSQ^]-MV_[^4^'C5@HM@2 M!7_4^1?9+LF2K1S1DA#1)YFS,H.$0#J3(HM@11HM'(X) !/$!0?R> M=;FM_=Z5D,]7F-^6 =MU=K@P$'[^R'G9%BW5?^GN?(SPT*;E>1@A?7,.;^1-& M@4T\@OB-W\H#B=#K&EEW3#E_^0WN !HA_D:$&" M6.10+/[5H7 +G8!8Y$Z([-(X[-(Y#(K?LT7"B[\SNOUW+&+\P49_&:(8H/0I'1I1^SY1^?Q/KH<09MCV]=&")8C^*ZZNH08/C?+@AR'G'(8D6-*0Y_)#(M7, MM,>9]$:3X[IX.2V3J=*;_?;J>5+:'C;'1^^1;E\<'>[? &2174FZ/;_78M1WI"Q:>0]8R_(R5V$26V_[&DRI9@B9.U7]=P6H\%A:S^_/*M^HJ@ M7K22]>Q"$)(&GQMHITFSZHX%3KF]7I38L>]*9#W~'+I2]5B)7<O%9Z,D@O M(]$4..$4THMW?%MW[+46X6-/!A0H NF89OPQ7F_#6Q3NJ398Z*BQ\!'X^_R M\BZ2W(@N_:)XZ?=[*^3;)L.!];D=YS,'OG^MZ+>3QZKCTGP\B F.NU*7R7&; M;LMD!)SLM%$VF5BQ)S%-B5"%07%D5=KTD,"AEQTGGQ+)Y.6LB;_.S.A;]U;7 MNC?VL;!\5M%-%-+E#QM1^ WSH)CNLV5BNF"9F9E!#.VJ=WOS0%HV^223 M;Y2TJJXP7-'I#4>N!\V###(/)D)1$4O*<(8Z;Q3/]0*R+ZES0.?N0B(QNX^_C M-OYLJ;=91"QP^?AP!G,$!ZMF06B8@2X@ISAXQ^B148#=LIRN/[>DHE]86VFSC M]D$T>O%,.3M38-
>S5"YOMT"IL$]-:IG9YP\6K%#@H"1 R+]A&=2Z:[B/N_G MSU>H@2[I'XH.KWT?AG0;\JM_45UVO+8=FZ[QA%:LM5JI\D+0Z5$$/.G8:MRP MM9I.:&M/RZ1;>=&B#=O?|*) &(^?(V467]'=\27]I M=HQTZ.G1G62?74^&$!.DW>;+"W7]fG.>KJ6"KA 1^\&/5\7U|&_4\2>2(E'(_(%NU"_N/4=:_]"\?N_\T$*%'GBY[)ME6@ M4HL!T=:XE9CF$OBDU9U'(%;]SBU39DE/M;2UDNIN\MG8AG05D).S2"MP;)KIP?X MKXD."@BX^19)/"0!PPPS.O2/*+-YWOW=='"UT=_[G1O C$C)2 MO@_O\9])GZ\%+A8?,_4$'DLG6'FY+%LD$8&[^5FUT)ZO,TF"ISE9JJC&2^RF MI$!]GD'Z',G!!Y6##W6YG_;G[YC.ZR3V<#=M=-5_Z;O^&W)]*#T;KCP?N3$ MO08K"M-Z3YWDLTG-3:5'55/O%T;5"(3OG=@9E6@H,LL7[76L/%=?\L44.R3B M,]0P(DGBD)%=5?/$$!2ZZ,CXV9N&L?)94L3 M.N56?\KD&K@;@1S#%$8FR7E[F<87>G;3+\RHM,S3T(3((,"2<)(0.D!)&'T M$RG>H/UM)L4'-!!*:;+8\??S;7>X?B:61=?ZL@/]+(@"NU'ITFP]@B=&[R)_M44I'K\4B2O*:$>4?L^4?@\7NN]Y,,DP(&*V+,;452PX]_>2_Y_AN)@JU^6E M,]0XQB$!3]MPG2E[$HB_Z3$&O\%Y*58,T$%//O%DB+C=1]^,Y%,WEX*C+F5L MO,NGP=1]0IV-"88$?@^:^,I@E.#)F>\(<$Q1+#L)/>P2>U]!"\1T4_TEXC7W M>E/ILVEXNXAP&\@.#HB.[=>\.1V/-U.D@2_*/7\"N*O92_M/TNIV1>DMT$.R22?N\WHE*7["9#1)GZ 8;W6 CQD'W M-L@.B(II=$-D.[#\1+PKSUL>*M.$2R53[P#C8KYQ7.5$WX>*G M7HF/U_MII=VJX"Y=&1B;G%*F:BP CY]-3U!/*9)"M7N7JL5_ "%QL@X_TE(" M%>*?N0#U :@8J;K[]=';G&7^:]JS[']B,O/3PXBA!+5NC%N-E%*@],TA{(L'S MB(+G+LO>HT?.*+4 /4I_RYZ8T8,""B&C-!UOV;G];E)OSQUH'=!;ZDT$(M$ MGS@=0BSP^BT3\RA%..7HUY3;A>V3J$OAC317[DPUR_?V_QFA\M@_<*"NB=2'M>;QO? Y:SG>A+1N50T>K]A!$Z:B4[VN4\B%*1Y3^-2C]#]IC?KUH=3DL+[Q& M9Y-DBMU!VI'<:H_54X"$16M?DG?_R>+5A_G!CEZ)XU>-LN!6P]E'&W5UOR< M$WLVTD)U'+LHQ? K222QYS71-7AV\,#TZ7M7]78T_#(ODP*9'E@]F*X90)*XV(@VA*-QN1QM U[D,OV<0 M(2Z[B_O&2$,(Z3+$98C+$)>=*4+WD"+P:\G$>5GT(V1!*B=%/ 4_D#A)G3>Y M^,9 .%N"$P!@[VRDA^'<%%)Y&WH(Q'AHI(L)'$1X2+"C3KAWGEE8-" MZ6Z* B#M'I]-HL@4GW.G5A6_M+D=_E[S,0_=U9R!+)/T1_B/N3G_W%+_^ M4]7&P=O//R,3$Y."[&1C78Z-32MF"[K\'06H48#ZSKU.%"Y! 6H4H+YGPD5Q M/B1Q$>$BPIHV8,7[]RYT@_?GY9^X9ZUA^(=?Z'D+2T:/_Z_>I.U%4W2]D2Y2 MA$F00XJ-59C4[9_1Y+D=FOWT41% (LZ7DFWV/6I=A&D-I&OMW[_5<^]O+(M.:Q!{SSR@FEQP!]G5]+N0DS3HFBYLK0K.CU13,G-NBG"J1IC7)@+*&E44XKE- MDQZ2"=A!(95\PBGT LA]5&- OTJRA%AL8.NH\8BVP+@*)]Q+A#= M6*K/T+B;R8KY;L^=52<1T(REQ?TBACZGT"Y-LYB==OJI98MK7C!FD&9%8BIQ8 MNLN7K7[*1&=*45 MQ7A4!.R0:QL-!]G=]S/'#C_M:K? 3EX;KT4M9W(23M+"AL)?I:2-1\"<*/?[M=#VM%B8XE^G@PTVU7S9BRI!,0D<[GG[',ZAK$7J6[*O=:J(NA>@E):3,45#A M>O9!K%+*+S)TQ>*%7%KD,0/8RIC]DZ:%9{(/QK-$MCT? J'5&;7--JSONX\S& MMP\RR#Y 8A*)R7,&.6X6T:@#N2ZJU+05P M" ?H9T-JF;"O,, 5YXXD%5(],!RVTXUZ;#S9;*:2^*P_U#?*U#!+Z3]YQ>!, MMH%KU\HCME(I:3W'W13,1L$0).DAF? *?:4@_D:DDNHJXSTOZ\4+4HIOZAZ++# M:U^)(>6&/:M?U9>2$!7,CN!Q>,ZJ[#U'=Y-] M?CT9>\FY4RWLR!$/+E<&KE2R1,*&2)3;_0X@UQ$<&<2."FTT[JPIL6GO", MT] SIJ@G/)E!4?,'NE6_N/\<:0&$;L?O_]H':5#DBY[))*5/#Z6BQ+ VZ&DE4 M:LFZTEVE2Q$(5\O31"XMV7:&*9;T\F;E+)WFBP*5<@8I9233'DRFW?V5M&DY MBJ# (,0AE63]^F#Y59OU7XT/HG;]Z*Y*8KS#:U%7D!H]BGILLWNT:%L=US41 M=BR<[3GXIL/+M@TT=7;]6:+" M'Y&0D?9]?)__3 JJA">7*V74J3-50E79OB+&G20IN9Y6)O M8ZJ9EX$'%7H&*70D"!]4$#!4!7_;G[!C.J]3V<.]H=%U_Z6O^_(=&#TKL! MP_N1$W<;KL@GW-ED&E=)>U>2|FE=\(<$Q1+#L)>P2>U#]"\1T4_TEXC7W M>E/IL

MO9L__4SMR^N_'.KH4\$I W^F$O_&CGZ&Y C1+$5 +\ 6F#O;_H-&.-:\Q>2>(91*[!CB>T6%@?GT\2%6/7^ ML)5X/6R)V,2&)N9_.HWL7Z.3"4V"\0:==A_]^K,3[,6
.&>AQ0J<9KOSHWBA M,^0IYQU78]J=?*G.U+,EIOJ$E>I9L$^OYS".SW"E7(EI#WYN,O5&A^6P3@/+ M-NI%(%I!$#Y^_-[UNAQ,\1)U"0&%"& M5YG;*JZ.6@D_.@ONM\K
MEQAL.H2BH:?H-$$G:/+75FIW?Z E@B9Q,26DZ5%"B"OH"#*1$H0DTDE%4^1 M2IP=(RIQ?FZFPY MBR43C-$2R'#+P3SOFR,S;?,+C2^0-9E,##S8DHB_;UJ,XPUB4.&+>L60\G,K
M-L;I@B]0X4Y%*[_>+(5) M?JX^R0,H3$=*B"EHGW+4>Y1:,[[#@CO%"V+:KI MM:8]%_:9>M]R,O!\< M+3O+N0>'#Z^IJ=FIL97/9G51%*INKI*Q!9T1X@(>(JF_:MJ)O*SP%6/9C\5C
MS*+'PIJ=H99NK4KB?)7)\ERM*!B;I;GF,BV!#KWD7;D0K>L4JV;7DN!I/ M%AG0,D11+PTXGDA/&;Q0C6L9FLK9;5$%+4,4G#GH- ML4D4B8Q$^33']E)KJ]8=Q3<,D-)DF*3DRO,'?
2&.L[$BW1T):[G'@DZ3 OV^ M)8.7-*[0+H,3V,!)E9:5M%_KJ*!E>*;U(2F:5*.BL5JEG5/';7SF9A@A%1Y^ MB>%9Q4/Q>$NT.K*O.&8T\'*4'O<6IK,.24S=#=N_[?Z5Z]FB.5P:#!
MX7LJ<=^JFQJ]ENM;N))M94?=AT]!D2U+=B]?\LL-GUV0U MSKN;^;P9- U/-ENJSR>KT<3%>T0Y[W=%M:$U !-.X%^?('TBU_$<;J]F,TW M1EKF!08V#LA/>%8!L+7RC W5
MR0:]AF=0[5N*,?1J*DM:/;U1=IKZL@?H=0*&4O[$ MA&G@&A(3SG?2])M-B;*-D6UK4Q6 VU/ M(%&EGI77_J:>YK,)I==J<&V_UO9AT] ,8C;K9/1$=H*3_CCM4XU6K#=C8-/P
M#+K=+M\KNVM3[VEF+0 'U^E26R6-<9XU 7:"IF$;J]7\3"[Q%JW/ZS+91ZO&"U\ON(-<38*)A#>.XPFFM_*E$M- M=CW0R8(Q8BV'"&809H);3I9-OL>->"VCT'E@OL5A-
9C"B=T#629CFPRS815O MHEM2(1W/;4"_)["K1=KE25R..[IHT\YBG)&X<96!34,B(RQ\B38'G31+]U:K
M3&HQ32;K+=@T/%MK.EV4XOEA1Y^IF5PE%5<3JS28P0GL&L9*5)IP$RJK;08C M=C8VK)2JPJ:A&I[65[C-@EY/X)%FUKCX9#E/ZV1L**M: MMU,?%UNP::A7/07:"DU?YAOV#+?
B0;@*J0##-W.A:R6K6,J_ABOK8J*T,I MLC$&-@V38#*K:2EWT:WKHJO4Q:G(5'4VF$%X8J"3/C2# MVF+9SQK,C UH.D)\8ZYSJ02;TSX]9(9& HARVH%3/8$S/&3
MOC>:I2T1I\UEMFXTF_-D2X5-0S/H#+H.YX= 9D=2+C47HS]XB)H&IZ!VK78 M3->DP3%62O@5\-XD1;KJ2)%T^:!J:P6(QIGJB M&M-99VEQF>^R6<$R*HE!RA\ >TN=
!D33Y;T>7*E(K\8 MIH89HU.F2"5H>@*4Z4*QI*U3.;S0G^127GT4=TJ !B< J5!-9TL&;Q7T66DY M9^8B-:Z6&=@TK+?"T'+L!#'4/7R2']C)5)V%DST!2(GJ(H^/>@N&!YN?9"&
M2./Q$/1Z C@2_CC%XI9$\[-A:CQNM76E3@9-0Q.0A4Z+[3O5$=Y+"SP T:*2 MJ[1@TP,)WKG2M]\<"=JDVZ&;70>(94OL+?RZD4J46P)L&K^$L_SS#)BCN$(0
M'+=FBAN,M\\7.$HA^/NI [N(_TUG$)PO0:!D8A(@H8/Y@+#*=AK[L-$N_JZL M)$61G7?AFJ:R#8,&A#(=Y9QQ
MR'!H\8.,*VT_9""F,@SK!2KR+AKS_J\&8,Z+9\J*#7*_7D[>O"J,4S2>AN, M"Q(N#K1[)>O+?__0M@[G-PEQ;\+A.6\[@D (Q#8+H6,=I20TYNN)S+7P*A]; M&RXY]D:-
H<"$@M>OUQ4RH@%#UMQ$4=R";7ES,,T.&"QC6)+^:X\3FW"%IM;% MP5!79+Q>Y7QU1!1;O\ J)'$.:6=[RL_@!0RZG)#3OR+I7M]VR5L'[1IOP_'

92,L4;_^_$V#$5'+<\#8SN^0=2_7BJ6_C7I" MZ?[JN\WN-N5K%XK5E_\/QW&#D;A>U@P$-:1OW>ALG#(!%G$$U-USWP=:+IW,>M3PZVP_#J3_T\SB5!HQ(A*,(! CHL"(Y#/] MX5UFQ
@$38_&" 1-D6!$\I-J((@1")H>C1'(5D>!#VC3%!%&$,\(F*+!!Z0/ M4> # J:(, (!4U3X@/0A"GQ P'1>1OS=(H"?12!^;M6I?LY+%/F"-$Q]@80?
M/>H$@\7;>_E!R'C[XW'MNNTG/*Q"\?:1)Z12$52I?RH.6VZ'_PV][W50'O*[MNI-Z3EWV@8%_2HM]7L>9WC:['[Y?)DYPZ^;D,D[[QZ0*TI4?*)A]:T+QV9GH M,:GRB>
<$:=.2._EXJ*&^EPA$J*\[F1"A MD.HAU;M*T! 1"JG>^0B%L!P9O7,'6Q"=D.(AQ4.*%TTZ(7E"BAUVOTDXL[WV/,/Y)N^E61O(^TGW=^W?>O%;_+84'R]W#R=^%<9B1_
M$4N,C)CXW1_\(>E#TH>D#TG?S4K?[47K#P]\TD'W6=&9! 6()?@#?%Q^*1K; MQR!O-SP1*=F]1M@OA#W_NE%7R2=ZB5%O7JO%?NC-]*,2Y$=WR3/PD?FWSWGO
MKMBVE;EENXJ\360^?#NG.;O'FW?/?'=[W7)WW9PIN.:L5+MHYU/)OO_FF6_J M;SSS#76;,67X'_95L4\,?WC.F_IU>(_29DJQC;A4<8_HQVJ#6J:>G*G!JE? M?Q)I\BE-
Q$./>M\H9%SZD'P7JO_S$?G(J_[AQ^+^_>\@&_0- AS:E((7+8(& MQ$[;A68I(]+QS O>(54@E#P;*?%7$7;F=8L-JM331%7*@I78,UV8<9";:>1 MMD2P"@>DI#DWNU&Z<,STOXJ=&-
\^,9?'Y : M!4/(JP63X!OF=&[;E5J'R%YGRQ1O"/T)T['C;&PP(]N.U>^SF>"!]<17]DP1 MC\._\Q)QBN39FJN!SL2EJ!GPX:48('/, 52YA4!4%!'OP@'4RVTSKNV-C3BB M7=GKDU-&
[JN^,GMUS5LV!Y2574F&!YG%2)+M*7)I]Y3A"80KE_ERLJ8O9JQ' M+[7Y>M'.KQA52$(74 (GGBB*OMRA\"85 R5%7!T+SKDOOV$Y1 '"1S-)W_5&
MDCLK1+16%36Q:3)LI9CGZ&EO;*][W]]:G\T*,1DMGFJ;C(63B;I+Y3DUGVM# M*Y2^L!5"RH^4__HVZ-'V$Y>67G0J>D_S]F,47NVXLHU71_KM#F@J^4:N: 4 M'Q@CZ/3YW!K=?
+;0D1]HHAARS+5B@ /PH_6-A@.CB(!7*A,0*2H@1_J-N9V* M \Z5FV'!J] <9C *1]Z<5V8] :-,2^ZN:8GM5Q7&S)"*D@R(I-/R63Z7M(. MHJ=A"&=N)+/IW"ZM1V?
YM:Y&1XH(R+Y&WX?V'9-*Y_.";$R;0S:;HEIJLB"1 MN5@+F-0T,*D$]432R8NYRQY=IQ"PW :PH-PM)/8/*/81.Z]>TR'X' M]XI>5_:VE0Z:V?!-,+J;M4X&+' U2\I<3&_SHCQ?
45I3X+2^"M?]ZT\2?Z(2 M)$KA0BE<),Q=W^'OP%IK+ K3=VUMM,C^X1BT3QBS,K*/+OW03G:3N)2?EO@K? M1 \!46[)#0LPBFG=@LV[Z5 N$M]'%]_;27&B=KNTY8JOTJ)<7K.L
MF*_^["Y-[8W:\XU2[O$-JY9FM90NIXP6W*41)-RF)>CX4R)YH<@&VM=$HE@/ M.M@]9.+&M_!B/;!RZ:6H%?%"6EW."WF:G#;] "\27\.+VTK>R('62]'5E@HV
MUDS1E#31P#33<6TOR.4(7%_:[I8;9@-68HXOSC%1M14%97N@V/'-^JVC!I57 M+P6T!X+MNUDGL#%O$R;1:V8S>D&I6ZJ]]%AF3!4(8GL'ZXE*72A?'*'#_2\Y
M8IDEMU0<*'K,1%D!UQ;?V_$67*RHT*?V+%E1O?K,:";X;-?D4JJ8\O*%%K1G MZ0T2W[SLC$&Y8_%#&Z??%#TH>D[UZE
M+WH\1/4XSBY]MQ#)_?!R0MTR]UJ87#+,8/(V[R(W4KXHE3NNL-I?0(MGFVL&*-D$UK-DWQHYM(7-G,()!!(W+"10]L:5('C[FU<9"\K?-/:#5I>HAN?
M5.I\I5SWV\7Z.K&K@=#/91N<)^ =O4Z&5 [M=SC&2!(<_!2(I=QTW-!,*HN37J;72*;D67&J @0+/%-4_(G$;[-:!DK;N*.T MC1NN>H$"Z/<30+^^R8F8G^C+5F8RY?O+7GS
%C(#=M#7*I-B/[RZ0M;&:3< M2+FO;V,>;;^ LF1NU\1$UDWS56,3XWJE6;8F%G&%7TB"KZPZ4CXP-H%?YE-K M<_/Y2#7+5-88^+.^>Q/($9=@<
=E(Z%L).2UO@,GCS,;Z2_<5JEW>.@PIASH M?2U0^ST\?O3Z]Y(N=5927*/QBE[/M8?93+?E,P)!!W52GU*)^%,R>4'GS[VH M#4I+0FE)-R[*., &;\(NYO.8^_86',PU)(]G?>ZI>E
7]=R!M6"]BY]<7N' MT *AQ0U;.[2_0?E)=V_L(N?X.H_9\Q628XQ6.Z6+ZD3-^1EIP]>"8UY09_4+ M=N^V$I7@MU!64K0S')#__K$<5GL7/J3J'LE.0)4PGULE?T1I>J6@,39E6ME)
M506$@1ZI))U^2B12*!D))2.A9*0(RB'*5W@T2Q,1[] 7C4NYEJD7&BO"Y,78 M/-6)):LI->]#XY+>&A>:)% .$M+I*.DTRD&*KO2B,\P#N6*^:&-B&<.KZHNU MC]-UKU?J9)R"V0\.,-
#7\KF1N?G4HXQEVY8/"58W&F6-(HZA] +DL;XY5T]. M&;FEPP/M'SFH3:I$^)U6=TNF[R4&*GEHA<$&Y M2P_) MWE;.%.>-+!L,!Y@"*SJ-W%L(9DU+U"UI6=:8>!CBK2[>8K-
\RV(GDV MK,D6S/M8ER':-4: X"(DXLF(Q8+&G7&\-.0Y/2>6R4(MM33 H2$-G6]4^HFF M*91QA3*N4,95!.4096?"L[I>]Z2*G=YFBYXJNT*)?7+"=KHB3+ M.2OFJQ'<'&T@I%4K6
MNETXB*ROYW+ XQBBAS34Y?>,N:3SF-VK"I!L"0^ (PW'R:5PZT7@+J+!5L M#&AF2HH8-K!K>8$5:?V-=4Q&Q 5?NZF^NO MQ.KR:5%?
P85]MUDPZ9&M@6Z*BK%4X$)@EZ+IQ$X*YP_!2 32K").H0@D;$2: M0A>/8=P\A9"6(2V+?!;5S5,(:=FUX^0W3R!DRFXAN23B!$(2A'0,Z1C2,:1C MEZ?0[>5"P2Y';[KT%>A[!!,UY"
Y2@J\=EOG*D4\;7\@<9)Z^>\?HUM.:SAR MMTH*3._Z&V394B'\[]E(&&DS[2&<1S%=<[KQ[G) MC+](Q/OOS"?[24;C.]!&\O=P\G?=,CQ(_B(6P4+P%^TP+9(^)'U(^I#T75#Z
M;B]_JZ42%9T)D&Y$ G^H"P\;2D:J$+(O54(^=>-NDJB<,F,(6*@+?,J(M7 M!ZGRFP[OI'E?G]GRFJH7<:-;^GYI-JC%"9-D$^D,Y=\UHAY^=[C7$K:7R_A.(_
MV31)R76Q$9\.*VR6J]&]]+)N#;O!(2DH1/OIKBGBT?CWSQ3!DKU!L1),7(J: M(8X,)0;H'', 66XA'!5%S$-/%MTHEW9]P.K:+\J++/7U[QE)!; MC"39GB*7=L6B3QT,ES-
KX)IXBL_R0\8O5VFY6F($,@$=07$\]10G+E2%_X:# MTR@YXH[VYCR0Z.> MOUI,"*:/]PH#"Z>ZE=905:$=2E_8#B'U1^I_?2OT:#L*]";1#1NAR'I[SF:. MO'5NL.9%-
\-7:)_M$\FJV5^WH#F"KI_/[='-9PX=>8,FBB''7"L&6_6M]H M6#"*&(A>'$$.]=MS/A4!('2LV@X.7I'B,($3@"HVAXF2H%D&7LEM>AM;S.08 M"@ J#?
U,9(IX(BGZ7A(0HJ=C"&EN),OIMM\VBA[+T?,GR,+>AB?M.T:5F%8F M%B>FP.D)M!I2K76W7 N,:AH859I\2E"I.WDA*7I:A: E(@463ESGN399D((@ M!4&V]P8=B-^QPBO-
]@I%8NSHHC4?Y/+-LM5N!E88^@H_-\.WE2;6<">*C6GF M4G'<\SXV_E"X@%+#[A:_KNR=*QU4L^&;8'0W:YT,<4B*1D^<< ="V#TV(@2 MCBXA@#>?YU*U1-
,)2N088$^O.$^8J;C;WX._P.07N/?&SGH+ZM&]8I$HG('> M9W_8,W*@]6T%'(&707[@EZZ#;LAI;2SV)FF=:WK)-;'1.\F5*I"IH&;.4QR< MF5-$_%Z26.ZK:D[T(! EH]RP */
UBT8O9NNX('$]]"%]X9RHJC]-JTS:927 M"Y/3UY[?2!2XNM@8?3\:^ZUMVMPSDI/"T%[QV56<6?=&R>)$#;9I! GW:12> M>DJG+G>9\-$U*PJ%?M#1[C'3-[X%&-U6?ME.:?
Q&;PPS>=F.5Y.Q>"L C,37 M ..V,CARH/52=+6E@HTU4S0E330PS713GVIB.!$KO1&[:QVW;I&G]HU M+JOETF)\5F4;B8DQ**;]];H4'-2@%^M3PW8+B5S1TQF4S842.JY^%3I25$:
M@33BFBE.T:,"T@B4=(),!,J20/J] 'I]*'1]&'B"?%P"Y';[KT%>B1 K,R M9'@Q3!.#E6J*_+?/T8HJ!W-H/;]7KL,?*#'[/O!T\I-,@PE4%Q#1K?L.R,3
M;UC^4,CH]L4/21^2OGN5ONCQ$%7E.+OTW4(D]\/["77+W-\^B(T4T08#8[(R M@[<29&5N.=H9+R#3BZPASI;G_[;4M0)"8XV 0E)KY@<&X^-ZEFF(2#.Z@S"24F83\ MU_?
@[7%F(_V%VVKU#A(=QI0#Q:\%>K]'R(_>!)]357/24Z>J+L9)N21)/B-J M8&L>W_J 4@3Y%">3*$4IBB@0/2Q$*4HW+, H^0!9ORA[G MZHVJYA?
5=M(B^<#N;7UBGQN^VTI:@M]"&4K13G5 7OP'\UGM'?F0K'LH.^6_ M'Q=P/\/)%NO9"[%2X@=L7&\)5 (ZI1()_"E.IU!:$DI+0FE)$91#E+;P<*8F M(@ZB+UJ70:P[-08>C>N:6%
S26(03[8"ZY(&UB6>>J+2E_/_(*5&2GU]-\Y# M\1+E(MVP:8F<-^:+1];AS_,B9;L=ME*AXM.19*@S+S RT-WRN96Y^02DC&7; ME@]]5C<::HTBD*$<
^2UOCUO3TX9N:7#L^T?.:FGHYRA9A27YI56+N]8TU9" MK:H"10?92-03GKR@W^?1%0O!"TIA>DB6HUP&9%9OP[/U=4M*C/DRQR36 WZ= MS'*,6"G:$L% 2YJ^K"5%>
(+PY$;P!.5&(;%_0+&/VNGTNC<*OVQ0XRE%6FB2 MQ(H)7#.]%%/KC@*#&N1/?691;RMYBO-&E@V& UR!99Y&[BT$M:,'!BB!ZFY! MZ\HNM<-
1W7J=O.5&V9;D3P;5FH+YGVLS!#O&B- <1%2\53@8A7+N&O)IK*\ M6)!+PY87&RQC+8%*0A=H52KU#J503E$&5I7%4,;R=) PGAW0KA M+7E)J?WFJ#-IE)<+D]/7GM]
(%+BZV!A]_U!WN?5/HI19*WF#H8/:U"25LWC >1=?=<#AD\N=#KB,1J@&#/0OG6M:VU]A M1R^:"^11>N\](\B#)/Y7VP\92"]@D64'OL:89!F6_?(_>/"__[S_JZ&9R@O0 M+
<6&/X7^O!W=L0Q-!H-4M1F82.#!? %KWJ[]/&L]TKFI!X1XO/Y@L5"DL264 M:4S9";R#B;:"S419P407$S%G#H1TK$G8W-),%]-,#+13GK"1Z"@R!C355@QE
M*8(_S;8E[C5S*^A0B[>NQJ/?1Y;G8N[DM&OR&>M,%.=X*K*%F98+AA@;B@2K MYZ^Q.=!8S9MAEHW)0 ^A/P5T"*8*?C1DT-3Q#!<;VQ9H,AXKP2N)8 *8 Y0' MKL@RE6
%P2RRU@R(WCJPG8B!%O/$.TOSAH2 MT/%&4S!EZ(4%)#-%%Z#%CAQ+RP"?>]8$0%P$--64K4\6?-E5[&!0![/$AV2 M=>K)*APG: ,F#8AA@;[WR!I1K"T&OC:#
B=C/F:.X$4DH"V6>8SEIV(I@JZ M!U,0'<>;S0.1VY'J.!!CC8F 6-*6-X>5/!]T$F*K9GKB%D)^0%+?X\?V+[&M MI7N!(OS5? M28'!@OURR?A1Q&&[=HI\/_?_=SSYUWW'.P@]6M5$@?
N#%S+8B*A*;&0KHAX3 MQV#@%]'PQ;6SW\JDGV&XQ;(!T+[@^TE1 :[ASU3BW]C1SY <(5K.Q%7LB&*[M?4_,4,;NR^YK^\^"38O)/$,8S%)V.[MA<6)YV3B0JQZ#^^)5ULF8A,;;H?
^I]/(GMQ3!U;)A/AL;+OUM_/=??3KSP[< M'D!(RL+=51 '"U>BMNVX5P-;;=R9?J3#U;8JI/6*F>?<:8>@[C^ Q7 MRI68]N#G)E-O=%@.ZS2P;*/.-;JE'--A<]AA=AC7
1_4V'J'PW[C3=&3P:Y< M_OWGYO>M?=?GB!,H2 PHPZO,[13D]<.WFA52F.T?P396^@VVP/X7(X-O_OY. ME=[IY.OIY*"1*._Z'ZO7&*P31;(!*E(8I(6$C1.'"%)20DC,C$6*#E)D<28
MEF4Z\6LKSN)^8YVE56Z25F8KOE+(C\42G+ M9-^O]P0?M SUZ6;Q(5/'V9F^2!6(24Y=B8P(^Z3?MYR."DVIP/?'?(.IC-O=
M^71D$*H0#X^>J98FA54);^):CR69[K0ZZ4@,:!D:72MI@_%LY%/ZC,!;?5I, MQ5<3V#(T>F*574YKS416GY%X4ZW,N;*W]$'+U/N6E$42+:7>)=A"O-9.*&X^ M,73@/ G\?5-+W7!*/=
[&6:70J&R4[K(Z"CHEJ/=-J]R&XSHX+[+R4\$'+$)VX::&\EDJ,IS?T'BWX%FV9 MK I:ANC4M_PTXT[IJMZPN98S*//JK E'#]%I-#.R"ETJ5]ELI]U+"<)@T@V>'-0]:5DT#1$ M)W?
#3ZJ2*N XK>MUT7)ZM:7DDGB6I5ABU#%.W4"DQ\1:(&6R?B2:;M)-EU M3Q\J)7')-&K!!,+$F@RZQM3*)>8:/W,8@-2A/C=TVV68 M"JGR&I]-M4?EAD448TA-:!EW>\
(L$D\'[4:GE]UJ@96A)S*A!:=2DQNO9FEC(#!:> M80JM4_"_-CG9K\\G=;;B$4UW-NG/ZHD_D-+BK4G]E+#&9\5&PMC4%:%XEQ5
M3V%Z7U<6!;D!#'6A5:6I7*%4L\8G\=A*K.NWDDEFDG)/0F5F3+BF*Z0$?JW:Z84IY!<&$%$Z3-%BEFQD ME%ZGP&H3MR:8-:6YCJF@98BBU4'/[@JIJL)R]90:XW(-
M;QL@98ABI:=0MDQ MC!+/BC79'LA99V7789_O*"J(8CQ) N 3)'DL"W%2'@FC!)X61'PL4XDD/DY3 M(7KQ;%YOQT8KBI]->RU\68PW^<))/1627:Y:![:
7V=YG&]6+&$+PJI4NO4YF=>52NU>;Y29GNKQ22-XRL,#HXT">:4\O7)DD+-9H:@-PKK1397M+RZR9S:_S[MADL+;3^+]W):QUK&['AI!3=I83(1X_BL,9=%@7TQ M6O?
FQ4X#7V:"/A@X]=HR02(NO*SL1L8KCFP1SZ:) PWV+L$4QCA.)JF M9F(6#!E [[_B.C!HLOW=> TL!O$+3-P^7+./EDBO@8,@6O/:91 2>1T>/NRB MF+(#(T'^1 DZUUQL
L@U4A3S#05-&5MX8'GC(.+A!(&5;7^3+7)@6U>.93H3 M;?Z,Y6&,YW6DXQSV(.(#%WZR_S7L70SQZRE8BRI"J@ 26$XP:_C9T2AF$,("
M='6#H$OPQ:.A8<^^8ACPO_";UG@,*!O0[53'P=?E+?F#O^WH#F;HNK8V\H+P M*^9:QZUMS=%W7)4LU03B <-&&+P2 6>@B+8)HU-;QGVRG*.9:PX,#3G08RCO M6SH
V$$;R0+_<5Q QJ EU!+ 166V7^5^2$S91HD TX[F"UMN)[.+IV&>"Q:Y M">3G_3V#3Y4*$F,&)%.%WP@&/XP92"4D]9MN#\M^[2H(HNWB:]A86T&B!A. M]TH"J7\W"W$I:@9D10Q(?
PS&"K<+V@LF(")HJJZA>8+)%\XNB+E2Y/>3 =/G M&GFP+0X"I$O1U@(6OVVU#QJ^U^.WLPHBCT#;87QO3QW)6FZ#FKO +&@Y!Q]8 MYF:P= C%#@9$N MXU[)\99]HFS-
X108CL=(G$C&"/(I2# B M\?]\A,IOP1/JXVY+@/W6L>9@*Y(B$K]O;5 ,ZP!D4^ HI=G0=^ M!.P"'YM+X2O$ /E&2JXM>7)QX+SFPR:B?;. MXEB> Z3'^1UR^B4@QK>WM/N$GI.;U@+
ARH SLQZ)V7MH[6=SF[=-=QE_NS_ MO/LT]RI?;[Z=.Z@UX^R:OLYBUU7'FU)Z,<_3N-==Z)W-$-3V:-X8'[8-3<4.=G_<#PWN"W?A6QA-$O:!CW?!HG#\:AP$-ZU
M]Z/N>B.VR_IV"A^5>*:3'UUF/0J?'0T)C<48J-^>2OO?8[#KEVV4W0=T^32Z MO2/^F\";.)[9L]]'WB[2%0;?\83IT]=1]_[7I[%/\NM))_Q#PNP(+Y65+ZGG.-J/19 O2%^BR9<4VH]%DB]
(M7Z+)%^(9_[#L-.++=?A"/R<_K "'^()P#/'E&,<2"<27Z/$E^4EY9<27?\27 MKY<1_+;'__*7B;Y"J?VX6=#'R-; .$7%6"IPI7!,T71BQP,?YR3]2"&'S^S" M5:CX-NWK;9[6-
CX>_G>;LG6&6A ?G\.05"&I.K_W.'+TZ 6_*?*9UH_DX>]Y M1Q'*(*DZOP\12162JO-[VI!4G<,O%@TJ(F6[NK)][ZZQF$_ZJKUF:LFHC+T
M5F+ ^YKL*/^3]0.AQBZ"*?!A(N"Y&EIMS93!@@:*JW+,GX_I2@1P:2+@N*%S(MGB'ANE@E<^3>0.X-I',_JW/(RX&\',C+@4#DJY(029?&1]*?$0UXCQR=.I$O
MXD@JVLI,U&"I&"07#^>->/1TFRB(1O2-R,UM1)%P(3_"@_L1HDY%I*+([8#< M#LCM@$#DT=P.W$117'2*0$Z'(YFH[4J<(K% /@>4%W-!:Q%)_\+'[DA)T99(M!+XH I)EP__[Q?
YZ_N[Z>@Y"3Z2D+H%KYZ+!A*1GQ*1]',\'CD2?20B^Z?@ MY7.UC.J0[9SZ/75M(MSJ@\54L*RJ$C&;G\D>V.Q.:WDKGU/]K2@,*?MC_ AYM>SJI64:/*L5Y=[!3Y*&M& MK/_*X?
#1R8"DX?BP]^AD>#!I.#Z^/N_D,_[\&38)N0^/!F04AQET#X\ M&;9)L?="AMO+CBV%GDW'1-56=F]DQX[?,;\9S]/5S\/77&##G2@V9NRBY\$; MYG? MGTJ^GVFG%[DR?
&VYNC!T^#.;*0+>SV'<0@.:/DAO>+=\^*1?[Q<'='2 M,E;1")P4"L56,>:,BU/_%Q8\-^[^WR\-4!Z UHOLV6M%M-^_:OZZOEW2YN$>
M\3ZWE]B]4RX)Q:Z67O>8M:^3RW8^GEA.8WBN)22%^*_,: 3U'__>,.YV_'- M_XBJ_7@:;_!$^O':J/=KPW:JEK=%"4H?YIG:5M%X\(/ N:(IB[8LS#U;$1C'
M61'TQJKR%6V:=88M<38B@:0=ZR?C"(WQ8RND-68:!%FKBGACK=<2L=&F&&LR MOS!9D;29:#C_]RO^1CM?3&\F6^[NSY_J9U>T 64,Y9A>OS 'B"'X5HP*&M-
M)GH)HUIO\#3;T.QAJI1?E'R@K/2O/^//%+[7U3WK[T-9_WT/B=5<(]^^"VY< MR[5RS37_ZQ:O*I_/4O!<3B"2[71[G$YM="6NCY?3$IDLKEO(4/QM0Q&COF4I
M#A39I]AOLR4.5H(Z& EYG.[X&Y$=L+V6N>AFG1Y;\E1@) CBUY^)Q%,"3]ZG MG3C;IN[Z%[_/ 3@_?A4[!#BA96&_(<2)..+ 813Y0(TW\U=.H$V-4Z1<+S.S
M]44VRW:HDC*610:B#3A IA.)$-3\?F\I.2BX@')P$.L?(P?G'^1[(OEX@*R< MO[4;>B#QB(K>7#=Q)RI4B)QX1(L,*)7GNJD\"$1O03PBF=MS-A=0]%-VWHSR M>3G ^\
[P^?!>3$Z1CJ_%$*_78JCS7HN)C&S<8\[/M8#^L=;\,ZE#T5KS(_+Y M^GDK$2#"/3/^!Q,A$%.OO>;K9TA[O9(Q!9ZY@LET8^8?/V."07OF!"D0.U^>\#$(;906I'E
M:K_%>XXB],M:3W2KK8M<,IF/A_/>H,+I>&'"SO5B;Q@?Q!F!P(-;)M1S'+_8 M+9-[5FRWW8HK^ M7NHYLD0?
6Z*+WW8QXYF"K/E^%2<9JEU>46YKE&I!*P2ONY#))SQQP6N1$=/F M,]^ B=CJSG[)(+ Z(UC]W8LR3"<>L\G68HB37'-EJ%1PC)7' ;W/+ M!I*-:2;X_\X/K9F2-5,P@
RNN()B<5S$"'X*Q@$ $)1R%K=?#K[@N. WJ!28 M#SK"1#"Z91B6[X#MT9O%!S^_:"X@N@26\9L&^[0\!P /?$!"^_/E4=G[0Y-U MMUS==K,KTBT!7HES1WG9_W \-
QKT/=DFOLW$52R ?_-@S6*&,G:/S5LL,$/! M)SN;C^/_AM-W[?VHN]Z([;*^=K2-IY[3'\:N9&UYHG\+]#D&];FC=##POJDX GK@N3[VW)?C8K M/O5^DU;Z4F[KV39?
5U[M&:]JQ'_\JD9H->>XFK'-SOKYA7QZB^QB5\@.10F2 MWW_XN>Q,!3^,VM'H?:/;CMWVCA6;4,9I]\<;9O:"9P5>+!3S3R_';;$54 M.',D=N970K-8OIHOE I)2E\D964S3&1*G98*T
R6:7BBJ O5:4!H=E]H1CPH MFOV#1\GO!/ M;[G?0DPUDH!_4C'9=R:.V]@9+SRR#5X%Z[!_;H:YMN"+4Y;D2S5!(R72R8K MVK".J;/#
[E=4/P'@W2ZQ3HDK9XJ3\V3=,D8KRE88(0%]A42HK.;Z'&&(LJS*E[3 MR;[863@&U8O;T$2G?_U)73*8ATSTW0#=;9OHV\L'VB\'HX/NVZ\U\+Z0)'2C M.4*1U.G3N45O=8$"NB!;'F3"-?
3\HLE'UUYI!/8WR 7Q(]E)NZW,J1U,E4N/ MG6*^WF9[9E)CVQUVMESY KU-2"(I"L6\?CSF=6U@^+F@V+57&AT(?.2HV4^D M-'T @;2Y&5N%M9S"Z6&\U6;95KJJJ@
"'RR+"8'>SR0V77NE$0]Y-?ZDR[S8))CVP-=%-4C*4"%P*[M%$TG%N[W[U2"N_W,JVB3Z+,W !")/JW.CT@4C;!BM$GT66U61*)/JZ8B$B%% M0XIV-N<2(A%2-*1HR**=A407> CT'\
<:T$N%J'H\>JGP'AB!7BJ,""/02X41 M801ZC-G8@P D%31!B!H"DBC$ O%4:$$0B:(L((!$T1803: M-9V7$9$K?12]!$;T:!=ZJ?!FWH% [Q:&A &]6X@@\$(0&)U2!NC=PAN0F$A5
M^8G4*X91*G?R(1'@A0+L-\-RG-]AS8QWQ3C!O-Z4XSR?,J%7#N_IF2GT*AEZ ME>QOB,N=OW(8,7&Y?B5@A"XW)"[WABZW5^/L/T=O'MJBJV".+\XQ4;45);@$
MBL6.:I]]W&A1LSM_^/#<]_OG":?3HRM2-NKB5Z O M6%?M>OAQOR_W(!&,2@6*:YJP6ZU/6L ;OK09#L8L71^N4U)A7*%F?[^2\EE, MF$8N8TM&["?XA:)/>XZM-?O]W=LXZ42XJ#
(R8(^%'M$V8+<0\WDGC._.B&\$ M,^8H4DQ;Q;9R^%(,_B/TI&JNGFEF<5ZKKN)ZJUGF_Q_)WM4^C@7Z\I:K)KS-D9WQWEQ>RZ59SLWN,Y??!'3GODM+]O MI_VEO0V/SG(D^-
>,QD;]-^JNR-ZS['\$]-?Y>::W(V/97W=6J@YF2TWN?KN M2993#A.$?PC_'MSPWU;4/BO:]AH39X"Z+F:-_^=&X.9PE" E=V;9KBJJ2@PR M ?SA L\.7UFBOU/(]H<]((^F\U?

-0[CP!H=QA,;X47;&*LPE&2$(G1CSU ME/KP8244_(E0\"=Z2XY\Y.BVY3?J%OH!Q?VJ:1;(0M^EA1YG8N7QJFPW\-ZD M7*:6M29%X^B<@TWE/GN%KB41%(MR5!$&PK&9#?
DX65?./0EJD#^Y0UO,G[D=]DNG*+>5WK\?V\J6!Y<7O!M&WL5IE,/Q^J8+T<[KE#,F $_DPE M_HT=_0S)$:(E?+?FB&)OGJ[9?>WMZS7[#S\IU+ECC&O-7TCB&7JD9N#7W<+B
MQ',R<2%6O?.'$8D#8_XK8A,;;@/^I]/(G@2N3S.'.L$+0=88RUK!4S^OZ4'B M.17IDX("7(UI=_*E.E//EICJ$U:J9Y\QH[#.#[#E7(EICWXNX;#?>%/T9(#C\N_-[]OX=#GB!,H2 PH
MPZO,[13D]<.WFA52F.T?@:63?H,ML/_%R.";O[]3I73"@:.D%1\72"BJ=^;<5V]Y>1F,!E^I99+)%/BD%SAZU6JO=$F MI7+'ABT)_'W3!A5C^^XZ0^+BICHI6=-EN2ZH
AGNM%/".].TWLGKVG+9]Y9: MFK%*+= R_K[EH*I;C"KY!#\KM$J=N<'PI27L,_F^95G(J_QP0=.ZMU:M",TTMJ9227=2EO%U0\,]N3V(M^YX/FR;>-TT;Q$17JOD2WB
D7UT;O8TT\P4JO/QF=N()E5C.9]<^:3E\/D5Z M Q6T#"V?9LR"M/9G(SS&I;JU33(_C/=@R]#R32U)UEL,V="SP^&"Z7&35BX& M1P\O?V8-
2:=3,J=XC\QE&^61DLVG6[!I:*;3878L218YQ!NK;MI-5MUL?!'T M&EJ^L299HU!*S]EL=6/DF)0Q8Y26$!="XZN9@=,R3 + SX9IM?ADJJ?DX*6E M4$M\.&DOG&3)Y+5\Q2YI+
(TG2OF*FK:M82>PK,(@^1 MU&CY;J/?:75U;MJLT8RTF35RL,\021-L.3\3EY,I+]:84= T---TK=J);5R;Y1?QX3+;9-F^,("K#Y.TO\HW MLH/$NLC2S=YZDZ>U%K%N"7284*-
),9_P"R%H2KUONM+&&<=9 MQC@^:W='')O6%[P4-*5#BS+K]:9!##OXK-+PAW4QL696T.D;&K]0<#M3/5XJ MZS0^M;2,PA5F/&P96I334N7,N$7/<(U*]7R[/'#(C@I3%4.=2HN-
7E5BJP3; M&)$#@UE)-T,BG$$\FTD%:2I#"64B*5PND1F4B'.O=; M]2:]*? X77;GLI,UVK,^ P X-.$*7NA.2$,HZ-I84P7!T+(%'+8,L2O3EN?- M$3,HX1R84S[!6?4$$!=""
(F@9BS&^)HMJH"R;+8Q)(I"QX1]IMZW[&P2F5FZ M6LBRC18[FV@,-Z>:$%1#\W1'_,@PGS8Q8F= M8TW_E$R;K?Z\N-"!HA3<8KJ=::;L)G=2IK,)29GEF$:&]ZHY-I\A6W12A7V&
M5D2TEWS-RV44?1:?%:J]:7YB;_Q3(MTN=SBMZ1$ZZ_7]ELO.RG1]#/B.AYOV M?"^YE-QVCQ=7_=2L5[=7_3ZP^R?D;A@W;0+?).,Z1ZR;%MZ:C/TY YN&%M7B
MG:+>3L92NB*1_7%1$"J=>M!K&'WC\V1VDDID<3H>RW!R)I65&=#TA$#9&\4? M%PK*1N]U-IWB3,Z+HZO"=X6NO'<7J9HK-\HYA8C 9"IT6FP%Q/&)]TO2&R
MS*3AZ>)LB$N]KN,66!\V#5L?!N_:G<)PRE>D3:K0S\SSDZD*FX:9)4YFN7EQ M&6.][@PWTB;EZ6W0]%6JP%$:NCXUTPOCA$BL M !S!IL3660J^HVN[T946RMHED[\[/[_]J:*;R M
H[9B@U_"OUYVW-0)^[-E1 'R[VY$Y(5G0F6-RP?"[R;L'Z9]C-.D|\|)\#>6 M^*..H*,CV=1S7&V\?KO,SD0!)^@9&'6-!4<:V
MA2&.I[/]"^A,P905.%1YH$,PLZ5H[X9:@UG"/RD2'&#LN;#%H6UM9&W M?4L8?%.:B";L$7QKOPHP(\P!'0#["LMJ'"_Z=4[6?N;0);^=%B:"3;0'-51] MPL2MJ]X(R.$XT-
&/:0XVMY4Y(((,AY85T/,,5M_W)PI8D1TLZU2=Y"<,GFW! MW,%L)&4> :D;_?*]JP6^,1$=SGN HA_6#44:@2W .-0 KQV/P*>076*PU M'@,VN6_H'J;.?
D*@*UMS]/WJF:.)P*4Z+IBJ$[B%P;Q50"YG.T716(,Y_?7" MMW0[3,P$7SP:0Q&E">AO;MG!/.= X"P9SLE6 F?;!T,#G@3\<;<"^F8FB@U9 MH\C/6&F,:0%;#C.2MW)Z8E[8!$BK.;F
H$K0OZ\91O#!'I7_@MI/<,9F2$0P M21&!9 1\A)*MPLK9H%M8.QLR"+3T9IX1Z(D52(<$=,!60%_.EH?@=P7[#:($ M"N]Z@6*"KNP MX7L0@"!'A;SA-(/Y_(6B ^I#L0%4": M6,!(-
$0@,)@S4>!7? U(\Y'F'?5^ M&!1\#-?TA)E*D!_GBJLGS%&4K0>?^_VD2GZ]6?V>'@.B,&NUF7@'#RF8VE' M1Q@'_!T:CX, !JEYSNN, 'OAC/:T,<#Z#Q!A'9%XNWY'!+WN1!9\Y$\T(,Q'
M^A10+V#X ;G$0&2DZ$(CE-YWO),#9+PZ#5B8H P2!-8#(?4=; M80S(^-$,GN 7=YAYP+VYN-Z2#LYD)LK*GL-;RQ9]U84CE3W4 P?H_ G#$9S M S5X-2M 96<04+?
ZMEN6"0P31I#8S I>(P'8!CUI$&6 =O_K81/>X1X';G%. MQYZW GP0\:HEA0/0^_EMV^XCSB5A9&\R4TGO9>5*,;G.9;K.][/\\B;*>RYI/ILDGB'51C*)FA.7M9;NC=R%X.-E
MQM+4]Y+&2H;2&)]<3\D\:$-CG-=,L+_11*.YB_,<(C)^4CY.F.D#"G"+M/B6" M3ZFGT[M$N&.PC.#T\/&.[+? R&]U9[O3>HFX(FR/0?O$@&T1>PFL59P[RLO^
MA^.)P#CZ+H8.PXO2-@K]-FH?#A"&LR)<>S_JT2.=O_Y!%@Z%/],T>A?T;0[4 M51YHQ9^I#R]9($;\U)/%\6<"O>(=!4X@E8@((PCT>'0T&)%\3B%&1($1^#.. MMDU18 2
I@^OXR)&_! C4L])M&N* B/PYS3:-46!$>@@$15.()6(""/002(B MC$@]XQ_6>4&,0-#T6(Q !XF(,"+UC)#IC'SX>O&S;\>(HG(+^:+.YH@M\O & M=_*[;W!3U#-!7?4-[B]=
_WH$>Y#A'J;7D;A3]L?SOB6^V?V^4ION9_C]?;O M2T[\.1V_;__\CDW?*1?G_U M"!UZ_LFAYY8E8'LQ%QV)+GPDNF41@=>OL.#^U4WMEV[FS'3+LG%V W)ODG&N
MX]0M"\F9;0PZ;'WCL'7+\O-7!NALI[%K/U"7?7<7^.5L>_%KK^QZI[*'6_C# M,OP*KRM&8=W;>VV/M^[M(?/QUKU-MGR\=6\O23W>NK<;W<=;]P,;\ =E^(,: M\.U]DL=;=P3E_(S
;@)N@67(ZY MA]S,]Y@5/K=^^W!TXKG>(O]QB*0 MDH)-I@&T7* M*7=XW6,Y-R\XBU*\]OWBMJ_+#:S+6]Z=>+BW-]4R:6'2Z_%K@N'QT6KB#:R6 MD(
O_"3P)\#92SS<^S,I$]?'O1_(]SL[[GU6GN?BN >Q[C<$=@CL_@;8'8HE M'Y=:KBON7Q;MA@]G23.FF<6=@0XD2IQLA$(Y5X >;^ ^9WM/A<7&YDJWZ^SFE8W6S6O4$V8T-
,!GYY.),*/0?U^@5C# M5>-8EPT_1"I$]S Y&R?//B+B+$K.N*GLRFN?KL[K&22_M5?8XO$#;A.J8]'UH_.(&]QU=V9L]FS% 9L4J?EUJ;\O]G[TV;5%6R_>'W]U,0 MN__]Q#EQRVHF4??
INR,<<%:<<'I# *)23 HHZJ=_,D$M2RQK#PY8E1W1^Y28 M)IEK^.5:*U>N[&A<8@+P-?GM!T%=+V+U]3#F*S@D7Y2S7]0AN5NV^"^LFK'/ M*=5%28EM@
MLYW%RVA9(E\@\0X[ZX#X"RS-$:=Y,U[F66'6;* MPZ*"BSDV*TC6>)&.36[J!'!FKTA1Y9:.K^,DT\Y.7E*#>1,L<7ZF^36])1I MCKP(E)>.(/9!(?
87W(AJK9S(TLD7DY\SG>FFQ+C&R/,@QC+??B23Q)=+1[_& M;DN4YA>!6/T72]!7$>I(RB7_4_#E&3\S\R++YMOF74%CDRV3(;MC=MKB2M/ MR2%QB0(7/^^\X1:_*X6>V1C7VB
MU?,W5T^SA:\GU>'DA1>YL3[,JI(],6[KFY0G_83)2V43[ZUQ 1\K9+O5FH U M$VXL7=,YB1R^/M!64Z3H]J5/5R!,1IA\18^&% A=4KIJENT51@V[LC"&N:*/ MSLRW'^&"J$?
[4?]Q14E7?NR:U<$T;56^@FJ\+!Q7':__'"3>#/2-9N06ML]/ M@1"(P-GO6 >>_Z-(EVP2-8<>J4UM(;ESPRO@.HE]$M6=L*E"2DBDJ.<#;4DE66 M3E$<-Q)*CP?
2K0#1FX$1@%M==N9*D"I=$![0#;,%UP,S,N! M\\7 /#'%GS1FC;$QO(9U"34) _"*R6\O+<5$68:H![L!@)SFLJ7_JF^FX__] M777!R&0_J4 UP1NL!5C=1\[?0%M^!/>>!H/8_G)
[;ZT,ABC.'.7[[H_#.4-/ M=!I8!(:XBOGB:^X7IM=-IMT#W^#WGVP7=QS_-U0GC)9@_QZ1_(8D?]\^3J80 M(VXM^P3YG#I[6 B1_1ID!U1'PGY[88_$V?3/1'9D;!_JJC)38BC$!+[#7(
M_O,9NX=>U=8-W%*#F*TP0)UA/W++TN.7S,>F0P117K3Y6$L^MN/U\"!@P'_M]JV3#'UC^R &X@"'5_J5,.W"L_MA #2Y5[!^/-(>*?K6V]$E4-8NK-:?$2B MY[N/M&CW31<=2Q^G.:
M])N&W$WWDG_-=NM,;47!:N"+J8.QY@C0H:W,7'\'Z?_[%\'@_U#X4_'W/SZ M3=LM4DD$T8&5")/E>C#RE>8 QHYH@ MTFK+*G1_O_#'N92X0V(H>QHJH&_EU>?
ASQZ7WHPWTV\=O8HXBQ]15+)CA]Z+_'Z$> M=[A8F5):>"P9DRH#A5W/FM[9N[?72P7JK;^,>6[I>U M@N];(1:MJ]%?
5_^Y0@DNM)A&=C$]2Z_#,&W>MHRT+"^,A0YGR&5+8'A6,+0@ M61WTT;!L.(L/3CST>\7U.H.O%9:I62:[[+QRGI@>85GN/'PW62_58,K*H'@ MG_.+?J\,UP.$>5%LXQ/%-M#2\6A+!
[N: 1=IMW9PQ:S7&,[8H3;OZT6N^))L MO B_?^[M\H[8NTM&QEVL>$>?DGP[R18Y82RFE.9$H*%'EJ+/+AEHQ^"#3(W(MG;C]";=MT!6G7 ^LF?B:=AO ,>\JSC1]3[=-
"33M2GY;M*I6?.4E__=31KZ& M$8#BLE_6'KBB+WEL#UBK7&E6).P4/F^PM&&W%NL%G@;V '0AR0]/S4=I&^V] MFE=;?_$,H%RUL"W:>/M<4[Y1=#$2B3^?
=WX1W%>Y6T8/,H"_C" \.G@]7MCZ MLOG+%,I??G"W]^YJ_Z7F_+6BD='+7X[(LH=B@@@00-*T.NFY;AM<@4M]^T%3X'HW?W$[_E(@6U3C#4Q9.7.K/ZM3#D(78@3GM^ MB\V+/*
(R Y55$FR%+11FN-9NHA3I+^8-?BU]16L^6O.CL^;?,"%:F>BT!D*12*O,=(DBL1V4J0I M%,$-J>@3#8D50F^$WE\WB;VNFJ@&-\IA_Z1Q"93#'H4@W$-$D%$.>U3(@L#Q MP>
<\QAIZWI,'XI5/#NN:7%V3WWXP!([2V%$:.XJ.1(AH7SX##JU;?YX!5QSG2$FB>E6^-R5[_'K: M2U CG5T@)!0B>0I,/+%-K'^-1I[W*YGA!* MR=58ZS6,=MNJJ,-
Y:H+2WK^8^_BU]!4M^FC1C\ZB?\.T]R&0F;;G+7%<)2I\='T/E!P?S5#GPU H0KF4J#SY9]I0 M^K1IY8]@A7]B27]/,NLDF51ET=\-M&2 MJDICT2D,41KW9[:
T:J*5E6TJMXQC=L>M*KQ1%*+L8HT&%>:S+!6&$W@\@JO MRD[$41HW2N-&P9$($0UE=*%UZX\SND:;-DNRN:7$9[-49MK4*TO:C7(:]ZRC M"*ONW#/QBI&EYXI@\7&V*1 ,]
*95!*E<7^M-.Z!QD\D4=.7'KED=C-56Y2L Y-4535D6]H=B^U)BR MT@&CRNB6K&UY)PF+;KI6K)(=B_R'L=62SW7;&W57#470.3=,^T$V(SXABE M)F9@O&! R@V@_&?!^TB>X.?
MO,2M'([4Y>Y?\,^N?UE71!NB^W0[B%B]-\I M.)@MW./XOV]@H8!$LL>@6_PW: H/T:#/U/Q?V,' M?T-RA&AIB*O8 <6V"V!0Y7_[L]TS?_7:/[0<%3+IN^UC^E*!O;_IUV>,:\V^ MD\0S
^4%?-Q.C":>$_$KL>HH7$7$]XSYKXA-;:CS_^IPV9/6QX?V:@T.>%!CZYTV]A=OBHL1,$E'?][N M?+^%3!\CCJ\@,: ,KS*W59#7AV\U*Z0PP9=@M9;_@BVP_\5(_Y=_'ZG2D4Z^
MFJE[C82/WNE^IURBOZ(("1EG)(H<"8EX7!3H%)$24A29$&2<)HAD4F3B*?I; M(,[BSG[HJ NFJ"7R.8VIEZ;Z1AG4O503+I?'+9T>7VMTB_$DOQC6&_A+-=X@
MIQ/!+VKRMF5)F1F,1LX)O)V.)TNE9#896W@"&>Y3%TH43A)S7&LV+VA*KFN6Q&EJF>QY A7NTU@6)@G&(Z:LLLY+A5Z;IW(- MV#)^W))8K:T!01%#OL<7NYEUE1"\V
2T#+V]639L(S>NO^!MI11?$(++K5G8 MDB!"4*=(I\0QA3+#!M3;["8=*KR1*## VVM\T.N-)JE\)A#C[/>7.P5YTW0 M,C30LK#):G*O/.?7?3S38B9#SIS"/D,#=&YN&(6%QN4\@0FW
MU%)4'5_CO-LM M]<=>=\;A6;U,5WJU#)/+>$(R/-"7WH1@R8S;P8U\;)!XB0L4KZ1!R]! ^V9E M5;&H9@8WFVI =;:%G-J6^P,H3$;X]/- ZH]".
MWN\8[,+;Z'.^Z[0JRPDP8D.T+\06BVZ^2JL\DVSWJ'QR78HI0)/Q<%-U_:)8 MQ&RBL9P\H'5]2AK+11HV#4U?DAH#K2HM.5PQJ;;6)TNXGO![#.L:R;:?M,C"@AC,4$G13DN
M$$F*$.@D+@-,&XL"GDJ*R;%")\>4$M)KEEK6YXQ08^?557TST!KE^3)]"M-* MG75UIL>+"]P8-2VN2TFE>L<[A6EJM\+B=$-3M459)P?X5)22=8A4U"%+N512
M4G:_DM4JZ;@\RC#4:#:!+9G0.)>]%]I;DBLVRP-XE;.;3"8+6Z:.6_+>BU+? M).M#7,E+PDNSYK%R.0U:JI95VM$.]EI0+;CBONAAM34WN2!E 5&BB_LF-2
MK*N8;$]OE&$;P\/U/#6,7=,5E6M0)N#EI%T3!KH[FK"%F(,ML(A[8X,MP+>'U;K#F9UQA2)9/L;-R7@_EBQ4VV%(%4A:3HQ'(UH8,1(-EG2< M%B11 NMZ*I604S1))?
#0DCY_6>1SXM)(LQ6NH#7MFIG#[T1N([8$ M3=4[.<5HU$6./"G^.C=L)"FY@VMK)Z-*/<7PF-KDU))>'\]'7J-OS?""8FJU M\3)NC*>34TMZ@??B@EGI#7%N&G-
2<4&NO>#I4TMZI\\NLNU"5L8+-%@B*_'U MT"$FIY9T,<;/[*;FE?EYHKBFDH;=J2:]4TNZLHB7TR.Y5V+;+P71]+(%NE3Q M3B[I]^%F(A6(SD3KL?%^NY:;I\8M[Y2D)CO.E
0T[^%SIJWG4_&JV*FD3RW^ M]3K3K#4JLRQK&'JVGNZNA-KLY.)?GTSS77>>H31R5=XXZ4TR/YI[IQ;_)53'M!QC@ MP-
YU=FPQ$TB2+X3R.Q]P,Y4P<:6KEL>L)\Q/["%S6S%@;X\04,>)FC,#1&A$%1B2>DVWH<&Y M\G2=J:TX'? V&\(M$O:Z0?ZN;B0?7C7@"9^+8>7YC:T[52O] PVYB(#$'UY ?
K6@]>,LIE$0D"1" MD)\-\GY1 7EP$SV,(+]G:47JJ/[IHA(-AYQD"*DSQLD>WJ-T6>#,4?.D4/WN MD'[VE)[EBCJF7KT,(1Z!@LP[\^X"^ .3U>X]G5^I,G@^VRM:-3]N5>DA^I/J0^?
M\7M+\^T#>T%>U[WG?2$MO@\>14>+C^JU)&(Z M:;EK8H['Q('2H<>S1J&3OHT6MS+%\EJ/41->K.IS>DGG4ZP'SXTPWW[$XT\T M_46YGMH,1X!]+J,%B?O4\$S
EK\:Q5E;J'%$SU#)+)9-L:JQ43% MX@L+/M:%:W'JVP\B&7]B*.HZ:ISXJFH< =<-J?$UBJ<5!V5E66GU=9QI#4?X MN,9-LM8EBE?_A!K;Z6F]6'@1%"WK-KBDY\BUH GJ($[^)0DS^GQ
^SU M!(7-'@,_C--["$X[_']< MF[]03E;;E7$ZQO=TKYPWZUTO)?P^O.TJX''F81W)-\6-2Z:RJV9H*HYSKNI^ M*Y]6ID66;_.]8G7D&;EJHJM,!/].&Z W?W2GS7TW^.X/$Q'8D+D:3$0 N\,
M$^]4@/UMF.A6A8V59GA/4_*&[W>8\,,3GQ0FDM3]YW;G6XTN;4WPZJ*2?^GQ/5RI MCRL=;]YRRXVH6!,3PZ"20T50>(:;]40NG1C;!H2)U+HK"CD?^Z+6C-]_2YE9MJN,,/=4;@7V:=
(I[A::"<_[+;A0 M %Q&U@*6!KL+/N4XU F/DQ CEOW\'-%#AZ#LM7PKP/ZBD59U#>QPWR/NZN6K=+#+G[5*.#(A&/_P\BHCK8I['
M7RHFWEXG:KV!97)Q#5;V#O).3ME=*._D\GDG=U>MV^UHWWVJ$4"1QP@#_8(M MDM6[B7:M0_!S%7^9YE,#T\I 6V2;]X*?W2]'>2^7RGNYNVXA&+E_YDS4PD0_
M#R,,/6BH:679Y N%@9262-8V6 @CN[R;^-DTV)^/ KTG;=$X=OT[%WD3OU*= MZ*'S>1Z 1!_5I48D^K!B-"+1W3-B'H)$YZLL(Q)]6/\8D>CN.24/0:+S-8,1 MB3XLF8E(=/>LC(<@T?
D*N(A$7TC1'C"MX9A8ITM9J()0RDFV4N(Y S=79;Q3 M[_+>64+?H2%LIHIIH-J6:!:%E\@?'CC6A9!JMC9@W>4+FKQXKCYHK4[["+7 M;G8U*PFO[X4'3U)/1)Q
.0VHE@6J97''6A8_H<6\G8_KC#Y-LDS'Z:BKXKS1 M]R_A9H 6TT\T>:7,))13\.A:_.4/P=^JEL5/:/&J,N*\32G.X6!"4E.K)EO5 M;!-H<>K;CR3S1"3#)S?
0ECXJ98&T^':E+'Y"BPTNWE^E^'B>53<\/>'X9;G5 M\H 6PRUUA@0F]3DU1I4LHK3SC2I9H$H6D3@ P091LFVZ4%U72DFY7BFR/4IE
MEZELWUG(43E55LF]6!W*J*E:A7&LUJ!##6EF N6JQJ3LGQT0[*CA!>*E>MU-?U?#")"002F (3 M?Z*O56(+IA2W_09')273 Y.9@FX*@5"%M,MG3+_K[3KN-O==54OH,I*#;\
M*_1UT+,?Q06OK8,G?N+1"(C4+B7+^0XX=KV9AIAR=K*_,)V?1/S;R%YGJF!9 MRP!O76,SVUJJ(]"]B.D6F#RD.$!!^'QBBP;F6I@,P%A4S>![&70(]--VGH-P M?F<*A'(RQ=RIZNQ^]
0^O;[! L"GF@!?X#N6HJU"Q<, C92@1T]UI_X/=EWO M>W[M V#?FR;@1[H.GYB8?\,U#(E:H/NQN@+BLH^/^B]Q/"VC%5%Q]773Z G M@"+@-W!UP:SQV%%<6#W';X6!*?
C=!7U8F+1^,Q-_I"*01H!'-B:)IO:,@5$Z M"@992>*^DL9<*P;_ZS\B_@DZ%FU;-"<^P@(JV(H_1" X,**['06FB/(4L\#[M;'^ZH@XS[PY?#P=D6=I)*CYA8'$$#P)VP@D=D ML9()?
PQF=3CJ-SR%BLY/UK0*" M43JNO=CR"'+]H<,30CP 1!-5&TP8GT!9[;CE -8%S0/'NA@/E#/566G(6TP M>V5+#Y\,SFZQQ51 3< -:^Q_?2"-,\M1_51+2%-=-8#=,X*RN\;D*62) T=P M,)
[=4"(,L_.S#\'B2@ M+Y6C/K?>G?_B75-1 G;7PE6.IGX;F]%O^//P]!\PE_V_?^CRIQ CHL&(\ZF(MB!&W8@3@!%*)2'#B.76VS QBQ.VPB4",B (C$#9%A1,(FZ+""(1-T6 $PJ:H M<
)A4U08@; I&HQ V'193OSY10\?10 C$G*];G0M8I.4+1T^_+]O\6^_>RB$ M>4Y&X!#9P=:%[&_/'M%(>C>-XMN/_9[&=O<"?PK^@+L;__V/="&QN&O]W+N(M103.
(/^)6(3VM/920;V5"@2-GQ$:KQ/4_QR3_,BXNK_RUBUH7A2H@M/2B =0CJ$ M= BM05&1"Z0_7T5_WEN#+N6OW;O 12ET' P3)[82G![]?C&/[=[3O)L3]_7F MO=7YKS=Q?
W'\BO/V%\.O-V\DZ%]MWDC0O];$D:!_K7D_N*_WA[24<'TM%^6 M!6T313:Q[1)5_VZ_1WOC$GYI1^#&)XI_OI:6*>U+%K541SM9M _6HFD#;WQ;
MM6_W=3&HPI+;%D0Z+OE7M\S76DG;GY+&G&O,);'*DPEU/9"E 4,JW@7NW?2U M=9?0$<093U3]&^"C=:ID*3G-2/0LJTW4F\JX*<1A/7.*P9]PG+I.^="'2N^. MR29^JJ5!U4E[5!;
4'MXC1SY1":3S2.<_ MH\X3I$ 1;TOUWDGHT3%RO?;Q$9C^L:J-/%:;L%.WVS95Z;\2RPS=%>L4LY6 M);4Q; WK<-E/??M!IN@G@D(0@" 0<#C0L"I=7]^CB-
/AG7*O%\Y$1B%N=@T.!^\>.KC_!F!Z;L_F MM+,5BE>I]N+4= R?//4;D3MA3P-AN1? M^B,ZVVM]'&PGK&=N]3E)O/!%/Q\3_/OMK]W[0&=/#O-3W!OD]Q)//L>3J&KK MJUC?
K7XN^8PSB!$18 3Q3""-B (C$L]D"C$B HP@_,JRB!$18 210(R(", M-*$U(@J,0- 4&480R'R- B.0U1011B!HB@PC$#1%@A$ FA C+LB(GT^H_;E8 M7T1V1*X;1[M]<:Z;7P5#))\3-
V#TG]3=ZDQM1<%JX(NI@[$FW)ZX6!&[\\ON M%^%_! KYG2T4KYIGV8^@#4';&6A[Y)*#[UU^AO#OPOCW^87DT5 R--$O!)OG MN!WP-
OQO"!+VND'^KFXDG^G$8ZO&12^)C!I6_JF&7$1 'OQVT?!]D4A D(@ M!+FA@$3@?IO+(LCO65KW3M _6_W[8I;5O6>YLY4NH,Q$!)AVB5H8 M=;I/%R5;&,YL"#8^9$T_$M0Z9)
[]H10N8J77O>5\(M2NX#BM&!$NH02NY^%$M7[;J*9TI5/M:B2HMIS]7IPN2F4#*M-SL92TG->-6M M65.O.J&U,H02YML/BF00D%P42")@8B&;Y,^ Y/0)OCL#2
M'KYOEWR)R5/1G"BOA^)=;+_MC5'X$P:-I*?#H;@6%#)S@OV_*Y<,XQJN.>K7 M1S9O;$J3Y)QF74/Z=3QS#$G[_BJC#1T@JS+J6*]8EH7U=!1[)MJG*F#41=L6
M)LUZ<8B3N0ZK#I)L.I$L"RC.![["M/V!>Y\1UZ'205&2_" U[N%>FN$9 M;\FOQS;;<&*_7MKL(F1:X,0ZEG"](L(\(,*S8!2P, .4Y@/YE=\,!C:0+6.FKS%/!;KQCN8\!\L-& BDJ&HN MQ&
1BF2F\9<GTPJVU&/NF;UA,E%B3>BV/PXN^B[HEK9V>MA'%#L34F,[<_>5L78/?S@ ,"6,:XU^TX2 MS[AP$^;B=&$\^)^)58=> E^%./[QGS7Q&;VA!;_]7ALB>UQ#>!3 BA^C^'
M6Y7;1V]]RN/@'4V:_DE1)R]M(I7,BM.[:>V:^E6)U^JI^O94KKZA)7JV6:6-_ M\::X& $_<_3W[<;W^[AS%G%\!8D!97B5N:V"O#Y\JUDAA0F^!*NK_!=L@?TO
M6!'A+_\^4J4CG7SUM_<:.7/?[7ZG7**_>@L$08AR@F:$E!RG!)I) 4ML1"E" M0B$4.<'0$L7(WP)Q%G?>7EX<9G* M K;RR7+9,,>-CRR"5QC^KAE[B5=G>:7 M;(^-L16S676JYF0Z
2T3QRW+VDIVNH([9PU.'[3R';&*S;K3*/MW.E#EDQ>A.T#+U]6BR8*[(\ MZ?%S&HRVZ+&N9T\$2L"/6U(#O3XTI402KYBY%,>P=#$UAT&S4$O64&W=HMN$ MUI8W\TS:J10T?
\LO-$Z#4OD)E^&2N%C)S>B6MEDELVG0,C3.=&J:[Z6G;8[O MN2X3IYEJ:IB -W^$WCY7+%N9U093?BTWB[.-,BD1-BS>%FK)$ F3H^4%PZ][
MMM9GURJO2[!Z9&B<%7UB*RV;F>,,*U+4N+R*XX,):/EVG,)8IBDZ'L<%FIQH5IH:T:7H09VLKU>41X,MX2DK]"P MR1<@5NQ:*>9*&[9]*252UA9 MEI/)Z70VG7=S6=B2((Z;XIN-
U-LXD4"GT*BTLDB]%=LT/K:7@U?OU:AJT#$V>2N#S]8 W"0- M35YL;[JXV?)2&FE5VB.K9#0SB;20#$\IR^<2MM=Y*? 5:BVE!J10G]6:P!4/ MM<0KN$%,YEX'7Z\-NVO$^F2C"R ?
#SDV9ORZP63)L;WJ0HJ"IB%" MS>JE="_'9G1MWBJ:*Y$OI"C:;QJB%#[.L)/!O"VS#!>SV;RF9E*6WS1$JF(J M2&G.S[V68@^J=MRA_;'N:77ENH]5Q7$4A9LIL"]S4E5$1W""!1G'RF R
M37*Q'-\NE4I6J4 ;5L<+W'[@I"JCM'NFG0";$5.QI#$=OA]67API8]54_("8N ^P/6&6C<'8 339#Q^[4]&% M'Y?*.@B@^994$%X ;2S=?[AP?%M?!78B&(@*>I_9%N"RNW["9KIHNK!
[&'>8 MP;"#7XM2Q,#WJC7R(W5@HG[)R%40? N*55JF SH,I.X9.ZQZN2L""5\]6:@C M6/<3]I-N\UC'F@')3=+D\[UHW5Y(C@OFK(JZOL; /[M@I,\"6/H2\Z:J//6? M[::D.MLF4$'\:IHP?
&.KCN)3"+BUNE_LTPV((]E@SK#H)PP76>.Q"@C@;TD% MX1Y@VQNP^"?PO*#Y"[H&?O1D"LQFF@8.4# D:V'OAN2_3Q<=)V >$ UKIZ/; M)L\8]_;)FTJ@?O%//ZSDAZ:D-[5 +=.?
&N0GC)G##1I,$G6?:+_M#C>_XOXYV_0RH%M87P,=&;;BC.S@ND%])W=<&?KUG" MU@\+!G=1I*3$K:R\5HN'=J<0L5*5 A7S9 M\#UU8!,#@OK<_(!9.SD)2NKN9'LKQY!91.
(?!P.,"Q@6B.A;#JE0GMZ4L=45 M&;[)M'QHV1:'!2^T;#<&A7DGJ'^IS\KST^Z3+^NJJ4)5V\H\'(ZGZ,LM\AK! M85[+]C7K[Z>W.+3K= 0%>82IA@%CI*"SOW]":_M-YVJ_O]7EL_;R-
$*A^ M-KCYJ.5CJ><4*NGQ^S%M5#[VTS&"()^3J$AC%#B!5"(BC"!0M@5U1*=1#4'ZEGBB72;AR);./;*2H5ZNZB S<@)(@*[MY-FM!!
7*5.&5J('D.X_6K$>N3A,]LVNS.6P[J&EX6+KW2-+Q@7K2J&U+UC[M'EP<_K"*5+ 0WOO$[ME)!OOSWR*@_>>*7]LV@=5#YR8Q#73F]7W'LZ=Z@/ M0-
ZK_MFMI37^)=E[KZ()]YYW$%A^$+%^ %_Y.#WQ33IAD(GVF![1H\5EWU>L MF*/(,745"[3J>]'_CY"0I3H_6H\Z^'PM,C8?2[5Z3O.DZ?]'2=M!@MZY,XN< M.U7LO:QL-?
VS1%9NA>:W+N5_B4?Q MW; 357%2A<'49DOZ"U_8E-BFZ/!Q"8='L.+??A#$4X(FKE%AZ][1BQO:4X^H M@>?WV3^'!EZ^2LGOJJ!"=L:M[D#ML?.1$^NH9;Z78N
AW.2W'ZFG9(K^J#+5 MYPH8'9SC0%$C%#6Z-]?N9;G=>]Z7E-9(1HWNLJ.+ DN?0J!1O.B:\:*#LXF/ MZ>U_]CA1J\1FELO!N,3'+%WH+3<;846G[QB,P*%B$@D6?RU6]4;!HYWBM
M3_BH.3/=[3FTIO+S3%DP"J& M"]VO)R$:L&;OKH+&1Q4S,#4H21$491 E:QG4B5$-H"=^>8KUMH2,.7&G;VK. M^+4Q_%[]HL&JXQ<+#DIL+YR@9LNV_,=K@6S8U%!-
U5ALJV]@,W$=5 T^K-VQ MK_@1J@ICC5W%W-?RL$P%%M\P+#!DRZ_1[1BS/MR@4YA^6C_/)24":!2.NJK+J[400O\:9@ MGF#! (]49]O0@?,<
(4H(UX4&';+WHDB8[J@*_@>$7,40&ZB+9/VF?L;D7 M_/(XIZK90TH$7@Z$)3!F<0(ER !2\^HA^W(!BY"?T=F?M1T/E!1Z>]]'"WNM MB/;YY:JW'6$Z&&!K-S[_RPX8'7&@IQ:?
H2=DS.4T,9OHOM UMAN;PP+U^',\ M$=)3^')GCY A4KR%S ,:?+3NSQ:V(J0=9T4P&ZO*5]27K#-LBH9$>G]J=-._MO>P?T3&WG1R\>*4!D 7(_=X>B)$')/6REMPO6*XF ^6<-

=&V+9ST%9?4 [OL5NA1?V8-;3-;P?8%M\;2KL>4H M,]&7YNVZ;<+]6[!:\;[NP,S%G(4_@"T*.!019@/09U'BQ4 M?B&N>Y;@^F/[\T&+:S'X,Y5")^)?
A0Y5$OKJC"">*0(Q(@*,2#SCJ%A'%!@! MH FM$5%@!/&,%"(*? #(1")&1(1Q#.!&!$-1]#"6I%@!//,(.LU"HP@GE.H M^F(T&$&B-2(*C #0A/AP.3[\8E;FAY&^B
12'R_5[K+%_,*_7KZ4QM1<%[EG^+!^MO3U_H>,Y'CL##U#+Z??8GGIG;)E/],OOKJGF6^PC1 M(H)H$9/L -@>N4S7E;N8(O3;HM_GEQ&$D1'!R(B4<$[ZM]{_LMQ?MJ+E787]
M8CCX)^+PX# 8KFB)EL7?%H?$)\G/ER]Y31U% MY4O.Y&C=>SJW-W2#E*@'*1OPAV;O0#&_E1HXN2I4./%R%CNOB!P(Z%+]U+!Q%?-YH7*8S1J&3OJX"2NLUO8[Q-L>V)PV?7% M
PK(-6DPD?/|%&P T=K8?3P(\2UC^-!OY:881K:F ZOK+2WD1V^$J^-DB4 MO';%&$$-3'W[03S1Q%7]I=[]^6;N$CZN!74[\&?1;X:*V*O+2]NOXTQK.,+' M-6Z2M2Y5$?&I1;
C)XJ]FMZPRG##DW0Z[IU;O=7;_WMT%N_=T(P!Q-W&T=^I[#N&JA5BFF7(' MM%8HKMMT0Y0Z;P*6>P5^-L%[K14?[K.OD_H_Q= MQV.X%Z7E:HMENS.TYO*Z,IX
Y0<^/G65.L]H>S5BZG =[7]W5_7>TXV]M\D MP/ SVF_5])K>:E-K326[1(-76XPDPZ4_]>U'XBH1=K0-'3%UN)KV1W*VT5'^ MZX8V?
D;Y:VU^LK+GXH3E"G6;+.X)Q4=]^Q/&K;"Q^G9W]NTOXE;;^[SZOZ&CN=<,&YS1W(*9&*=Y, M>KP2SU&S(Z(Y0747)@2P*"4@#\,#MQ;Q*^4,W#W>45 =6_B\Y]3W?8LN]"'
M54+%LXU6=^#(K>RPFP:J&^02),_=*X5R"7[^M[^WD%\GV>#NTXJ.[E[793^G MN_U"93+IE^M==BYUY%AUOJGWLE!W@R0$BJ(_5Q+"1^=N@YM@#RYG^5RG;R.4
ME_"8X4=T^O:3"^O]]WW],?)/):MHU_=3"'LZ*_O)A34"2GKU3<@HRFK4M]1 MGUG1F6(S41T%%Q[ZER@[NZML1[L[8PW@QBR"6USA18BAZY2_HWVXR!Z4O;#]
M'44]0QM(T3H:>F$S^E.)W!?:^7A,F;O[B'F-@XUMR\"LMQ5?T FXJY^ ^PS[9S]Y^NUK]JG=H?F:8'_6(SS!6+$Y07\9H(!(BF5EPK<2V"4XT. -RR MSLT9 ,AR3978&$4#9SQ-F'68_$C*>Q
X$&XU)628]">2+34XEKY;Q&<:@00 MX YU=LX@P'+46GJ#XCDZ2GLTK,.[:@^NX)5U1;2A8$^WK]Q+*7SU->[@??>]$9(^B-,$$Z>8 MXWMV_^?-_<%[58O)EF[9WW?
Z=#"K[;W%I*];$R467$\LCL&+OXNZ)ZZ=G0F? M>CU3\WVODI ,&('#&[VP@[\A.4*T-,15[(!B6TV.ZZ9'5RFO'WX MP37)6\:XUNP[23S#")8!/FXG1A//B?B56'44/R/B>\;!5\2F-M3O?
W6X[)& M!IW OX$ L75_SG,Z]P^^O:CXQ>;LL98%L*%"8M-;:57#"3X)C?;M&OI5B=? MJ]?
KV5*Z^H25ZMEG+%W/86T^TR[E2NG6X':#]7,=MHUU."S+U=M'&AZPTBWNM6Q)R3"+0=,FI#=W&"'"MZLBFY@O";I4F0C) M<,MIBVR7&K1=TT2^SKW0F18P8]+ %
FUK.$U;>*.TGF>)+]J)B>]FZ)[GNP?A MIFX9+SK,#2'5'/AFT'!#R5AK PFTR07R_'M M4]EDE0]T874\ 38EOOWX[YNU^Q(NU?$!!,=1E+?&4G6;N+.NB>["!O_U\;D#
MWIO1+5G[MANY71O93$U:UOB*R*9[R]RR8BW!&Q1@8\W .UQ[H5S#5GA9.*XZ M7A^O2]+_;WPL+;((G#%+^"?.4X.NQI?O;2?]5 M3RR(J@MF(X/1_N4G45D+!]C3#H!P]\- ML\#A
4:9+LX)<#*^"MU10&Z+!5ZMJ[MVY[(X].=SF M9)+Q;^=\WP$[6#P.^K= GW#7<$>2W><8] ;_!S:F!XCPH6VWI?2;94>4'$M? MN,?+SDWN0@P;_CS;#]V*/]TD2="($1%@!' HSN9,
($;W Z\S53H?/=C7<;;#I+U_^@^WJWDWWNKHN7;Y(3 MT.(.[IR^D+C?>V;OB_0%=EL2$=AIOL1FBK_Z1>M,SY7W2M*.P(T/G?F&:X[Z M]9'-&YO2)#FG6=>0_J3LP!FO?
[=7LE#]>HB^5&AC<]-1V;)L=R/%FKSW$N36=ZJD3/,-6T@+E7TSPE" N6/0D M(L8-8 CS:>R9>Z'.O>=]62!"ML[ML0E:-QW/.@%)PFI59E:#^I#E[)Q@$6QO MFLXW!3]I'@]]?
F3@*9.,C$03!R,1B9VHIRZG+C%%U<;&KM,D]VTQFJT1ZV M.N+VL.U2,>DV M8H+J;2^">Z*2Y\H[/X!QTYDJMN*G>"(3YY4'_4'3V=+XF&J6A.OJ0
MI"Y/F4G3LIOMQ*>KDM9CA];0%F2.X[W@IHCD4_SLP=S'-)/NVJP\=NTM:"* MUBYY#5E1R(I"5M1=<>L$5,W&;5/O%X66IC:7= 6G;2-MI86D;SW%GPC\@C=J MW<-
|VN808+8RLQ5',?W$614F(BB.BRPJ9%%%W:*';/37)X(CWARIC@R54AFQ M*QDT#53T!#;-1RO&RN+6AE_T8U+2I?F9(\!C#@";R*95;@;]3NW/.;-HRES.3)=E8?VW,
M*94:6ZK.!'D$TF?N]"\S?GM:"8O'Y_>/CI"%ADTN?))M98R6>BB:]GKK#B# MAZ=;RGRA!D6G'1[FJ65$4P,2LVT(WN>$SZQ-VO&E*,^IN1:S\%%L(J7[/XD M$&U
4664=L^TVYJ*N\XQ)Y M=U*_[_&9:W*OS'7+WMYU((\AGI)4R6$UT@6WN7/#\ M6/C%VO#@O>CWGYN,24&TK8/S1F?SC;W755+XO(OA7Z&O@[2D]6?"[R?[580 ML$-)^ X/T-
WJ_%P08,;&J@E&82]TT+-JS'1_)/X)PNF631D 8GKP9]8R#!5P M"=@G)K856:R] '@']#'#O87 M_&Y?056*I6P%AR(_Y3XYV],4F2@1QA8KA09GNW RB) #GN]E1]X9I&(/V,E
M$_,7,\RU,'%I->L=NGA DWU%@F/=C0<8H."YM B^ ,L&?"+;"OP,^L4DRUPX MKXH*N+H,?BHM GL+5U@Y7JX(/O?@#Y4 M,-*=A6BKCA:3P.A&^SG;!Q+VC'6F8!A!=W!
AV.!;P3T@0Z0H]^A"2H#?H-W MP#;N&NNHX#?$GFE9MD/L./7DTQ)29MNU.)OIJN)34-1U(T-A.9@< =5]X$8 MP*Z>=OWOQNWWZ <7MT_^?L8".J?]TZM;6< ",4C!(>S)
G_N^Q:PX:[?-Y,! M_P&-P/#(Y_B_82M_< &$@?&)P(^!EP4<4 @*,.@#S$LT924X>PMG?(9AD-Q@ MVO!1H "P/5 BL.ZL]Q2#>H2)P,]7%[8-Z %([X!?][(*W0$P0@?\WAFO_<;C
MA0Z^GTTA$6- #DZ^-.V>/-K[[LL5X(PI\$H$_SZ$G22]8M6A!/F_?/,#R%MG M"D!_/\.M@'B*ON<=P*313GP/>I9U0&@5S-6?P/,-L>]WK(0+&2NO54_"O@S M8P7XEE/D@)U
U),!*S,6L'FAY!8@Z)B6[6L%_"8/>&/I;PN4#05KKQT@#-A? M!]PY:O*]QOR4/&77$Q07U[9T/3B^XC_RI51>!RJ_ZR>G^*?K !0#M?;U(VO9 ML^TJN(>,?*Z4W8.[ZC@+]&D'2Q 0#<@*
)R',K+#L6"- DH.%BA9G05=;TOK@_'H>O-J4X>EY,'!@$?DB[J]BY#]9H/1@1E7+@4?M M:V^O"7G[)7COR9ZPOSK6#!B4%,R257\ \@8 YDY%%YO9UE*%2@3D<#MXH.R^ M:L-
90]8"XOC(&?,/[X-E5K5&\&4BF),M0A"'X.(*EAL W#X=1N(Z9H$G8"D' M_D*8,@#_1!M6" @4V870"-MOB1P UAXDX,_\("GMX [PD%0@"F3RU' M,?>@L!OV?
D;^&'8@_B5T/AQIB\"'"B_/:00 M6$Q&OHWO6:_=G::F0%6]*!.@Q!!4@)Z&!IZ<-$!M/8&FZ[&70]9,_?WD* MN.J[!]'A;T?@N*+K0^@3,"D*:PS A038I5J]\@_L;R1I^KZ$^#A A@5P,?A
M+K=1%1\SQ?>)_XSY_O4!M^7MPJ2\2M.>40Z4)PBTOILS"G>NCL%<80X -@'/ M D#W\0WT",MJ]#$S#*,<\?/^Q0 A ,0VO;[J#!/(D:$SYW%I#1P?29[10
M=M=2+9R%;U,"=?")+2TZM#-Z1L @E5UHI!@ 4P+?!?)9W9]H(7G96M?^EV#!=69;EW*!\CT!V@ K M%XQ^:]E8_H@A39PW,_/IXVI%!_P(2]XO]!30WY/4)].VFI W"UH4OQ!Q\^A
M3NW7L%+0\>$H'->2-;A+NK#EJ5]6Z!V_6'GK$,N0%/1]L7AU/A.V'#0]U1T MR_/;Z\I2\='NH.'6^W!>DCFA6=X(#=:#6RRA8H_#$N'%O2+O\//8LMIM+(1LOY$6R!--
M!_&DF>432197V\59MITK3ZMJ>/PVW-2L]AF>>I$IK3WF>WG1K.#6P!-H(7'< MDLM;_%RO+TDM5K(VLXR^4+U)]M\XER%Y;P#+]^:3O9 MY8"/=7'&&RP[&6DY5#
(PGS74,CU(XM5:6>9XAHM)P(J9-G*9"6@9/VZIQ+N# M,+;-3_%U(T^)5LO+UV=IT#(TT-727D\:S?B:-9AYNS3&QPMJ"5L2H1J6S5Z/
M+3),CTCM5F)/;,&;23@EQ+4ND4X8FU!P:B/2)PIQ9-4EI@W*W MJ"G3Y<"U"R256)XNS$DTLHE&19AM^%YCR"\'&<8JK2>'A3GW3<6L,DWSQ82(M+XALHQ27N@K52&_O
WG;E$H/,GDYW>EK!4M,NG)J571H?P A!A2F-KNFY#7/ MQD8Q!?AD.3-S,W^#FB!"\QINS(667?#:?,1GR_,Q6Y@_,1$0(5FEI%%K,K8W
M'6UM&.WDN.\0#!_T&^)!CY'Z$FL*%*]2>'QC"-WVM B&2X3IU5]^;%I]<]+2 M5&8L%U8QD2MJ3=@T1(07EB59KT$D^'6K7>2&7:^4&Z1AT_#,S$$^KM>(0H/- MSF0]IY->O?
|R|=N&9C;(M28 *>PEGC7Q96N<;F<&FZ!M;&8:(TW(]G"HXR0] M;+1%DE*U,9C9B>]XG4&N|\W5ABK7V7F(DWI$2/I[6I^AJW MVLDV@&+0-#0S?
&Q+8DL>UOA%]54P6@VF55>:L&EX9CG)&^?%;(Y#9)K]5E5P,VOV E M'D^ ?D]4"LZP/6TL6R4%YW)Y,[,<)UX46('W1*E@(Y5]3-9%\2ES5-
M&_D#""FZG##%^#BA5+68(5)SLBP(NNLW#9.6K1:G]B9!K7BR/9XDVR]+;9GT M1W!B_4B.[4S;X2[+)F;S7/)6"N1\"=&A(9;GZ0,BE3]638[Z$I\WK;RB0D0 MFA,%DQ-4892R5&^,
X-LHI4W+_68Y3<-I5KKT5/#&26G?&P\U65NAFLO]@0V M#<^,9NO>C-,;-]MDAM,DV2]7.GF_V_!HB?+&Z9LU0=;6+)]M)K/U3($"5#BQ M-AAD,3DD1YZ.*
['FM)R:Y4N*X<&FH5[3SK P;BD:P_9>]GDKH[?:\|8$-@V/ MMI']$ZD3HRV9 MDP5!*U8^94SL9\;C9G/,97N&)F60W+"!$P)0\ 4H+42+6 MK"HDM4)!:),%EO!6S0EL&I)P-
5G.)=;]T@N_7M6][#K5WA163=@T-*VJO-9+ M,XG0<%%'OUG!GS)0;D@>;AO2OL^[2W+0RK(/%C8T1E70ZWV#\ 80INZ[6:4D= M#D6>H9HE(F=R/*?Z(PA#78NA,GS#]!
(LR8_;\;G@3,Q9T#8$=<:,RB:T02?' M&W;^)?6TY4;-@S&<*)]>3,6)9]ZZIEB&9!0@;+&VE&G"IB$B3)L&V1\!6TXS MW!6=JL8S.;+L-PW/+,4V6LN-Y2;P>2,Y5&VIJR660=O0S
IF8VS&)DH75U5% M'DGYM3J0@K:AF<4%K6S.*U]2Y5*B7)IM5E*N!=J> /&!V35CB=]XQ)/YU%2= MD+4J7IS IN&9$06ALTG2?
9SK9W$OE2JV.L2&BUV3#&]Y9SG?/B\TS9\L<:)FV7-2JK M0F-3U=;]#4W+4G:9]/G=AA?>BL"HM)B?I_BY5]/8PC"77->#?D/#-=5$)95C M4UV\AU/>,ML;Z0'-+\P"]P
MZX+73W2$7I^U/8$Z7Y0\0,VZ8[-1B[\JGF^Q%5$@);*FH5Y;QH!J#PQCAL_S M#CXW1*VSBDU@TQ.V98%>E\HQ7N>5\632G^AR;]3U1Q >;658MNLCX"Q"P6X M.F72S(V A4V=6)^
33"3TX5915MWC,E,;23B!.2X_;^64>N ZP[,[?=ZYW.)M(>I?=X=S" MWN8F8B9,?##\4FR88L*-J_=RGOR]XIFHCK#_%[F; >._D%>^WZ#?9Y(S06YP M7;1MH=!MC7N;,9_G1:4QG\
[B"P5OI[_](!+/\5 2.09XI?N<-M_=.7W-Z=MM MC\(<#Y^.(C9?B+:KV/IZEU87["(=[NE]0.Q@-CZIG:EH*XY0(C:$L-"*'-[.
MU_4Y)]$+-9F^\]$S]$\0W#$D[?06GU<;3FM/^(9BM^%8]PS #QA@SF<"!PCE ML@I?[SA4LT<#_+;#_P9#O>B@'O,F#_OW:X[3+S9YBP&F3F> Z]O,GM^>
M]N3=9ZA*Z[XT>8LI)?MUO3K9MYA8M<'^ZIP%' C'A!OYK/T]"[D M+I_H:,\]MPL#A=OOT=6]U+/HO@EO%LK[P-XI- !NG4K\.$A"? MCC?--=/RS.-=_R^2PI/+(J_"K=2#Q)TKGV=HR\
O7.@*-\[N$V)[]CN]S#D' MW#,L:Y59EWDNYK"48V&7-^MN_V4#),%O=WQ#^X:&<$[YZQ>R="W<>]-X:FGG&O^B]-<&. M_S-^L+\GP)KG9 ?D:7Q+/!&)+]-B"8"R:?(D_DX@OS>0+
M^4RE$%^BQQ?B&:E+!-D"5GVTI$>0+Z2?8HSX$C6^T,]QI"\1Y M:]J/)%^3M M1Y,OR-N/)%N0MQ]-OB!O/YI\ 5IE%[VK_B9\^<4ZI!_NA=V-"*G9B0IO-ZK3 M>1[1KW\"\ &
(J)&5B(CTL81LA1 M1XXZ._(0($ EYY<@K1]J&O/((\$>E3VWO("T=> M.?+*HTTDY5_=93^@E[YFZM*X=:Y7Y +^>G(3T>>0P2(A/QTY*H2(MA"S CRQ
^KKTN68"Y=BZE.V'Q.1S.0HSVS)F+G(,D&. 3)4($ DY!L@Q0-J& M'(,($0E9?)_+,=B&AI$_@/R!4IAV?#2%'6I!)YC<,<+\@^0?_Y+):'(DG@ M#6RO0-
F6F")F*\R_/0?;7<#S24FV!U_]M\&7?B:)N]+OPN <7."#5NX,VG6? M1WC$D3)?B/(Z6-=G"WMF.8]#A.F&9N#G$::9;4$B6F8@0,YB%B8]\YR(GZ(^ MO!8NMBO""
(LBNM;,G^<14<%C\"8"<&0Q0];G0UF?J8\(<4ZVL$"DCDGU^0S2 M"^MD .SA?T,0O\!L[1_6>G%O-Q/*C=_$F3]/+;2@G=]/HK9 M;$= ?%-8>]KZ4894*Z>YO]8@![D]"\>64&
@BP49*$@"R62@(*5L M(9H@[?G)Q1@1)6S6(Z*$RR@@FIPHFX"(E$6 %H$ESE>%V4)1)H6>SNU+J,L@,L4LHRR M!"Y3I3+*$KA,"(/;*[[P@CS:>Y'-H,$SRA9[F\CN7#@@C8
M7ZZ%=51'PP8!C482L:SC2*[S-TJ-WL[&PJ^28?\WGGL#;QB$-E3@PW%2;\>) M_4==@;9,86/(;]L+$KJN"8IO,Z:+M"B[$IUQHXQ MT<9!ME'>91LKIE /,&KC[-SL2]FNW.9*]J;
)&6]TE; 0T1)4 U>=_[JD*> >M,-FR#=[]IX.ZA\/S\G^VB?L <,&]2<(A<%?_[MT!/ 6]E>LKY(FFPUK2RY5]VE6E1[3.!CZM%TWE'DLD\DBGF/_]Z+9VX]H[\2MMW M--I8[G*<3>?GGBV-
?:O"&9CU;BJ.LL[HS9O3$C_XD]?_'V=[UG0BNV,6&C# M]NL@0>X7@NBEL[U%,FMJS=:@14PZ>FG>"A8"_?"#()X8\AS+X!I,[+].!O]I M,
EW3\F#44UL%=RU+.E+"8X4/H$WG<3V.;_IZ;&F-UW(."+K&!'KV)$6GFI+ M8M&RMYJDMT4B3MC-%Z?9GK8Z]HA=Z,+,]!:XD_8"N$@_*!(ZA&GDF<"C,@M MA&^SF]=@82&
[^;NKX;,6M9-32*)5G.LXWRBJL]6XW307"EPB!/[P(_V$X\BB M7M&B(B);3(/5QK^R+ "I@0#\N-81D<N]1+W4EUH MV1\31) PQ9E'DCE+X>1*@47-.YQU.ZXAG3O:/=G
[E]=-6&V!T;#KHJ68'*P]0HD.19=@BN7KPEDE';N1F$ES1OR,9%P<;]5MISYC?(1LOH&WA" M=_3Y0"MDE$T;0D'ZX0>9)!_)%'V^M.G'/=V8@;V#IW0*) M,V\9!C#A++!M[AJ]>#
]R"GGH&*8HHZ(RY\A:1GS3Y=;#O'#]A\M_Z_B^G\LL M&;C9&.!)A>LSW_C((RL&>BN;\Y9(O M-.&%;Q9-7355PS-.V6!C7K>GJ9[*_R!CJY$+]5!-5+7U8C,PGO//3;FBC D*L4]CNPM[
MZW'C:>7N65LS]SZ_)F&T9[Y149*:I\EXG4XL4H-,&RH[#<\/)L]UP!;1:Q#M M-'K+_[9LVV_E5.M-]F6;,P8FEVA[DW%C8]1?QH'5@SG5#/F83)VK.L>-]#UB
MG4;#ZGU$.OVE/15T!XO!3D<"RR\EOSCU2FF^Z-E$&9'$=\4\4T1WQ1%.I&- M=!#:-'9\T\C#$,*=HIV[^.SB&P6QD[U4/_(;/ 8(R^3]_7IC=MR M0]H3!69@+%4'(3'RB9%/C'QBY!-?
V_U#W+OK<^_")P0[09#6"I\VO[%2=K1) MN%)=I%1PWLAS]$1>)?(J MD5>O$I$%(H240AU%N?X7XHAB)3K4;O@21SY@PG-+>2\-O$UIUDRZ7'Y0%]H+ M8C#I9?TSM!E>;5*;S"
(A^][""0@-(],K%.&Y128XMY@B'M/GJ1N.2A;$1=?/ M=,[CMY3]C.V%+8_/CJKZK(0OY)%GS:86L1P&"V#;7CB#*MM<^WQCM.2$V@O? MAC7\K9...ELOMVW[I]N)YQ= M4.446/1K-
E[@2'[/EOV2[T4#OA"%A0%$]&'SMB;D%[5DX:2+]^_1B(2CQA M0H66(V+$>;*\=X\^;SI%H!BS;BL@YC;T!/KX+-& ME,YQ=KG3+RY8KV#B9]Y5MT:ST(ANJYR?
Q8I>@_7X:RL!^(BZC,=E=3Y+:!Z MY&HXW*HG_G^TM;(ZS3G7J,]GYI7""4YU&IUP:##3+E2?R1SE"HPE^|ZE[< MJE_RQ;[2E:%FN\,YW]"DSI!SQUE!R3QGH;J'ODCF7$6]4#TC5,
O>]O_1FS: M;^6[D]VN4M=9HLKELY:CJ31OM58^A(!M/VF"1/VD466_*%N[KV>V+2&EX+KJ ME]A%NNZE54TM((+M%]*05/*95U M(L0 ZJP[ORCNN[I&WY@E_$)^NBUPR?
8P;QO< E^LC'1_)D[5("0DZ/-M\IZ= M*'IV7'144NNH"7EL\M=149ESN#TWLD\9-T_HMYJ/ZI/YLJE*+S6VRCFL;S3-44B'8;K?*T?UN4VUHV0 _0,1*,N0CA2.".8I<I)'JOEDM'UA=VAE3
MO&$FBII'T!]9UP5%E0)7%6;VF3-9740\1]WJ$8D=$1TB:27BYD!]NDL]F^P(M;0'O-=F$HV6Z3GXP:.>5,9%!'";$98B8Z_/'W>F;F5%A\|*_C-DNOE&Y46]4 MK;<")0?
^3.;)2"'2'B*O(_)ZK&S9;R7?1WY,=V:=B<<,IB5ED<3%607NW65V M7>GQ#.*N(^YZA*W<*M.C(R^0:=.I8+B>D.E$@',=2=1 2(Y\8^<3(M)T8^\;7=OXN3*J/=;N^*N;C_3%X]P0_)E1-
+%\$?"Y(0I%+#=#5%/(8_D#A) M_>=?DUADXN.W/%!_6M2?%O6G1?UIK\]EB+Q2G)NX%WD!G)WP%\M5<>=*<79: M7"R5XLZA$GF5R*M$7B7R*J_/#HIV*B9:9WT#2EM1-
7E34'G]GSCG;6.U"-"^ M"-H7B=G2BK)0T+X(VJ%&7"'$%4)178KIK] MM=SF-_-4A2RTV.;*7WF&)!.BJOQYU=IWJZQOR^=I0[S5,]K FW3??ZM'RN^U"-]HI$F,^KZ"-RM#OC8H
M5<69JT =A_U1@":B(C-W4V7MF^P7,F!7,6"_55]M6,E(Q&S-*=RB9/!M>S+A M\HO M*4??E XJC.AO9365W-2;"XRS54%15+2'I%:^(%Y33_\(,G48RJ)NC7'
M@1")S.N7E\=G#:_E9U,D6>VY;+6FY4L,N\87"1^N&9@+9(I]=X/E&/1%4JBWH.#1VP:]^>CM?0WO\&#)SL?C6M> M3LZW!UQ)]L9"&D]Q0/A0S\^?$$5!6+2(F:C]
[2T;M]]*;3[794,DI<.FW^1 M4]WIHE 5M2R$]@+-X4_IG%$V2$S6B9/=AJ$$BX(RF>#NV<>6(Q'&4TX85O MUD-=-57#,TZ9R3*7>NZ.DCR/2^Z\-E(R!+%N!F8R;))
[GA,ZR$RB&#"6V2I4-MPT1]AA"5,P()G>IG-N&M8C$B4B<]I4-=O-QVNGNU:=()H5L2FVFU++&%RVS MGE94?
U,%D1B#.)PWOH5X_';Z37PB3;MN,7GB2Q>LSFO7QLF=+#DM5FP)FAX MGHY,(0]M=.7T9(3(F_>@?"\K01GF\K5[3D^:^*E22^9$H0R.9ZU(83 !&>;
M>612).)N(NIFS9C5CZB;OS2X:HT1Z>2R7M)*\Y);;#?SJZH2&-PP[8E8FO(_MA$9+4'<5KB+6YFV$7(BU&3O69N3KRB+V)NJ]AGJ?16291%D"J/<9:A.).NJB MCKK7)\E%7BE01UT$E
M(**HY)7,8%::)8\BMNNK>-S-W D5_ZR= MTSV!UP9UHXFDSRF5[5YOZ8PH,D->EZI.D,]MD7 M@RUEY/A\4[|E;JG,E0;MR&RS41XR1FN3=]9MN"*@LT,\D:C?\M6SV=&2$RK9
M=\M&\[<2X91IM-BUD@<#L<;]KCDK$QU%@>"QZ[/,G#$1?]/+ M7JBZ Y_7KZ M?#U]NVV6[[0Y9EIL#7W&]W+CP-"B_LH1,+0H.HT)HMR:H?U<,MYRO*&2Y\HE
M39K..EFFK%/S01"X!LGX\^TYH\@U+@OCUDSM%U+X+E6=M_CG85],IYE4OS#H M.T(^7"WT^;;]KT$:/WM2_XH9?-36.VK)^UO ?,0ZN!CKX'?:>;<[+\1X6EB, M-,DBNTM2R:>)E
_'<(G,_"TH-B(:7(YL\/MMO+O^B'O15Q7PK0R=Z]G/E)R M%#B0\^?94:P?+8HX:N-[2\;LMS+F8JK8T0=E@N0,7= =\=55JC6A#^P?PVF60+ATE$-D?Q7\P-XYN%\(%A7"VZ
MK"PS50GW$HN%@(<7FZ87+@@:;A>?QS B$CKJ"_3&>RHJ ?:X+\=^C3'>-3 M*69"BDJB@R?297G@]7LEC@#!#HG8YV@//YZ>T!]WBEC'ZL[Q5+-&&EFO1>,
(>>W2E,MM4^\$J09WA M(V!A43@:$RRY,0O[N70\.^G:R>%ZQ'+DPM#;W6$Q/9.#2#5(QU/D8X8^8[7. M&UT6*%2-KHT]R3;_I9%ERHFR8K2F0XYOYO/#E-TEUWQH9$$82]\QT?
Q?+C_1 MI1_$=7EUW/-3_C^Z8E0.,&X#/#K-*_Y$0&>X]KP^G'V8;O=>/RCX;NH)S>KK;M==64]H*#D@E&!1/QK_40? SN1 "GOYO_Z$TE;&Y;!IAQP;)M28#RP+88 ?X
MD_B6Z6"\#3Z=SW5P'Z &.]B+O@F7-68#I:>CEFFOGX*M"5NDB!#2>QVGR(&Y>2ULEM&O)H 1+DYW=NOKLWPMOWO,?7"'[U0]6=
M6+KX%IV9#W;>ME\SH>G4XS^OA^AZ@/""+O$V-*,3-T.DX*>&X9O7UQPA4OV M;FQD].G@=@U\E#B2V]2X2NB1#X R^MOO,W]J)I
M^.&1!7UX<1]@8B#LDL03\]JH)XG%'VF]7JS6HB#C6H>FIK02?L&RC@'6Y7+=2]&0P\N]3*/98[M8KXGEFXUNLU8I9'ML =N_'=;M@0_J M;*/7Q?[B3-
X3@>\K_GVY]_MSW/D0<8(%DGCMP88+Y.>'KU?6.QXL]"O^@E=@ M_P\C@V_^_68IO5F3/V._8H]Z>&=&^7EQ\$-F,15Z2I F3'M,DG1XGDR(U3M-R
M!L1O25&8I$DZPXL/H3KSNUBH1;CI?H>GVWAU5LJLRF7*UOO*& 1];Z_LCV?) MR8!B:JRG# F%QC,I];2,0="4?'LI/-G9(7,];G\BIDFUV2+S,Y @'5\4Z-I M# B?
MERNVFWG&='.U/44O))^>V6[2RI3R9WEM 7)6IM\?^A0*@9W#YX?26A M66Z^L>$6K+04<_RP8#-M>&CGY(NFTV:[TY,X9K6P*MRL5)YQ[7'R^$57:KV9 MJK)F%?
N67[.@BN/?K0PECO= M)#%&;[%C;3^>&55'05<21!O+UT;>7S*YD5)(_46Q[;S4\91@TN/QN1Q,MTO MJSL,QXC4-)7B=]938MIU@CW]#7_5$]{RRSX,]C,:4HQ9EQ
MTQ[+\0V#VS36FE"9P'L>C:E(#!VOEJES'%]-S1)=RF=72Q]<>3PFSJ\U4\[F MI827FO5^I97!.^H8/OYX3/6;R'='Y4I;&-1H<:N:3H+AL^,]2/I9SF\,QPI
M&XYL=/1%3>K62D8;7'DT^L:\MLPYK>P(]Z9$9]8/L_90],&51Z.GRITFVY+] M8TX:^6Y17%EN,0_O>33ZY5B6LF0RUV$'I\DL8Y2:W38/W_-X]*5>.]YHYF9U
M?"'"8>]!@U!ZQ@H_'OUX/+/4L=_A6$^M)C/)L=\KH)KCI/"HS08W(WI%7\(- M%+]3,5[-ZN3]RP97,XYRLSPMP9FI-AFBLEA(T]|NE<2X]SAS?LSW2A-V_#2HRDMJ$5R),[6 M+-
M\%HA4:>V3?R^XZ]&<2LMLQZ_7C8[FI5@K+T\83>\J\-*C25TSC)^O/"^3 MK&K@[F!@\O:1'N:4#;GMJK62L+#=IY^B.QCO/ M9AMPTN/Y$6X\R+.@=6-,QS;
MPB4^G2FIP:5'\O+PAEDM&_,FOBXOG71-2E3RX5U/[+9:72NM04'4!CTGW4@6 M4FL&3D/J^&4Y:C1LB@DVR2X&N=%JP8MKHMR&EQZ]K)!W!CGYV4]H1K,T,;JY
MESFG!I<>O:S<&=@OI70_I7DN4=#D/M'H9[/PTN/)G;2X:]+:RW-<]?DYM9RQ M,W>V#%[V>&"K69L%;?ZB#-F2Y+5];J2 N!&I(\'UMRTZG+/["]98\D7F;7; MX;N^#R\]&ACPA-
B$U:2G7)5*F[WUD"R)^>"N1P,;,E,Z---EGZW.YLF6V6.4 MAA?<]7A@R7%!]W(KM< F-D*FK*BI)E\-KST:6*Q;J5M4TR_A^(]N>B2#02FW<=KIQ KO-J1T0^W@S$@-
M+LT<8;QG]+Z]K+:T? [/E\W,HKL9!B]P+*I,<%-9%A<%B2MI($R8-5?D91#< M]EA<3-W/-C(+U^(8/<.43*W4K^K :R*,Q>76$LK(7DQM3N6UF]"E;;K9:L-+ MC]!
[MJ]I[Z^:F66/SQ+,\R7>?)7X37'HTL)*DE+E&3U'8DB&6=0IOSJH<>($3 M2+M026N0?:X/V:;_DO!GBPH_7P>7'MV5G\N2V);\%J]:LO \'^5KK!A<2AS-
M;O3VO^F*2/[\I7QX6"D.CXW$)?4F9BS5GRK TO/=9# MR<:9I%0@M68N/T_7F%Z^/PHN/=+#,I?@Y$Y6+N&+_&@M@;OJ"9G#'"QSIX3."MD>3]RZ;&->N&YVD3V9S
+GKT\;#ZDI)3S.3=H39P1G*U67B9%*S@!8]UT!F(MI7FO\P(0T1UL7AI$"S@#:UWHX3N%X4F 8L$8G_&2087U;4F7\J,K,;4"4JAS.#LJ=BFE,,%%8
M94]&!K;6LFO5]*2G=7'EQ@KN**MS26F_PKMIXGA/KJ[E^*9GJO>$S5V*2S+"B-3AJ MHYR,#"RZK_2&EJFQU72IJ]_I9G\].Y^,#(;#I<(GI.F2XRUVZ0PTJ3<+O/@C

M%*A2R=QLZ!FZG6K&]7JLYV9'A5IFE<$#?_]H],_- MOI5B?+7%)9Z+1H?UIUSIV3\5&;3):FDM+#(KKMMWEKE!S6URVNG((.TG\E:9 M7=7PP291R_#D2-
|T3T<&LKGJOG!%R6#)NE"8/M=9DR=.1@9)RI]F!E)CPN73 MM?K@>6GKI'$R,MCX;J$NZE(&YSD_\PJZV:GRJG(P#?=?B:!LPQ;M;H"]3(G
MO*:NG(H,$B!R*!H*L.I&EVK3IEWJ)OW3D<$<+_,+=9[K:TPU3Y4GW6FFIB@G M(X-B7JI/!NK+$,^;::W2[TXVG6[V9&20IJ2-.3)!8*SV7"I+)M*&K2HG(X-, MPRCEJYPO3-
1N9*5&E'+))F>,.]$!MH@18,9 MK4*=+A:DB4*ENM8[D<':RLBRI6P*;'7TS!4W5'NS@N[^"?319NEVR:N:+3:1 M39&3D9,1-JQR.C)86C/ZA2H(*Y8W2/.%'M#6"F^?C
R*SXELN3[(S'!I@+_T M:L*\.76I_S"C*9 M&[=SB[K=/AD9+(;S\FBZ&0*X3#4SYO-B0\^%[,G(">2LLTS&JZ1&8)H\4." MGNO*RWIJ*XUF55/4?7:L#!63D<&!;_>F-
LT4<%+J6DWH3?)34)IGXX, MNG.Y+%CSR@N[Z-8&K%YJC9Z!SIR*#.3YU$^6U@V*6S>>%XWL()==J\K)R,"O M ?TOYFQ9,P8M,>,NA;XSS)Z,#,:4WI@W2LL^-
|@ODMU^GQZ63/|D9- A1IY$ MKQ;/7#5D9$!K0 SKA"EPQJB+JRVYD^[F_9.1@39BFPHC/^?9-0C^.ATM MO]Z$SO:1'@YG?8NM=JM=+N].YS+1+"G9A7(R,K
+JJ#W2R]=KFMG&W(O/4W. MA/;)R& D6,UT>YY/H):[I3R<9>C0D+!X7]5;,:YZ I32?1TJ2EG!<$S(-%%$H,A MG9@E.)Q@)_1XJK+4FGQI;7)MK;0LD].,2M=ZH_:9INI7E!?(;!*FO*F
NZHF M)O'"%$C.F%LF9.E8,L;_'"MF!?,GO)H_=3M_.IR_1PS\Q8$[C")F2L'W77[U M&'*!>$@7TG7+=[#_J"Z2\5\H4LS^%-
$1X25W_\X&Y5U"N5'X8_@#W(5^+42T7.YHN9QG7^KR1X=?B^Y((A?1BE]L$MVZ M4IQ]4<12*7ZU47*G4OG5KL6=B@4MH3_(Y]^I5'Z57+]3L: E] =IY_N4RJ]R
MP/_U_7_\Q3.MKJWY4$ MSU9=57)0%'LAG2#(2"GBIQ3$N7L[?U4IBKRZS7WW>=V3D&9<2#-23_1Y M^^,B)SN"4KD'USLX@(F<;J3Y]^9T9Y>\JL-#I@G9LA/(DB+'>\<[L'G3D27;
MED3,M9!B(.=[JQAUSU0%=<[K2"=NQ>W^JDKD>6>*%77+1RJ!/.J=3AS6]T"> M==160(PV;D(?.L84SBZOQR9"%2.]V/K0,5:,LJ2+"==*U'D7)KG72$F^7TE" M?SK&2K+=
5F'(BI+HA*?O9 8*4KH9,=83Y!FG)%T=\1M\|>@?WUR8[@7+:E-3DY:Q"ILKK]JF&X,R^ M].BVN"B\D2L9 ![8A0==/?8G@F!KN338=2U!FX+5*ME.^*(MFH'HP&WV'<*I?
8/P[D@75PJC+G&R)!"BU]G(9!\6ZZ<>?I#)1R9YW"#\[YBN M[RCF(>"1EQO A>TI%80,)Y'!,2;:^)/UB/<[AD7+AIF-GPRMW991SX*!;<_: MA;5;%&&\9&*]-
MHZQYO38LZR*_@DW;X0B@@O)M5,3M@F7HS1*(U,PVM41&XL$FNS]#$M0"V! RZ T1=L#0Y#7 M0#A9)XA5V96@>Z(D[K_=XFWP[Q8MZ++.I2JU/LM5>X7""\%V[9GQS3['6Y 8
M26E-I=:YC;;HT@3AM26],H0@D7GXD::/,"+.$/&Q6;HV9H1GG&X ,\)C29&" MC.AX'2?BD5W@ >(2N*D,]Y0#K'@%#6F!=Y=S@"Y.882+EW(D)JO5 M:#-EED6\Q%0&O1:%Z]HD:
A&/OQ@&)Y$F?T)/"K!/??C@IA52B$"I]%A??" MD2T>O+0RQDS$>5Q+T+:VQJMXJ>=E+X0'FX;3E;UJNLI*C@BB"X%:]%X"/* ? M?
I#T8RJ3_@@2XLV%N&7"?:2@[^Q5>LZ76CYW*9WH3=8=ZN=E2N-$:\B7J7L3 MK3'?HV9?HF)-M(9\|7(T$4Q!7)R#'$$97+S43 1EQ[YHQZI&,HJ?FMH?2M$KNCQG\Z\1;EORIPZ
MV93YS,RH0G4EI"9VNXR3KEUX[@LL\2+_>>JQ*:@Y"5PM=21!YQU'E<'4P]'! M#9&FW.-76=>UU8D7] 7N6>&VR(FL)),9IO1-EJ]Q'I>LRG;=7NGI]C@-25.9
M1SQ)W=1F9J3PY!J4J0A*(8)\J[=(! =-D-^!NDCS(\/T^39+&D6ZSSEVZ;[7 M@'Z%\C.>=KQ.5EK*N#J0YL*F98]ZXA6,Z;M[?<\2H66''>02](%*K'P M?&!5,P_F'3FMK;^HYV2N 9#*
9BB2#?**;^_Z>82-6UK])Y;?FL=;EZRL9= M4]8J$7#_B79?FW8KM**IHR6[I%025Z?0_8M>!J=? ;P4_8*;D;E.Q M:&?E"_G6ZYZF/F?R-3+GQ"^=_[@K-=ZF^:XWV1$4R3;G%YL%$$7?
X2)',<=# M1N*\ZLID2^D2R;#/?:Y6_G-WXZWI+-J6 3-!><^&?D4+3),E_FG2Q>D,"9KW M,P.M.A06BUQ#LR4A"^3*0'[U^2*9^UJZ8>KV%HWR+H\;651"2=T+0\U;A$FE
M/4D/G@N# W-;8H2!SVB(+O+Q!BO(K7TMJG<6_2)MGE= MA"JQR^R> T\6M998S15=2QLLID4GFZF41:,-\81^^)$Y#K&^?'PU0D1;("K,
M^B795@3!LZE@\T"Z:*_LW,S;F\3<]YBYT47A.*3+(L/<_2!-MX/CEF7#\7X2 ME;51SJ7IJB9KZU493 JUR'EK?TS@B,-[/0[OM8/5:$GI78XOPK1[VP+X?OQ+ M9M*-
>FJR,;@!5V<;,VY(TW,%XM^9$_\(_-ZA<=^D6_8^S3NZ(!;]\#A".P9? M1Z;W^>!>:6501%72U$R1$5(9.54M!1"5>?B1RAP[:+FA<*I-[E?]\D2+U+ MZXXN1L7!T8K('L$9?"L301,YR&
MWR0PO4L01\ 4ZVV&[X>DH6I*"ZN>[VE\ZN8#7RFDDB>3Q^?G(DPE MCR+PW-T.[=FK8D9OR*B:YET,&573O(X&*8\PAT7AC^$/,6_M&[U% M\$EV'C5?8:+E373I*IG,<_8,OO9
K]*NYV($O!:;%4=4)JUIDD].5HM^,I,O M7*J+UX ;)$RE>Z7"5>4',7*I]F$S0;;XD>S5-M55'',TDF5P'0 0; M$],(A:[.<[L%%/HDQPVAT/E8;2U]Y662B]&,)9ENSYG7DT:B]\W]C-]%F79K
M57I1G)>1UM68]62:KP[->1:B#"2JX1]V*$0H2*>6(SSB:"@ CRQ(C4(W6"*'8S#971)A9BBB&F&-)KQ!1#3+%[UVS$ M%+N',=^?9B.FV#T,^0X5&S'%8C1D%"=??
PF_R2$)DNE*]F]PXT+FV_&_1SPX MP=*A4/[[0"0?_E 8=/J)B509[=^65F]J2Q)6!W^8.AAKPG8N'Y)J=="1,OE MCI9+E'-,OQ+_^TIP))&;2$-%7"DN7N<]%DIQF;15[*1RF2?I@(
R&;.WZCU*\(XX+J@ M,#YJFG[E]?]U_<\|I:.M_C^/O] H]D(Z09#G=CR14L1/*8@G*MK9KR*O;G/? M?5[W)*09%]*,U!--W[*$D-Z<"5$B[WH'W'+D="/-OS>G>W_^/"%;=@)94N1X
M[W@'V_(#MB1BKH44 SG?6\6H>Z8JJ'->1SIQ*V[W5U4"GO/%X$%?I!+(H][I MQ.%!3>191VT%Q&CC)O2A8TSAA'6=XH*,,=*+K0\=8\6 A;T2KI78E?9"2O+]
M2A+ZTS%6DNT.R#H445!*)39[(3%2E-#)CK&>(,TX+W$DQJH1UDG!_H)EF?[^ M#E\|RJ6W/(+^CN_+5E/=CQ+RV-K];4CENVOQNQ61D$/^\(#)=%RFZ/&C4*9L MT&V-
)";,^E(%D5OUC9 !)H$#[3CSCQ89ETM,=__1Q[](;,"AK?P8CO4*]10>/[&/,]:C8J:'P/ M8[X_S48%C>]AR'>HV*B@<9SSR_$CY.QV$3 FN'V0U<"$P[0&IFX)2'I(0$*)
MP]LAW^QH=XB!\ZGD8<&S>7B?<6I,A.G#GK5OCG9V0L[SL&Z1J5K"8YGN:N,R M\V':]/^\G6M34',2N%KJ2(+..XXJ@_F&HX-['4VYQZ^RKFNK$\^%V_X]*]SQ M^"CM.!P3_@O?
88J<1'>T>K'?JG02[3%)0-).\I$B:;01<5.!:?)MEA3131#=Y"ITDQB()8+DE;=+(R8>YZ=H+4Z_362>RQ4#)\FJ M0$S6O#S4_KPI[Q\[G&_]S+F[-$==PYUPW0I'9E:U)=>S
S\S8+P0QVYFG)$J M4BLP$G27;[.U=\)Y.1>(_(("4]5*Y-+]_MLDQ=GQ,CT4C/V"O#Q;KPJ9D?Z M9F3G\QK?&8@6(=&];WKGC<]9Y(O,B=I;\05NTKR[RT:%&W+R%J"FO=LB)HM
M('I+_%-<':LS<9 AESF-K/).HNI/%@M:&9,DS /2CWCR^-P-PIHOY/RNMR(C M*))M A"AU!=0ZB(' SO26!/%9H7F^)<&9?G9]0N9CBBBZ?*HT?&7N0(WF#B3
M185VU@;;AHC&//P@C[G4",Z^D,B]1==IE]6-#2Q]=XKWOA.7VWSNE0UUM&6T M3>ZB%7(?4(]?/Y8\:U(Q-GH<10?TZLG&LWJ3/FYUM:K7)CF5[CT/^RO^I3O(
M0F\2YAU!@)PZ/K%[0QQ#(#;,^A7/$!-!K& JV#R0--J_.3?K\":A^#U6(@+G M6\AA?I25V$%SR[+A>#^YL9S(><-6&HT$FP9A/@43ERDB@_:5
M+\Y>O';,%"TIO%V%FR[Q&1\B'YG3G(B M\'N'P'J33MG[!-?X@-@-$& CM0+>Y;O>Y IXE\8:GP4012L>%9KK]XQCR'2HVJBX7HR''C^@%;_E1=T?6%%^U=NQ*(09+_I_M#']
G1ZO0_NBYBM,M+R)+ETECWG.5I#7'NA5VEQN;NO;GW(;?ZW:A\&PQLV0Z)6[=<>SUD!]5\8$R)NF@5R3YF"0H5'?NVLRM M&X"6S[*O$+A2F@^!"';I#]LN8-0*/XU ,_;;3+"
((/H49&@1]V C?TD-2I2VA\=$_NG M#*@!Z3I^&^<=KMI6M$VY,!=2%VM6I[QDRV.A:PN:-*AF:YF<4">;@?L>]J_$ MTPPRG+==T.^L_2L1,_-K-@?:\VF[/<3]*1:2%TJY!]RST1/I?4B
MGD_:-+$JOBSQT-,.&EPF'PGZ0] (4JO_"DA.EUS5Q.=7-7HI]%+HI=!+H9=" M+X5>"KU4C%XJ<*MV=]AZWX*EZ_S'_"]_:".
()I]%,1&F#9%92(^/AB#)N)2X_D2D&#I\,/_/A#)AS\4%YU^2EVW M==P;:IP@F:YD_\99TH9J2E@=?#YU,-:$S4L_.$V:?'V:]].UEY_^=W8>OKJ M_(=S>_SO-YT;ODPYJE\)X'TE.)+
(I2I6G;>84<2UXN*]S&*A%99[?N4RF7]>L5-*K<3W>QS >2?I@(MR&;.6R'KJ\(X.)2&XOBH:?J5U__7]?_L!>*^JOX_BY^@*/9".D&0YW8\D5+$
M3RF(IV@[#45>W>:^^[SN24@Q+J08J2?Z D6AD8\=+:G<@^<=U(! /C?2_'OS MN?<%"!.R92>0)45^]U8Q=O4G;4G$7 LI!O*]0[VH>Z8JJ'->1RIQ*U[W5U4" MUMO#8,$]I!+(H=
[IQ&$]->181VT%Q&C;9EOO,+X$3EC7.R[(&".]V+K0,58, M6-@]X5J)76EWI"3?KR2!.QUC'=EN?ZQ#"045C6.S$1(C/0E][!CK"=*,\[)& M8JP:835C["]8'?WO[W#%H]QY+2>!"\U7S=
<*DA"<>U(V'L]/Y\ MG=,N.9IO:HQVND_3Y9;HYTT0:=4ZX?..SN"'#]J *@H8K M]BU3!;G7RU0V2S8QK%:)>;/]XJ^R%X(1J=R8D,NL7M9*@WY3JK#SE^$4P@AL
M6T:1"$-0V])/GM1!&/(+]\(2U (8QC(H?-'VP(O+:R"2K!,$JNQ*T#U1$O?? M?M6E*>$UYNMN4O7P1&=:%0HKIMPD+]5QQ1U(D^+$6*5PU6Y72OV>V6Z;68 1
MF8;?:&,.,+S=Q(SU7F^5%JBC=;5C53ZJ6- MOG@I5V*0J5;-I#/&69+K5_@,M5[C@@]@8MO+C<%O"RDB!0PWU,OM*N.(+2[\ MHE7;2_J9Y&NN2FGK'OO<$.DR96\NY3A(A--
+$:S!BOEC,JXH3-EER:":8B+TY$C(.+UYR)H PN7F$F@C*X2]C_N%KW#0[Y M%W6Q8Z3H\2,X8;O_,\'M@XP')ARF/#!U2^C20T(72BI^8V1]*W2N"+*@,.JG
M=L,TXS=G&0N>S!JJ2,).N\XJ@SF'HX.;HDTY1Z_RKJNK4Z\H =QSPHW1DYD M)2ND@MO^:-+$\Y1$**69G:T1[7$:,J?2CR1)'.4D$:#$F#<502E$D'3U%HG@ MH GR.V 7:7YDV#[?
9DKOA?+SO0;T*P0@+:'6^-1:*+.>6%"2%OGLXXL_YQK_ ML3%]=Z^/H F%UK4ZQ95R77SM20-BPT&KFGGX0=X8CS#:"8EK<(1B()8(,HYB MZOY_BHI$^09OY&;]%+>8&1U1M/H-
(?GG5*1O_ZK^4*M@D^UEJ86^U*V7%7L M<1/B%&0I,?0Q(2'.0!6I!1@)BM*WN4#1XRG%%$U^06!JL9)#JJHDX\W&/*_4 MZ.ID-;F"X_,61U+JNJ*FVKS.DI7&U!]PQ17%^!!':)A&2-
/,!T@2.6;3APG7 MMZ+"+!GC#:#UK@,3KX'7"G[3,G=)F+1MLH7TJW7/59]UMQK9$Z,7SK]<5=Z MO,WR76^R(RB2;("?'[B+UY_[&6]M9
MM"T#)H+RG@T=BQ:8)DO\TYS+NI1/NR;A3+F\0J_FZMPO&0T%R)5Y^)&BSQ?) MW-?2#3.WMVB5=VG&&K>(LRH/.]4\B,]AS.=Y#.MKG7&T7T@+IC5 M36?.F-:]]V3E-H=
[91,4TI7L.O"K0XG3:+.L\]I7G%4::JL/U M"'I$,+N;3L88KR*U]+:IW%OTB<*\+@*5V&5VSP$G3*]=,QBY3VA>UF_7N^.Z M4!6A^Q,<8,U\6&(K]CQ;("O,^A77%A-!\&PJV#P0+]HK.S?
S]B8Q]UUF;G1Q M. [YLL@P=S_(T^T N679<+R?Q.6%\6(OB9RPTB2<7%@OA%HIK-C D<*\=K49+2N]R?!&FW=L>P!GP+SEC9JR@&UIB()67AFK)S7R ?V?._"/P>X?& M?9-^V?
LT[^B"6/0#Y AM&7P=F=[=FQ1G2JZ\FO9US2A4N45G3F>*]3:$*%@U MDCAVT&+-"(\42+U+ +])D'J7UQU=C(J#HQ6138+O]YWLAITT)U/+Q$F3JC!S
M/S/B9H'O!/<(Z!2%O*>+,\!O$IC>8X@C7(KU/L/W(U+>*_=M:>5LM$0MJR8F MBEI9-94 D0(N.4T?;S1FL>1=RYNQW:LQ?%C-Z043'-^Q@R*J9Y#V.^1\U& MQ33O8B55IHA]
KI6FILM]-*T*SH MX0=!/]*WUO(O4MCR27K=#6#+9RER"%RNQX2K)LI46LHF*=Q+\4J'J\P+8N9B M#05G>MV<-O0.FVAH:V)-+6:K>18"$?/P@SY1J@NAT(5Y;K> 0I_DN"$4.A^K
MK:6OO$QR,9JQ)-/M.?-ZTDCT+M6D,#%^7O7[W72>6S?,1*KDD$6M&K@[F8:8VX^4&FR>$N:RN-YMAS;\0KFAT
M>]V;%%935I+FK4ZO0@X;;."]0)Y9,HW9R[5JPV3SY5*)F6&E:S=Q?MKAF I+5;*EYGK"M@-$H1]^$*E'*OEA M11[$%$-[6(@IAIAB=S-DQ!2[AS'?HV8CIM@]C/G^-
!LQQ>YAR'>HV(@I%I\1 MHSCYME>P8.GPP_\^$,F'/QP_G7Y*1:JAA2"9KF3_!GFPH9H25@>?3QV,-6$' MEP_H@]1K^B!:(-=?(%^=_W!NC__])J+H9;)*OQ+_^TIP))';2#Q%7"LN7MH]
M%EIQF415[*1RF5Q6[,2"EM#5,F*QD\IEDF:Q$PM:0E=+O<5-*I?)SL5-*K<3 MW>QS >2?I@(R&;.F^CZJC .Z"THCH^:IE]Y_7]=_S-/Z6BK__#+BB*O9!.
M$.2Y'4^D%/%3"N(IVDY#D5>WN>\^KWL24HP+*4;JB69N64)(;\X$*)'WO ,V M.?*YD>;?F\^]/W">D"T[@2PI\KNWBK&K-V!+(N9:2#&0[QWJ1=TS54&=\SI2 MB5OQNK^J$O!
<+P8/]B*50 [U3B<.3V8BQSIJ*R!&VS:A"QUC B>LXQ079(R1 M7FQ=Z!@K!BSDE7"MQ*Z4%U*2[U>2P)V.L8YLMS_6H82"RBFQV0B)D9Z$/G:, M]01IQGE9(S%6C;
N"O87K,+T]W>XXE$NM9V3P(7FJVK;!4D(3LM@%/&(D3A) M8JC&]B5J;%]2)\Y:0OMR:_MR%9A@D>B@MQ]Y[A+954%H"C.OW,#7%;$@#L9^ M.5NX5&VW=H\?-9]I.
<<.BJ)FM:6NSW?],9&!);(IZI$A&%3=[?(ELN,&#>]7 MP$;8<*D*UX/1V,_[=;?*J0F#U]JS;'K 7*KV;-'SU<:$=QL:62A4O8U;:SSC M;8@CS,./5))$('+Y"M>Q Y%W"UA?#T3>-A*
<>0W]%4^6K*^S%D7EN;WZVD M'#=M?K=0,K*(7RB$O)H@Y=2CUAHW8R8R@WS+_.A=2EGV4O6TK5$2J'9;BI# MT;\D#;GU?KI":E$N7\'F3;M:=('J&=8PI^I&"_>I0'>,HI]JC-V14
MQ_@>AGR'BHWJ&-_'F.]1LU$=XWL8_UI-JIC?]#OD/%1G6,8YQ>CA\O9[>) M@#'![8.L!B8$DH^0QRFQ>ZZ6?TYDJFQ7_O#=:4U!S$KA:ZDB"SCN.*H,) MAZ.#6QU-
N<>OLJYKJQ//A=O^/2O<\/APMWU5F/+)_HS1\AZU9B2G6>M7LF.2 M"%@[C^DD@78B;HJTTI1)#QH+.5IPYL3B6P=7Q0+Y516] QY\N=4EN_W,C?U9ON9KBESW,LF4XN<
MT"5Y)O R(=V%(''D9-XVW>7;3.U]<%[.A2:_8,#,R@FEE.MVLQPORQ1#%@Q_ M,X\2CDP*_DJQ4D9?:^(CN^*;\X31#'$$LF0>,\R'X6KD2#(?)O;>2@VS9(PW M@-:
[#DSPZ1YL4*6:F"FYVX0?2M]_(:UWW5.G9\WQ1>9 [:^"E)C Z%5R?V_A MH&A;1M82U+QG0]AL =%;XI\"JY4G\SBKU#ML8F+B/JVRJ7)+&9,D3 /2CWCR
MF'R(P.8+*;_KK<@(BF2;_T,H]064NLBYP-9@M)F9C42'RT_].DF/=9V6(HIH M+"DUQVM&*[.>*DO]E_4L0V\"1&,>?J1I!&??F<>]1=]IE]2-#2Q]=X;WOO.6
MVW3NE0UUM&6TS>VB%7(?4(]?OSC3.9.*L5'C*/J?5T\VGC<\?JE7Q?5JV>76 MRXE5K2^;B1;M0V<2YAWI1X+,?.!0QIYB",2&6;^B&6(B"!5,!9L'DD;;-^\27F]R!;S+ M8XWN
H@3,^TJ/-V1JTHS@U=7F<0LZ19[G71@EA'A]6JUYO MI?<(L=&%I3@$%U=/9W]_I/"MT)80D&J9*"";]I3GL M.\.=N]L31/7E[F'(=ZC8J+[[AS'?GV:C^G+W,.0[5&Q47RX^ M(XX?
UPO>\J,VCZPIONKQV)7F;I#R"%-8%/X8_@"S*ZC;X^697]1\A8F6-]&E MJR0RS]H.\MHCO4JKBXN1NYIUK3ME!3_->IN:E+-]?5/7+M;F+5%)#C5=(MG! MJ)Z>KXN>XE25,4D'A>?
(QR1QS-Q">R07IF[= +9\EGZ%P.5Z+*NLF:;M9F9H M:Z5.HJ36'=UFMJTGL6)O+-9.92&UH5@,&U".>1CTNK\Z!N@%H^1S_"2'+ M-]&<<@/ON9D5^V.MV93]?H*>5
NI2^4,.'S=&?;J68%K4OXD7QLL>BDVQ!18 M_B_Y2- ?@DJ\24Q'N5FTWX)838C5A!0;L9H0J^GN-1NQFNYAS/>GV8C5=]# MOD/%1JRF^(PX")S_%9PPNN1K$K_QFF'4W_
,\#3A^/=SO_0G7_/;JT+./,=5 MY?5=O)FH.G.=7\-YE?[]>Z^IJZ:4F(:YD]]^SY]CQ']#(45UN?L7_+.[EZ!+ MO V!8KI]X#Y#">^]\^SP__T^/#@8JB"9KF3O1DHF#PJ]A<.F,F_?_?
\72ST8U5;(9 !OBI28V!*O)7@9//@?7O?YM;,=92KSM"^P^L\^ M'0O%@ '7EJ+_%SOX&8KC2)8&OTH<2&R+I@E=DMU_ME_;?1:D8/]W]ZS?Q)]80_@Y5A&[S^*E.X_>CA1P^B-
^PADH=I8]-U]MK*'VKLA[H: MB#8!Q/CS;;>B_?GAZSDY$G7X1V SA;_@%=C_P\C@FW^_F80WL_G36N[G$G[T MSNUWT\('F>,QF1&D)$YFQK0LR^,D,Q''&5%,C:4408JDA&
<$G'@(!1%^H])C MZV0]V\B6V#K;Z'4+E6Z>ZW8KS4:V40 ?UX;=2K=9+&Z_]#VS?Y3??:,.!+E7 M!_A^6];M$_;S/8,-^M2_N]C/]\7 "V.[-\::1:Q8 6/(5[(U+-]L%"J]W34=
MMLO5>L$ES1;;R<(_="]E&=Z.KPO^Y!95DS<%E=>W!..**3QA?[E3*2 BD/B_ MX2X%;ZX?@U^)?^\^/OKRJ[_ZTMM/+,_>?6+9NP\]9_O9WYCJ8#PVX4T-@QL5 MD LMA_&_*GE2-
C<5L&3YKR.P1V')3 ,\"OP/2W?E&QGJLXQWA0Q("4 B' O M!JY"U77@]W5]'5P&7$IOXJBBRMOK1RP80@X^\G"\|(/=6SUA/?"'K03 *UA+ M593@BRYY6Y7 *X!'R#L98&!*EJH
NY:F&J"5::*'J\[P6L)ECVW;-Z5,',_MBP7\)?CR .65:?"2EBP'7U5-C.4=-_A.'1@^ "8]R30EQY&D1RRK\Q/>X!^# M/Q>!;5!%/GS'W5L#Q72@K,#0UI@H!4L7OKCH">
IO"UAP*ZKT$!)CIN8 .B! MHH:W._I0E SX^?8FSB/F\$OP>3@> W@':R!L6Y/<@TO@GUR@H?N/GK"*^_.% M="FDN;]Z(3#/0!R!%F'@!8"$33?
X)92;Z4#O$M,MWG2>KK54!E,5S(0/D5T& M+\-C $ES.9-)0#[GT,(5!@.<:<,C_!;L@5F';-,(+#@C\%@P"6"9P.=#*4# M!H%-UH>W@M1B#,P(U!HHB[XK+N>2U!?]E^'?_+,W6\'WP^?
I31 ;9)#Z=- M$E7/"*0@8A//40/-"M2.QTP/;CX&R\84@4B BL,I!2M(@E]W?M[P4+MERWZ] M(.8>4'5PTR>LZ=D'Z]8!$""$KRX#YR;\9GC+4/\@@1I*![R,LRCFWY4#V?
L,'/:9K8%B_^G*>W"^)QV^(K@)NI M) 23\]<6"!K-P0X']KK_^%KQ>4$(.X6=T'OP%@%226!>@4@<3]H+' L-*5!M M@%H.G'7/!;[N!CX=(M'^.KCWS L!/&! >D
LI@J$]A/C'K=*$0!GB"%V^#;P M\EMUC= MX#OLQ C7\UH7W M&Q:X:-D^;XN)FF4%4[/?9[\6#AR: X-?8[)M&>'$ Z4,_@M6. *H+M +Z&E M Z
/5'_WWJ\T[N>GX42K9MAJSIT"R];V@'&2;* \':!2M@LG"XC# *YZH@T- M%KAFJZAV<,'>DH:+*20'0,X#K!^]-3XBU#7@X0)=, 4)@SH!GO?7_I4 6*GN MU/)<3%<-H"?
P^X\8T"GX%XPE$"F9&XLU ZV6L*P6LA>T=4UGX&;SD)Y<:RPJ! T%D*"K M0![<#[8"/'057E_^:@)>/X%@3SR!70G3)A^/BKY[J,.+W[EG0#7Z&"X$"PG MO .^# 7K -,Y#T09O!.$5Z
34OA;Z NXF (4C0>V?X?,+C CL+QXH$! 2Y[M!*X/GQ%(7[2"+P= %B@_T$> -#!-![5>".O!8W*(7A"RP(*PPQ=\?[J>L*'E M 8P"2AMX 3)X,*Q]OA7>!_,,]!I>X3G!Q6\O]$'\ZV!_!2@-(DR C
*ED$L MXT!P]X0I%/Q6UF!A'_FSJG[DXP+HU\6W'P++,@-3__;CB:2KTO+(*09R5Z%Q M=(_^(JWF)VZSF\'C5P$W,KVCS^>6NW6FWOY!Y\VWG\$>H@+P/?>?;\4%L$"3 M
@N"F9(2"BWP/Z#4P'L"GPVN=0!M8)X/)B&8L5"=P%LX0)&ZKP /P$JP'G>Z M(NP0P0F@%?@6%C8YGG0UN#/P_HTY $<>VX[]9_/.XQON%LH'^@.\#TM?2H$M M-
+7^^2>_?]]\BLD% H@9./GCO3/[H??S$2>3/GLDH 'G\#L4^ $P'=(Z/P:V+Y_ M9'4EB:?\@H.TQRZC%N:-7K/=MI?!]/_#OP[_*4QO-D%"5X/O/X'6S_IH\V/
M_^]_,DPJ\^^W&RQO=DB.TEY?\O1^G3.#0 %4C_-X&[UPA6V56,)K ;+4(5M M@!^XI0=HH4@F;90=6#I)<4"-_N9[3_; M(4.X@7 CM,X!;+RW@*!*!UX,-(';G)*Q2VD?) 6@?_AZ<0B6
Q7R 7=>&I(E3]W=)<\KH7NDS!A8%JNA"Q'E_E.7YBFZQ[MT'-P0Z_J,#D7# FF >#K W<%N/C2-OV@JWRP80;NA18-6C3O+1I>!&-S8*(* M0O1\'\X'>:=M[G)G$/<:_-,Z!_[?J^^"]; W#,
XR3!R@Q[EZW4 X!R>?+!L MF"]PYD"Q0YOB!H[YJQL>6!+P$S2TTOX-MTLRS&YMDWFJ"6PH]&*#U> XP5W MJ@P\|' /&3XI-,)A/BY,H(6YKOUKAK8(1L; @0[-*P;C)&AW>$F).
MF$S;NBI!:ALM/;3T/K)70&5WQ(8P8@RT%*(XMO ";Q7S85X!'O6!=(HPI@;7 M^1*,R<#C@\R= I:%N]T5"=$?+A,,MHB3@E 4?KK++8A(*9%2?B[X^HF&IB2)
MSFZ'P/Z9GK7VZ=D0]HXS%DC;D+:]IVVOO&B8K/JI/^HVG;]7K6UZ[6V\OMN& MMY&;BQ3MD["VRUN?]'H/5?# [^6>ND_!#XIN32"^'3A[V^Q%&*XA/41Z^$D]
MM"5(#@4!B&2"3[;V'L8AD2_T&=[N$#EP7T?DP^S8C@&)&9;M*C!1M?L2 M$(TP#?@1?)#->L1XPX*4EI 9. TI:ON<I[U<7A%X\?(M@12'G M":VC=]=1N+G#.XX%W'/H+L$-V<
5VJ9G@;,./E?6A\N)QV1>U0/6B14P%[9D M\)_?"I.ZD/$]XH.4L0':>'MI0=)8Z2H2%'?36OHO&KLMN%<5=EZ\4!_H48& MB8Y#!WY'PMEM^X4LTF![U)+X<<^9
\O/-66=J@/J44_Z7:0]61O^46JXW@0 MF"5SJ=J6"=4=LK]YWX&,(M$35/[GMLLV^7S(8-IR\Y""(P7_U%:[(=F*!$GE M@88ZZH&GH 8[>7[4L3H/J'WW;6CBL9@2$(MUR"K4 ;
[EY[\Y"#\NK F34)./J>R7ON%+CP M\(/'RR>[8J3]V'%P>$ 2&,!3I2UQD3>Y<%OJA,&['![':PO<>>PAQ11\$?+ MW;E(NS>$*VB78-77^VP7N.+-7E&XDP2DM3N7$-+RCP*B-WRP'0D
KE/# G+P M+5L+#ROL#>,$+FV@4_;DYRD'F'.%*.E!4N+>*UCY: M^^\&)#_W08&Z&?LH&>C;(4ET3W;9!N.]0K$2_E24Q" 4[TAP64F'7M@!0V:[MA$.F^>M$P1%_))5
E+.B>\'9Y1.YPAL*;2EWO8\7[C$0D.MZY8?\&D@QFRW M.D)FP6-PLDE*B %)/N">O;V5+:G&Q(,,H_U!UQV[-1B #U8KP#31VGO# ;($ MI'#X@P1_,H.#LMMC1S]/N
7@L'>=T4)%"_6]A:I88&Q!)!12)Y?0]/VT.<'> MWL'.PB+OSSRZ_W2J455A$%ZQ-715V,1T,O["=AEYZ M^'^]:TSA^$B<3&*P #*PE,&1'"=@HN_] TD/#Z_]?:W7?PMZK]FO>S%OAW.,
MJ0;:O!SEU^]Y2+NV>T02K>>2^"4!*=\'6\^WQX%V//V$>H@U'E/;Z'U M?)50G//P=!9DJ\#S[O#0ZO9P2W@>*SQVY4*+^PACQ IA9>%#9=R=@ M^."L''0'@)*J]OXDF&)98G
X\0W#UK55(?1-=L;UD$Y^"&G;M-,!(3X@(LKK M($=_L%0.^__0JN&9^P_V[H P5NA!8(6R(=II.VFJ;[>LU@/#P.]KJ9QN'/V MLU1$N;7L??[B(^W"ML?P@]
+7+)//9[F;_.&H:4;\.R8>9%V1ZQD)$>(SW^ M0SW>ZQWL^ $37GR0%@M.%^P]@'>56 RS],$UO!# _X(*K@S0-D@B_@S1W? M\'T$7[$52-C=G?U\?
=#UP+G8%892/%4,4@_]/.CV*#G2<:3CG\/J-ZK\AKP" MT?8U+0:FP'?*NZ.8[W:'#O-S/P]8[]G$^T3!:WYF6 $B+)< ;F3__^R]:9/; M1I8V^KU_!4*69N1H%

(0=9$EVA%NV9QS72]^6WK@QG]X R:0(&P38 %BEFE]_M,[&0X%(D]RI'9"8>1[2:Q05 YGG.DN<\>9(U#@O9-K4UKQN#'[4'BU5IC_8>TE> M[2[C?]9- =I-T*]:5PFC#7F!ZD-
4]G@I_07]844NV%*4Z[B\C&?">P 4 #V5 M(VEE2#)2YOBKFFA=S:3&\"_RP/K3Y&F2D!AP IPNL'=U,\:JOVC9=#(NZ:IU MNKA,MK'XDI21[T&.>;-
)XX=(_T>S30BA1O271WI_55=^RS?7=?E?%(LIF-ZSA5ZD/5)]#(!_(/[UK9R]C7!>LFW)'6"VP] TN M^0AQFGRYH5]?4HU@60,Z&?3WDZ+T&N4;]S3(&_Y"B^/ C'3!&@^SUMAW:32C
M"[TI(9O@AEU&FQ(*6D:;]I;MMI9:CF-TB'E=9Y^L9U](=P# M]^?8XEO ME*]+>M?XI:U!)V0,I983UE6K4BKAL'E@0N+.!(5=9&:G02PW&A2 M71FOR>@,I>_2=@XN74X:?
IY>7FU#=6UNVS[M&3+AVJ;=M.K MOBYLSVH.;?4 I"+<46>4Y+5]ZG7[-E9[I\.H[M'.2DYH[#2/BK*I+C0'FG-1 MNVI-1]%-F.\@=<.L!;/]&]H+KYM^WANZ9%4LI
MCUC^~ZI92Y>ZHWFR3V#M[M-^AOUJS'_V.X/+Y-G?7%WVZ1EI/U@(76 V@]H$[K 3YB:6Y<:VJIY^?.\JLZ MK#_2%KU;@%?\MH9#3SUJU;B\W/1K(W8I5HP)RXW[K E]%&IV,M-
I6F=)E"^J"&/O@ AV\9:2]O;^_-W(R->@2XEM#^S\)]_)3 M1$7ERCM?E-*]X[)53+UI>9S$J:[O[7-19E&^V0_[H*63N-D/2T>X7LTV.YFH
M6R)5L_H3@DWWST6AC\F"N&;S3[ZBUI8^:/LAC!Y3W8X2.I>>_]@I2 W"-" M)U0;=C9"-4S+NXJGT3&3&[NE3\CS]9NM2;K^9E__MG8DYV;E-^YR<5]]_S.JD MX@_;7/=/S:D>']Y-
>!XRVAB!TM.;QRW N<&P Z"H]DD2R2M LDY]5/)!23ZKE[];+.]O6MB]]_6V'&?-YNB_?OCAGSNZ,4_9 MSI9-&G/%]D^7!:?6(3';DZ_8@U08VV!,RJEKO[]7/+$]45I$VO:C]3PU,L#
MP.I;A]5 UGLQK=WT_J_E#9]'\]8]/*U '[W0-U6UIU9LR/U+]Q M4]R];SF6SMC^SLYS_[!:T0=K9R2VQ^O%VS5/7F_H*0\TVAP=H[=/E:GLWY_K MV9?6R3!ULKA<
"VKT[$]R]BUY.K3]S:G/M**FR/(P3S8Z: MJ-.]314D-I)#9V=F7T$,H>R>]C&T>U>S5-56\C*!]](M>7=F2G$$QV\$S-.2C8#NS)GU4+C&T?]\A\;4DIG+-#YH#?BH,9$R3%N6A)&S# M-I-
L*]_0$-U9Z^:\/%PF?FA]#4?.-&E 5+7%G9 MF]C9(5GKFZTC(>CLK\O> M"ZWK;'%[H,9'M;;1_?KLGN;<%0:[MB0K*3.[W"^]KX-J/<#5RXR*EATT!R] M><3<_[-^OM;A6!T>P=6
:O98W8F?B6(Q!)V:17C'IHPD5'V:K= M^[JWY+])?$?84[,+ADE^4U_UJB>,_M'\0>>RLU?[-0^^DK#5A+-MPGEAS+']YZ-![[CBJ[5!-5[G9LDS*HKV\>]*M M<=VKF6XT@?
&TX[(=5540:@&NKH7.JLY9[#)E):A9'M3[_S)]%!+6KIO:WF)1 M*A';98<#CI#5HS?\G10;$EY:A,S"OQX;ED9O&C='?+TV#<]EG"?]LN)U49_D MRG]LL>]D_C@
:ZA5O8]5/5\K=_#]EGWBZHV9SL-E>?A?E)86OS+,E6E$UAKX M?@*^;=_P=B%H&5YP&< ?M:=[(+<-=_\6CO-6K2B/UG;,,KQT]Z44PYUV'^:;:03NF_(M M:[;#-^4QZ*NF[^"]L@R
"6!>#,RV.;T" 4"#V*T!_KP^/]/K\TOGSMN8;_?$1=)5?4SLA.1;!PYADS6(CF@!:XT438\5R5]]_W;&@HRL+F2D MZYQ>GNW3^;M/"=&=:*>>N M,3M$_Z&S*++FKO75K#IS'8
M$R5A&;8/04 0$$0C"-]P70A" $'8D((4J!VR8,@(@(HN4@$+N*(C+&(\A M"'"$$ =,DA""H:1!!$ (( ]9)&$' - DA"$1-@@@"IDD80< T01 0!'R$<(* MCQ!&$#!-0@@"*VM!! '3Q%
<0)>%QEW?*F\OQO8D8/6$B.]W6"SWD:1]S-[]] M-7[UW-+LF\?M3L?^AO4HN_0"AMSGDC7V6]UAX]>2);:AQ75K@-07O7/2$_8N M^M\935!%R3\UC#K,.O/~>LUM;3I%+?
ZJI7M3[2&D2^P[F\XOG7K#U-O-KHK M80'ZQP>S_<"']/B AX"'N,0"V,^U ($1R.T@V+8/3LI^DI]Z71P\>R-AI\E) MN>: AW+X8]F5PU'$$T(_Q)B#*F\NL4Y\+)L3*]D5,)
]1@]B00$&$@$$ @CH MAWAS@ !"/*WH)<'4[HPPG1*R>R)!%_*^7+]_5"TR-[W ;[D)FN69KCMR4;-M M0Y^%:D?ZT&?!QA14\0!F ;/0<*6'/@M5/(19@$9L5@H#GP5H!#0"/@(: 8W
M+, NP"Y (Q [2]P1]C$:=[/+FQ;I?GGY7UAI@>3-P4M#IRL*.N2# L%K;CG> MZY6QRE;/;20Z.\WZ=X38?NA51LH]D_0[FN_H8_GFN$=&E(%*N^],>2NE+-[MK\!9.3U/MP./=VP L,H
UJONS^0!UI'NCRQ@=8A8EACN]JK4IP^.(;H8SD\\G5%DIQ?$D^HM*Q(7- > MN>'BS=*C7%%Q&/1ZK'V@8- Q.K*FM>+K+LTH/%4.T#$,#0W-(![+T\0B^'"]&
M;+FS!:FCNP%WHH10*C8HPN_OA'%]0?K%D(?!&'8\W71L,(;%+ZYX? .E .H:LGG*/J')C$P.0 MKGR\QA8F)F"?0-]Z/S]?V8IFX(TT>9HDTS,HL*+4]SG.2@6H-]#:HU]Y]3
M[O'W/5@9Z!AB)6]TS#/5SM6'CK'6@OG]&]M=852P] ,Q "'+"4+ MVZ8Q!$=B#UC8&+)Z0Y:1U>.8NFVAD2Z0KCRKQ]9M%RQL %UYDS[V=<_EWH-J M4&(?(-(';&0IE3O0+5.AYK]
^A#BM4O1_=:S_&_5 ??0F=>_ITE7O2]$RHZ+ M1+@>U"P\2]B6S*GKEL,Q8 =A&C00S.)YFH=<1L(?]]W&"_HA&DE#&I+0T8Z2[_M(YR&C@UHB$(>O/9TR^;82PT]
A7!+"AH*"Q7#_C72H<.#]B(0M&F9>I.H+.* M#(OSVTI5\SZ'<5#Z72>FL0OB($NMU)8'Q]1'/$,$,((',F18AL/U@E*6P1]I MG@6B)32EBV6#6]]B.P[W;8.#0@4491 N941=RAB,9L2;,
XP#@?&P=%=_@<" M#PH6T)1!Q)N>;KGH:_VR_+1 [.I?]LX4$S)/,]+T]2C"KVAK#98U6-9'2W.! MQW&]#9HU2M]8!=6X+[;NC-2NZT-#0'UY&=';\;DO(X:.#6B(0C[$<70S -$:
M*H)9@*$XPY5PQH@VH2*(-A]3$5?WP;-6AV?]RR9-#9HU-:;@69_+6>N^Q3=E M/2A(@/4"PZ FZ\6QP(>#FH#RS MSBR]]I(RW?=(?>N=D&I1O&ZI^.5U;
4EQQ"+KVEL'73YWB"](!U?*A)MVIR MR4GBT]M)H)L!]]4VU&1 :C(,;^+KGLF]=PIT!+$GK(4 (^5M+6S=->%5H2<(M/L]PK1A#'B*P$7T-(+79)U^777*R<\E[PI+@ M]-GC&?
WPGR33/BW"C&@_AD5X^^'=I%,.Z\# CEGHIS&R>+, TBZ($YB%7EO3 MB3<+ M9^H1&]+@:&/@O0"&@$? 0T AJ!68!=@%V 1B!VE%@C5&/2GNP%\8\P MCZ;-
$7LKDFGTQ3*E<\'2RV"0OB"#K.!6@8,FQ-+O"S -G@?L@D@[D"WK05= M[9=33;DM-'X$V"]]T*8 V%V '6 ?AF6W#&\$L"-R@WZKJM\VO("[$.)W&R. M.8B^P3XXLNY>0O7'*%X79-
9Y2E6HE+E(/-V^K4-7B5?Q1LH_%\OQ\'5P=U%G M'5XSIT$T/>LBKPLM&9"6#*+EF4FM ;0$6@)?AC'D(0(; MO=X&,.0A AL6>P!#'ARP!SADZ/(PACQ$8"/Z&D!]4_!.N_,THY><$NU?
81&E M.;KMHMLNNNUVE!P=^A2 .8%90,N_T(A>%P1#GP5H!#0"/@(: 8W +, N MP"Y (Q [2]P1]K%I3S:'^!IMRRT<\@QCSF6"*]'0G_30>Y.H%ZOA^F\LL?K(HUG),Q_4R/_M7E-
0@R8)L]CD9-$.;%M@^*;$W-$.W?+0 8Y9Z*N$WTG/K!'Y'\?]4MHNE)% M^0XP[AF!Y!VO@"8\7/A&L^#4H%QI3".65!(TWUCQ'%A!DU7#>,]1&RF]!';
M^5SKNR*1.3>=&>V9L2%^4[M51,\PU[UB)KJEI?S:K&\&QQ>]YAG51$*04ZB<,BNB-[UZS[!)O6"4V/.-@5S!KH=V+H;'#:3E"XWNA>=_DA*^B.?4RD&EPTP!#[CQ1VD4'.E?WG<.3
M7*[.!^19HN+S4 ?E_+W0UMG,Y@])&#_D4:ZE<^U?)%_'1?GRCQ7)OK;?)^?X M5(\^Q,ZTE4B8D6E:/0#KB9)FMPTK9/_3.$K(+5TQD8R].OBXO.9M22RA]_F\ MB+*9]N]UF!4D8\-
D[#]MFBY7849F6I%]%=N)MSA:X/YSG1?1_&%_+OS-7/Q. M"BU*Z#,1[3[,M==CP]+H76,Z&EU+,^VU27V/1L6CS2*V#XNQU);+-*DZ;>O: MG'ZG6!#ZOR-
CU7<&^]H^O+9E/./;C]%5#/N?-U-+"-'HKXM%KA$]H9FVV:BB M.:9>/]#]@B0[3\5^6_U=-LBA3Q.E,SHEY4WT\F,Z/QDK$[!WD^U\T0=Y'6R' M5,[?;$W812F\=GZ4)A'C_)!\Y\FY,X
M#9-M\8+^F>>D5",ZPW9KAN?SG%YQ\G#]<^A&*\.O.UZSM MUQHA?-Z?I<;!L]D)\SR=1B&3]'U4++10>^T;H\T]F45E-V,#8DW=V=SG85S> M-
;P+HYA)Z(;.P$WY;DZFZRPJ(E:^81?7LM*@E-_6)C6=*&=T(BU=%=$R^M]2 M2;4B"Y,\G):OZ;-N4=*&%1M1.?!_KZ,]>K>DV!5/I5#E]!S#LMX\11%L8W3F M!_0Q?
C^<0@:LN_;QE>7MV?%^9V]?"X>Z46V>I4MVLH'_I$=H '#X#(W>I7P BK7@Y!?I_57R!3]'&9U%.I\;&R6(/]CU 45:4++#/J"WP#6_7 M6%N&%UQ@K-M#K,SP.4]@;TU?>[5G4?-
T*ZQ=EO&NKH@#41]@\\T:95% M=%[H%%<0W3']\]>$S6P;[]?7;.[K54^UUUXPI@^0KO/*$!^Q MO;"]],9T21AL[=E(%*N^],>2NE+-[MK\!9.3U/MP./=VP L,H^^"CXM]=%]0?K%D(?!&'8
F1EAZEI%_O?'R4EVVXK*5T9"=?9?_;_[>S=WQ03]]QF:U1USP"[7--](3=5 M:X RPKD-X_OP(:]'&8P-IV%LWVZHV6P:-*]#CO=&:[UFTW$PEZQC86O&=IH6 MUC_;
[5O8O'FF14$MF")=W=]6P=+U2_IG/3#7,@*O(U'M.[#6 C74:.@[_^[5 M-Y_^'AT35@ZHB3-EF&\LU2KWZ(+E3+TI2#]F)9-'O.-
#PK;G0U.8K6H%&_?/_1"2>:4UN0Z6P5=P4AK.7PMB+PVC\4!]U;0RA[VK+:\=K17-GED_K M5:4UKQWK((9\?/ET9#E?AIFE9;HC-
,Z,Z#Q.64A&X\7]3$,=196Z&.Q%I^Y>]$B)Y&83ECN*IHM2A-O9HY]352*)6]?0:;)CO_N#OM=>:>AG MGV [8?3ZK^W ;;?-FA_/"57@.-;F5)-SMI5M5EZ*.F1ZN_B8%=V@FW\O[WP
M@6/=[F@?2=:;.!6Y;>L]\>W-#=SQS]<#!EFRFM[T.#07LW3;9U MC8R[=.[B[&')IH-^D7RE&,PKZ+/9+E]L9XP]'_W=10:)F:*\,3$_UX#]%S5+ MV1VIY]"Q,T\!7QV^C,XDO:I9<0S;?-
ZL7#]0)E-;/OVIUI0].{$*RK=\]@6_"L26P";D(*!?+L!W(13RY!(9_LE0".R:F7* O8LK%-A".'2@6N'TQY8+EBYARH6X?WQ;FL2-G;)/372OY-Z-E*W1VA*CYQ
,>#P.S.HW_/%>@/6RWLF7LF%/1$W@W-J MQSI+7]Q)521S^.^!=KW\]+*1,3]Y!A?-R-0;5;C9&25@T$TY3)S!21.MPB9*X1!5@T$UE59S!\S-XW6)=$9NKH1!XFKY40$]7UKA:HZN#
MF'^%!3],,X!Z&_Q45WX*X#D%'F:(U0$/?S^E+GI>LG!6!S'P4SS+]^W%=O\G M:RZ;X]URC6[%&GZ30^%47NWUL-8G ?\]1K':ZB?6D:>/0(;$(#RH:&\ M7]["Y;]@?)@"[<52PVK!-
U_5;BF-H.SO]X;,'V;WL>B MMFR]4KXX>*5SN7NFL+_F%G?U:*VGVG #M!KKGC"5"\Y73$](]U#-\2WG?*3==HTI;?*Y/6-V>W"AI M,4\&_W+UHM'5S)2(Q9]G6BZ?
KN,X1U90AD$]@XCE_F/K-Y]R0KV1)WVBE=#AQ3VQP3]0IU7:.$*4S;;ZC>WR3 MU("T*I"6E+'@NN"?J"--VP@"Y6MH,#;2^D]7#TRN 4#I6,&BO S("G;P?7X
MQI'@KL#O"IG8$"5G4^4Z?B8SDH6Q-]?/D[/&.+-R_TU:+$BFD3!+V-Z;L&PY M(FGQ4GB#_6CE]^?&1?U6QL3IVL3+)/]!;GMAOV:B0347[;NZ8X(4I XIR#-\KH&XD,5)>&%YQ;
S#O0QWW4!>$%EB,F3/XKC.$],(J4(1^3Y.NLQZH)* L-]RRG#.R MZ,]2;Y@'91I48PD1&Z8\,EH<]H@"'1GQ'>3-%2BWS.9U"$Z M7"'>M 5%)(2HUS(H,!!7A32S]]H+4W86?
E#X.@A!^4] ^4!]QV1'"3PK4!T@9 M?)4-=A9A2O=V%[L B K5&^$J#G]I\$A_*1 ?8"4P8 ?P0%7R@LR;80&,2H5K:Y(:]9]Z^/?\E19#?/T$%&+YQCV],SD=[0@]$T /A?T7$%B+/]/FG MVR/NO:C%LH*-
XYY]MFA-N^S0\62^=5.<4(T(BDQ_Y8MVSNVYK@^.!%$9%A MT%4TX/]\V_+YQF4[B'S[&B ZT&?PLE<_@.2]ES0;VE"'C3ZC;](4;)!\O". MWC_GGPP:LCE':OG>V3I8RO0'9/K0;-
M2]H[IV"\$Q4^]IOCB2"- 1Z6]". MP?>P42%/5X"]D=>+!IZC^P%?+ZI&8A\D_Y)#,]$M.,'+M?5*E@I/7M1BZN% M$M*+]D!$83\$ZP1G$G0=:(DW^
[R[+ZI^_S/@(8R09G.DA744R;=],B?'2V* M[P4]GAU7CD!Q@;5$Z+%O+3U+M\;R4]I50+6D[L[T!W/ ME C2%.BY],GF*DXA"X&P-_)Z43MP\/%()NZ!#%X4=)]>O2@-#AWN.WX@T![W
M\O"U4$)Z417H-/]LRR]9[MW)*U9RN!"86I0V MFEB';*]QV%Q3'[E\R8U0B8&H1+TZ5TTE1C[7AA]]$4[4D[;AT=*-=C <6S=#OAN 89!TU?!MG>PW9UV^?+TQ7.4X#/%PGO11R-
7'SLRG24#3 ^G_<*@*"TJ-@E]*?W4V!2+F/NF;HW MXMZK$]HTG&*LB"2#Z^0Y(%"%!(]:.2* 048 [DAWQ]Q;YT*7T Q&;8A3"")]%]1 E,8$J6R)""(0X&0(MX']ZZ_-:!,8(DH[S'
$E%,H,I:+058(E]8T&=O)8#86"W@/>\TD +2YG]X M@$,#G%FZGL1$A/#N=4<''UQ_E%T4U<:6I8]-F0Y+D40E%'I]M,:P$"11E1] M%-7@:0?]:8,@T)T1]YS)P%4"]!59S#?H*]*
(2@VSH@)]Y7=2;$[3H2^FZ9+H M6A%^#9DS9&F,NS F";]SD-7,9:$(+TC;_.LL^(#RYQ1MU5ML7'A.C@KK#\?3 M'<[-
%05REITD4X9F&94M9<'IP_V#9O+2PW"4=/^7'(2CA/NW=,NTY.9K@I]$_=U$C4]PI@'0 W02T: MB7KQKVTX/NG ZN WR'X136]LR!]#(%)H!,I0T6_;'-"@GI%U4@
M@GP.O[;X'EK2YH54OY.T]">#OT$12#&O!)0/"N7#K.($"Y[ )5SU_;QFB0_EHXEH7P)APE[L]K3L+/0.?U M*N%G %H +>B<("+\#$ +@ %5]EW#$"(<$)&Q_40>%F*AK!^
M/\$@^8#D Y2K+% %/;9C&>/1$#VV<#2?YZ5N]A. VIF;*G>#4]X,=3QL)Y>F M&!>-C<"5IP*&-BOPBRC H\T*P"]6]%3TBWP/2Q?2+Y:I M@7<%.YKF^P^SZ.
[E)M+8&LD&#>4[],\%89*A5LH:D^7[59I'1912>9$X+*([MTA@QTWS#]]3U--LLR\TTC=/LM@%57*]+5K6GXI,EKV)YA-D"EPDG(M9L*T<%VDFJF9[+[OZ(V;?
WE#\\]U7D3SAWU),8!2N'DU.->K0Q_"$B-QE)#- M)+)9*D?(G,LN%NG;]#IL1]MZ]?W_1"2>Y5HY*V3&LB=%^/6&?"5+>M,X#9-< MJ_^89^FR/J^(?
8>=Q9P1^B3E[])$"YM#C&Y:36TF81[E+!&S?I9!&X/2;2& M<>M"54O<=*[9%A6 H?U>D&-7"F=L=I;LY7V8:Z]MS].*!;K.V8G0\S2C?]#? M+3)"M"6=E@5]
[F1&G^P3615D.2&9YIBZ9INVJY>'2+\VG_=SQRC5XTJB-]L0 MO?V8Z*/DCM1SG)/I.JN.W!93_F-G*[]2GN.7X8&)5]>3D:_(E-F'^(&3H/?"
MPGW_4F)@1]8IG09]GVZ8*&^I*2,9>_5^_^/R5[=Y&D>S2X/&3@);_[BWW"_< M77O\@K&^^O[G*,L++:%?; 3*,$/EIU$DK2@62P@S,?(?_'E%W<[A>>]Z>RS MC(1Y]=RO]=H:KD8?
+Z9#WP!X_MB@=8W:@E(E7X]'QOCB'S]&=N0!2Y6]7"1# MOA,1"9U2O=9WYI9==Y5%] X/),OT]IK. IU0;?)0?MB,B+Z@FA^R924]ZW\ M"-.RF'U7F],6Q.
[*_IRD=$[WC*9*FH55AS@]G M.)];^53SI!K.6)M<.L^E4%W#LF^B;LSHV0:KO/2+K+?%?&1B2!Z8=EO!^YR. M,RFB9,TL;_8E3*)I.G^ M3WS#;WZPCZB6]VQFL;Z--VHI.;L-#30??
\;='XI-P]F_8^TLS_01;%V(F4AC M'+RY!(UMW7=8HO82Z*>]%1EIL6G-I$[4LU%
M8Y&>@LAR=FS#]2Z8G4HXUOCYDW/I>,H)V#XDO=:4/3]#"2G*Q=5U(]9+GRQMPQUV*UVUYC<@P=6MB99,S;;;47YU4!=;__9_W;12KN6@F&+&+HH\'?S M-ZYE!%Y'HMI?
>&\%\R'4Z%IB_MVK;S[;5I,T6X9Q==G]ZGGKMUB_M5Q8!4EW\]2#]E=F:#UK"-V)-8+:?V9C>-4DWM]LU=F3R21]%KPNE;]@WM]YI=
M_O+;G22,9=1KSM;C[,EWFZ::2/=HH]5CG3H;D_(:E?G+?ORW'N9!=LH8I?/ MI]$H8AZN=Q>M],2?-WF?^\K6S*/9V$L[K(<2O)MOAI.;(RW+K]!QN..H_7%)Y1<6FZD
MVUHW!'$E09PKVD(05Q+$N9HS! '3-"Q!P#0)(HASS#L(J9I6(* 1@@BB#-< M$<@!OGI8@L R0A!!G&,M0A#7,TTGF;X0Q/6"H-$90@"IFE8@H!&""((+".X MRD&X7?
07CYHQD=L%ZTD:?\PM%7SWYU7G8)K&I,WO7EG^]V=.B#<^LEO&&6GW5 M2A)L#YME=@DK]4TF.S=IS]BK[WJGM*/?*MK13]N$ZXJQYIAZL\MD\OW>3A.H M#]3GNU?!
<[?'#@S_8 ^V5-K#6']]>B'LCC+YL!'(#@V')S1ZG(KK00=>9>A> MY26I_;Y5Y)RY$&W6ZB:7F#4!]4VV6;G.P4&RSFVRSMV6]G=%G-[F>Q-
AM]^;H9_9(RNVA/RR1G\NCL(MR2^G((6=$WR M_-%R&B%2.T#YM=N]/]F$E2T#WTE2H8:G$L9322EH0=?^(G@]K,T&CO)K-V'"-MIW]]:$%]$3#;[()-.O
G@L0,/9CTEA@=_;Z(0/EZRS)08$_ F,NS*>-KZ^X>R MF?VM+$'CP>#D.?SR29!4@P5XYK"Z@XPN\#@? N%O[X/80;^%!=&S[)XWC)U>T33]3?3*2'S^?4&L3E,RB\O_^O>
M"6;ED9/QFCV-BLG7_!H"7"T@9T]]?1 M[X[N.;8>^"/>3 , 71&@UU5/V8%N>;YN]9Z?+!_,NU]O2R]ESQB;G/>]D2SA M-YQ#3V7LDC(.V#"'NF YO.FZ<, L;Z$ T.M"L>Q MYQ
#RQ;;IAWG>207LJ> MX7&U9/U+^!$'+'BA?R!=;CG6]6A]Q^XE,UUE41"27H;PEI%.Y\EY=;@:FIY++ MLZS):*3]P5C571" K-A%Z.?E&73+M"1"+,2WLQPS7*XYHBO?>;K)%DB)/AG]
M7>!ZNC]V)=]Y*Z2_N_(F=64*W<_R=[;NV-O7]1#?E<1'/1378$4,?R<]O8&N MUV_(5[*D;^3;)3LG3H,-3H-ZI5[.<9/TB4C?T4DL5IM"TF)!,HV$6<(VA(1E5P,9BG%"^H^CXOL/,82
MI@,+E_JE;=/5(!@3@+P4+>SX$$MUV_,D0CS$^S1&*=^P6HP*%8S3,/RO[0>Z M98/1P2'=H2+D16L"R /R8]UU^6XGEIL0HI9T72-0D" L,6'$LLOK?TZ+,-:B
MND_K34>I#V3>4602SR3IGAGH'M^=WT#["2K&HL=9PJHY<"MD:>/+.[Y$E5L MHHB)\<_P>/-ZQ:Q4P96KY; MJ[F_H03K9S[@,I*>57*23W].DZVS+T#P4"EOR6"5G9.D!W]WR
X6\E)#NN[?# M9BPXK$--80RPR WW)Y'[8SM;.+<3'B#DT:E#'(LK.][I-P+-;/16'<7 ;I1*.,]1&.S"">447%=PA# M[KP/NWA#'K";.3.]^[B#?F P!ZDE(=FL =HO8;IEH_1F$Y^(A4]48_+
<*.+.AG),O_M4_OIWVLV+Q ->35 61UE] :7W,C1I=QB8S'8%V=Y^K>B&]W7$G+=N*2 M#M1M)? L5\<0*U,G$HAOU]7Q[78KA]N3K^;_MV;_+4W(@T8__HL498T_#^_H
MS7/^BW9%4C(H6XA:MGC>:=9CR]1=ST9_!Z!=]N+RL_9-CW6;<] /!H%H0G8_MEZN(^Z]_X4B,07CB(#!UV^'KB=4I!8)U(&H)^UE&VJ.!I^10AY#/ICR"81Q. M)1=-@?T*G
1T\1Y.%V_/=?31B&^W+$!>&OFK%.1'^L@9201X2/>)/$:NR2PQW+'$ MY(Z=4SZBPWT9X';@VJUZ1]P4]CH,@0,C R7*]E+V*,3!^BA%:48.NFRY?Z!6[%X]P* M)5?ET,*\6]IBZ:-
+Q'BP0S9W5=B*U@M@\>4!'VZ/799 M^T^)]NU">DPTQ) ']+ZE\^92@E]RS?T??,\,$,-C2L\O^3U-T.T"^_\'N,=V M-+)URT>O"V!=KC8(F^'Q/+-]"-0-M42&@K-BID81MSH.;-
WCNVT*Y HTKI#2 M1@^"ZZ"6R-0Q-;*0&:H\Q!_%@F2@+] */*B^YNY(M\=\M_@.$_%2(KKOPG=7 MF00(0Q!A#+"B"^\G@?=S]<#DWO=O:(A'@PMQ#"X8!0(]0U);(#&E8&=?0A=K
M>452,ZAX]%3Q<'77-G6/\S8YH%TQM_^D+@T]@70B4Z?F 5.CEF-U+$;ZYK[- M 6@'F4 Z*PTR@70B4\?4R$4F^+0(.]()XQG)\O_4R+_7=(PR5+>$]!2H]$@4 M,?DC/9!]6[FHD)
<2TBK6L$$H$$@8DI94X/X&XOY<4P\X-[4=(.3!*!#'XH)1 M() P)+4%"C(*M#"A8VDM\]G8K>_]]\6^(NF;KMM?.S1PF*7K24QZ"8I>7Z_U M]?
5'RKVH,AKQ/V\9]]}8"7?$@I6^P%:03F3I%7AE>.6-5PX\6P_X-A4%U0%4 M#!RE-/*THE,'5,C%?I[\$U8H"@+Z;]DNA;$7X-FZ]DR9"[L^2PA_0]*-@99C2H_M$$O!?;>UEK
4+^K^^@YUN0?UQ\YSD#Z"MTQ3=SR9>GF ^C" V@]\GQKP&R@/ MH6\GT87O.SB907K?-O[I(YJ4ZL * M&%*)>1"L .5\],.U)-(_!+@>!-E79N%S^+5%#M"2-HF@^I$,!2PA_0]*)@)Y
M#.!/&ORI6#.6O("O7"PRYDJO%N,$ZB':"B5]E:15-C0: /X$$(9BOLJAL8-Z MOD]&BKQXAA)ES[Y]#>+-0A\U"O%F 1H!C>B30"#>+$ C@ 45-V/",")HA5OG,LL>&Y:E70!NB?
5'2OX'L(0W^0/803AB]>2O'.2P%]8DRT#TN7Z!7 MHVN6X-4Y$^U%>;5,1RU/X@(.]I8"N !N]R7U00 7_1E>W'7,X-MN4]B]I3!% M@_*AZI3CL.(]H#^#=,!%?X:7^U"^1\
]T#X%3N8AW!3L6X?L/L^CNY3;3V%K- M!@ZM=XIT5?U)7R\(DQ0U:M:8+-^OTCP]HI3*C\1A$=V1QN:9YALV):V'VT]E MS32-T^RV 5ESQ=77(Y](CMZX
M^9,T3"*M_F.>I92SG,]Z67(TM#FATQO&K0M5;3O3N69;5 "&]GE! MCETIG+'96;*7]V&NO?8L6RL6Z3IG1YS.TXS^0;2$3H&VI+.RH(^=S.B#?2*K M@BPG)-.
<4]=LTW;U\E#4U^:S?NT8I:Y<2?!F%X*W"Q-]E-R1>H9S,EUGU0FR M8DK?'CU/?HWT[9'3]_S/Q)(71H]'J/\![Z"SR2-9_LH]]#>^\OK8;7Y$&;4G1]2;,'[4.T MJSOL]6U4T/M-Z;7?
1LD&#OFW'JY%W]]>60]HM]UE>7!SA>BH9Z2VB=6 1CU MAW&XRLEM\Z+]:QVU&9?GK4W*E"Y"%:R;)6YB,B,;PLTY!4,S)1@&2>W$%.5Y)#8'@P M3"((PC+)DYL<(A8ID')
99)$$' ,@DC"%@F$>0 R\17$$_=ZG6N-'I=3NL! M4>!*30,$ZG+QTBF8IC%]\[M7HU>7 , >&6ZW -@C(K%]?"3;FX]]SDW:HV>L MC(P0[;>*-/-329KY\&X"N3],[H]-AV,*C8/?&7?]!
O@^: !S[!\NSQR:_55 MH]X_FO5 (W^R1FRX@Q7'VC'UAFP-[_A"<#CF) !BRF>4AQLHS@IY_86B]WM M%I-'X&_-SH8&:;A3\/LW]].1%$&E"9[S.64AB=7EF.=\
MWGJ]YVW\GTAV%TV)-EW0=^E5TD2;D;)6IH73*7TL3]WVT+"L";+]E?=K?G&O M2'U6GM4.5]&)N?4$3 .C N&<<>?'^-BGTH T(L%>M>5'_&" ;S_]H8\\%TO M.V3'MZ>;
(XX0K]:KP#@P+A#&77WDC!3 N.B1"T O$.AM]S!6%X[%<2#_PJC M1'L;IWG^+4L?Y6%<]F/;MH"3H+@DHC^ZMAQY-G6]*N>8A^HQ^5FV1$PB(%8A
MQ%Z*TK>^/C*M;R5#]>@QT#5HCV+/0=_X?X[%+E5!,DT02NAG]D@*,*[/]2H4 M$;]< XS.:19 K#](]2W-N Y*Q?:N7<-6@BGH&_\ @PI63Z_I5GQA1V>.0F3 MO^B=4!A3]/++>14L?
1:5M<#],7 OP;0HHD 6]_01_$3_ MY63,2W;Y4:Z;2A I ^0_2301Y:C ,S%]OP]X%Z"65%$@6S;DY!]]$O[T,ER M+QOX1N*6P84:LHQ5;TL?C5@U!L]5Q[GKRX9SL.,4\)SDU
37YEW.&)3QNTKQ M7;@1RUAK=W7/Y]Y]'Y34@7,9<.]H@<]Q/S]856!?2:H)P3A0@UOU2Y*OLS!A M/932Y3+*]RA-T#-)]@]\4+.@2L%==X-#I8>"0$&@(+6"6!]'51!(74)IC-C3
MHH@*.3::/ZE1\O=]$A0I\3OZR#\L\LO'DA$*&U 0E13$\SB6'4$C$TICQ)X5 M553(.HS
9*"1%22;EEW=M3"9:3,RB0IM&F8SKE$QR7]QXQX!5X[1"O'N_\]+!#"G"^^M>$2]'_=B1;7S>AQ(S>_M0-==)X]=[HDDX!5X]8Q?:(XXAA;@78%W)8 F7!Q:6*Y]&%Q(R;;ZHUB03$-M
MK^-;>,]',W:Y)A9OM+SW\>]V:Z,(#D6!HISG(^)PO %]C@33-A 5Y+H;!]]]]]MU1&U=24?U:,E<+2WQ==_FGKV HD!1>A\M]S2:^:X]-%]2Q;-D6#6!]*"MFXY
MTO41:P:I^>7E/Z=%&&M)FD2,%4;R0HN2:;HD*,P^?P&X W*'@GR6KB=A<5;>,55>,8]D& W1^CP1BP/TSLCW37Y=@5?(B&WND?%-RQ7]1 MU;*Z[>F6S3TK +0#
[2*BW7+UP$6+,=(4;_,/[TK0C]PI@WTI9B< M17?-Q_2?YM?3F(09$]ZBOL5&-NQ6-2!-\TTGRCQ&1>W-8_;]XKP;=Y,\TC MMM_S-B-Q6$1WA%U]Y]JE8(IT=6M3

OUP=@ZI5 N?7CJ,K]B#JIO>$8:<6I1 M.09"2 "$-6R/589F7QEK8]()R@-3'AAK@ZO$!\H#'R\HE%\I*)CL.@%J+R"6 MGP3D'1 %:B\>EI\$) 1$@=H+A^4G 0D!Q8JUQXK2DX#"1
H3*4HB E"82(X! M48#"1!("H@"%B20$%"92F$AAHOR[2K,W3-?><,,Q)PTS\1RL2)V'G+./\,,\ M8N]\ASOL@B]COICR\"_?Z4/M!U-3TC\,S3!_?#.M<_]E"V2(:-+T5KWR4X6V
MTA!1Y&W4*S]52%2(*/(VZ96?*B0JM)53WO:\TE.%=FE*NDMSZXR:D,,_/(JM MF%,"47X"''%39N-VU RIU2XM_3AY+ 4(I1RA1C0P+8=HI**U*,?A2'B1V[M@2\.>_'P'X=?
XK^K#R4[DZ+0J4YZ0\)^WCDS*XD3#]P*^(1)06) "W(BCYQWYI&&S@I&=2JG.A3@]"^2>4! MI J4%V7#D3+0!R0)E!9M4UKTR1&A4>7B).5&)<^-9AM(,3,:Q',>4@+PJ$G1
M]4.G]>4MBP+/=8YQYK3\--N;-#TAU>K.?DHKV:?)!Y$"/B7G*K$"/M'O&8XH M)4LJ*!_1]J9L)5;!)S9B&BBZH9$24D97GHRNQ$KVY/B^WZ>,;_LSOKHA7O$U MB*LK=&X!3Y\9P*^9
Q/,@1,D4X\?RQX<(E"%;7E//(K77$LM/ A("HD#M=<3R MDX"$@(+'VH-'Z4E <6-#XT:Q).%P.P@M[,[;\UR?G^$_O7@>!LG5?.L*\=@S MD5VGH(O(UWKR21WQ-H&
,GM(1+_VTT_J6+T)!"0!)/J=&(')A2$!/"']%[A M: +]I%X?:0 !I5Y=.1[]'KXV(^$V[NP-T[4WW' L X%A>P[\^ F(QC["]_.(MO?,=[K +OHSY8LK#OWRG#[4?3$U)_S
TH__CFVF=^YTEE39JC'W:S#]1A;:N M$5&>4:%.5"%1(:(\O:*=J$*B0ENGGQR$$U5H5[0\I0R/.!$JY/ /CV(KYBU/ MBK>B*N"(FZ ;MX?-&-'1CDU*;QQQ W/C9-FDS?
HDRNWH+JTKHXFF#,:5=[;J MMD1+G#MM2?:3SMV]SZR][$Q[Z!K"I'9&QT23IB<'&Q.)@D>SL$CO0!-9!M4HY&?@J\ITMBK3^41!&"@C?
J4(:4,*0"#.JX^*FR!)+0U0YKM)L7\:!#/>4AI MP*.F1M?/;=>7MTQT2S[&L>WRTVQOZO2$5*LI-!U/:#G[-$DATL"G)%XEUL"G
M.CZ3*OT>TD'2P;H3MQ+KX!-1T%3Z$ZHPHKRN1'E=B97LR1%^I9MC*.\K:=XW M.R+X:Q!75_#< IX^,X1?,P/Y8].$2@"COMGGJ:->R#4K2)3FO\ ME3M7[=<'$0%+K]/=
,,9="G##!IQ%/C48DUXJD(,3 -932LO+"XVSI!F>"& M9H+AEBJWJE F^'A!X0%29%'A 5JD]_4\/HO%@*BHE@C0BJIB^4E [@)1H/:* M8OE)0$) %*B]EEA^$I 04/!8>_
H/0DH;I0B;I1#&"A*ZCP!*$PDQX H0&$B M"0%1@,)$$@(*$RE,[&:8*.&NTNP-T[4WW'#,2,.P/0=^_.3ZG'V$[^<1>^<[MW&$7?!GSQ92'?_E.'VH_F)J2_F%HAOGCFVF=VR];
("]$DZ9WZY6?*K2/AH@B M;Z=>^:E"HD)$D;=+K_Q4(5&A?9SR]N>5GBJT15/2+9I;Q]2$'/[A46S%G)*% M\A/@B#LR&[>=9CC0:)&;*-"DE&<]BC @(6@0!8ZXA;)QDJPK0W.H#
(>TCYZR MEXW*7M:C#KT&92_O,VLO.]/IMH80JYV1-=&DZ8G%NKP 3:N\6SZ)"Q%%RN1B M/3K4)U$A_>E$:KR,$GVM\0>5=GIC-:TB0)-358:
ME*TD/6C4!LV:FL&.#4732!DHT4F)3KRCPI1_!W=J-BM16E2C8HSH^DX"H:-; MW1DB[5PD()I0MG1GIL>DDSTIUT.YTF>LSAAFGT[F)!VB?.G346@PT11M7/G) M)B0PE"]M9+
[TB4@$MU0)190TE3II^H%;$8\H,4@$:$%F](GI('U$2^!$@3;E M19\:A.I5'II-@D 4:&IJ=#A2M%'E&T Z+0F4&3UY9O3)$:%9)2Y0;E3RW&BV MB10SHT$\YR$E (^:%%T_=5I?
WK(H\%SG&(=.RT^SO4G3$U*MIBVH.B553Y00 M(@U\2M)58@U\HN.C]P>4E"4=E(]H>Y.V$NO@$U&PKTPTV@-+.5W*Z3XK@I]4 MN?F+%*K]/= ,&@R'E=TD?GAAM2JP/3]S_JIC:
M1!GJE.>E/"_E>47EKT%YWCTAX9O8 F-7U:A+W/LSB6)W=K>;@Q_6(S^@MM)Z,8N//[W((QG M@><&8HA'H"2_G,2,NO:G'06U@Q/N3N(4^S%O #C-IA=A#%BGB6'?B1
M&\5P4^C"BV#^+)BQWSC@+.Y,ON*^?<>F@>]$"L/;K^"K'BZ[P%-6KU28:/0L MGKA(?-=VEW!W:4A%(I\Y?!J7?E$94F?GX!UNAU@:[K!9&"S8]\/Q1!TR8)$G MNFO%
[%=NE\^SU16&1]DJ+ [@8F.BZN6+B]-OF:F)"_M*:A%'_T0E?DWO=M]IY/+M 6X X+/[EQ0.[A>,!;E:DVCV"O0;69Y'@NF, F4 M!3\2E[%9XH&4Q=:M&#/<[T:O=[.:_>BNPP7^?
>;&0!8;2/#*@?E;8<1<'V85 M)!$,+P+$='_.9.2-XU[G_\(_^;-LCULAXN4\(VGA12-I,Z]!TUY6AXHE9MK M(![FO#3Z.5 6!GJ@;X[]O\J#7RWS]NS "*SW-\OS6J> H$A0!YM%*C?MYXU
M@Q>?6=Z-=1=ELQQ-5BMJ9T7(8 K TU1S\)*5_D9R;-%R8=WV2A3+?(J>QV?Q M679;_IWPBXHO@\A%F3@+N0?"<, 1"?AWSVTXOOOGY^N].;$>+I!^'"\M80.?L*E%:(/"CA6_@5-;6P
M&];/):X?E%5!VAZ0<37:C+2K+]=YLD7J]$=P'>U7> 7[']_VO/-UF<@ZA [I MO$O#V>#ORHLLN(M?[7EA;3IUO_V51C$13ZR%)PST_8FY !^-II1Q\6^(]-$
M7)/9RGW.1)1,_^1VC&AESRT?+*+#E]Q'8]"="]%>@C7&%U[#6Q3P/I9HNM)> MF.Z_$]=!N^IS[D2J8'YJQ',]3^-[&TW<,N)G^1]E,J!:9-Q"GMNI4*TKX3:/ MMHU<'.9OS7F?,O[>6",-
+"#*GAR*+$KR4WI^ ,^< 7SE6)I_%@'066JR;H (M]YJ*S'BO29XUC0(OB>N1O"?$./HC8IP2:#TW]N_WB2_R\4531PW&7O8EI>3$6&TW+$9_$B=)@X' M#,\FR>@^BDS7WE F
$X7]QAO__OCF^GZY.W 0XK\]&+PXJF$,-6#JEH)(?;N M*'T\:3[[G/T?M\(M4M135M%HU:A .OKJL%[348-XQ/,P2*[FC9*01Y* 9*9" MF?D-/(B*A>8H\%(A"8X)./U[UH1DH\WGZ[SIQU?
NDWP<0SZ.T/I)&H-;3X15 M>W/ !XC+NG!0T"*_U6BXLRI"F1.>8E"QT0U"]H%'4:/\V.8*3^JUMD=ZA%>+
MD7*S!$@:7":1VA(I\'\KE:CCX%F])&JTU6V_R1)%TG1B:=KJ5=]D:00"$(D0B1")$(D M0J06(U+#1806\@BC"*.H7H8PBC!*5A$AC"*,(HRB6ZUE3C_=F0=B++(^?-:IA5:.40CMU?
[,V6):T9*8];;W.%T'BQY5U ML:12F0>Z+^V1H/]SN>K$(RI<_:=;7,^FYVFHFTHWO"'>J&RKR&WHB2\J\R; M.NX<&^M@22()Z1N^KZZ@[.CS*IG($%E9GJ@A8.6
0)1GLPQY3\SGQ<\,N:X; ME3=?.H%N'"+/8Y3EF&Y/.V2H5R6.GH8NAV3EY5^^TX?:#^F_E>62FX,>!!;/
M#I#;H>=C4QF,AE7WH""HZ!!4Z*HQ(K0@M""T:#U:U!!9$%QT#"XHLFCUNA1A M!6%%;5AQ=.H05A!6') M07;92$B]8YZ HA4-9.L+#$RMP4=M$$;4)QE#=3 AF""8()@@F&!]71F;?
4(* M0HJ=2#&JT(DX>A-Q^46#EJ((.AH+'355/)"!: 5V-&XEJE%R0U#BE9U=^B/*\UC46>'CA5(&NK ;':!9 .,*>WO[1K"M =@ M3&6DC6F++T',R!F8A#$$,00Q!#$[#00 \6#4C:)KF#-
J0UC3* $BS"',::[%T,>*J5>XMX3Z6700 M=*KT6@ATVM@)H]6-+S['333ODTFEJ3;J M7-&:NL^^J@^:5O%C$,97UA7OX;"X4T="OQE5 M&Z@G"'E(-WT;KH@^4P;C:TQ^IV)D ;+V:?
EAA,I8PC#",,(PP MK(QAAJD,A]3;@D",]B&W2)&7EZ[O=-I:T M$;P;<-%:M- FU#B$\&+O<2M5+F(07A!>$%XT&R\,K:^,]&KW'!)>M 4O^FJ5 MVU%ISR&M3Q& M Y
1HI>;6M:ZEO2&@ QU3'UK2((0 A -G;U\(P%5.O%D"H MZTE[&34N!6K1HE&![N>["-%_240TH,IN1.UMT&3G@*U'Y$B/06.4R,A,P5J
M=QB:")24[:)L%X%#Y['A&/DMF2EP'&R0F0($!00%! 4$!00%G3>$! 6T9$10 M0%!PE*(%F2E 4$!00%! 4$!0<)3R YDI0%! 4-#!LH*3MU'(WC!=>\,-Q\P: M#-
)SX,>_<<_IQ4%O8<789.'N[,9 /]4--$HH*%E$X$!A M(26+.F\("0H("@@*" H("CIO" D*:,F(H("@@.H&R! 2!0@*" H("JAN@ PA M4:#3=0/'/8IB?RG!4+SA#_5"95]#;D5)>-
?!0Z2V"BA.>ZK4"8M**CRCX>CS MJJ4O#7)=-RJO': #>YYX(E039:C7[..>[K,9+].CYBH[<$ZCX^*[!!:$%?%2AF9@!58W/"O;W: V":7:AK\&,$A_P?V865?43DCE3,V
MH1E"DSR%8W1%:*!;T$3IJ-P'Z+*1H-VP!!1UU[TW"2?HY'#""<()P@G"B1;A M1-]0]$&%9W@23+0()G1UW&\:4C1*-&@MBJ"CL= Q5(QAM0>#'V&/<:/,0W.1 MPU
UG9"#D(.0@Y!C1] Q5OJ&V;3F#(VR#\V%#@@ZA@0=U,2A&TT<+F(KYLSR M';8,8-8X=A8E4\=%0@1^=04/S:ATZ7159&6U3=3+@7HY4&UD>VHC&V!-:4-O
MUR"F/0@S,BL,.&A';^?0!>(*@P"& (8 A@!FIX$8*\:XVDP904S7(&8R:0'$ M-$J :-V,,*>Y%J-O*.-QA3:#ND]T#G0,5:_0:R'0(= AT&DWZ QT9:)77MA! M-J-;H%-YS3D)4+MZ8;2Z]
<7G>,Y#YO!IS")N)Z$;4]^+AE2,'KG HXGFG?I7 M4.TG[4NF?D[TG>T_VGNP]V7NR]PVS]XV2"UKA(0 XN8K7 M=.P%*3H! $ 0 !@.PJ7M-9%J3H! $ -3:H3FM'3X&87QE7?
$>#HL[=63S MFU&R?ZZ[#O-/&_EC@,>YH^G'CR37$RJ"G$,RH- MVRACU#2"]O02A,E0"M]&ZT)'R1."$8(UW5@3@A&"=17!^LIH4F'?&\(OPB_: M"W9R
:.%1<*T[F*:82C#084G5U#7# (U K63"QB!&H%:AT%MI/3[U)6#0(U MK4T"1ET[I.C:H1OB%5^#&(]NH8X=-;@H:P;3!(/I!,G4XS(X)-]75[ESXEDV M)"\(/P@_"C M9?BA&R-E-*KV?"WJ
-$JK+-65R//;:[X M!C[..3(6B*=/^.*'91"YL1L N[EGQ>XUSVFK:2]Q@J71K(I,>G;@!>%9;KKS M)R('MAX7!TLT:[RHTABH6@X'P$Z?%P1F5A('3&,:OO<-O#C_5Q"F&$4*)#_"
MSUI&_"S_XX<*F+Q&JO0;,7Q4#!Q#S[/N@B0^F[FWW"GKRI])%+NSNS+MLAEF MQ9)=AF+RXDWYAZ?. 7O-;"@/#/R YHRWM.65_GI3'3?4:4O6GS!0?&_Z
M"9\#@PH7EI=^^GEDA9_&?;%!Z4?JDLJ^KN^#IP;7KP&PL%EK^E7B^DPZ!P62N71M^ M ^V?)I'K\RC"*\6#@3>NDUA>I, 'VTO$.\%LN'[,0WAI;\JM$+^SY]S^E@[!
M!AL5BQONOR:RKN&+J/3- FS2'0-:?.-QZ>OW7\[3,;W]-9U;Q(M?V17W>6AY MWAV#-_G%BYD5PW1CG%J)%O #B*4;P2-0<%,AS]XW P(&8?HBO,?R0:?=)3S# M03V
EZ4_N0N<1L8D01+.G8SFQ?,7J!K /AO$Q/43@"*\PX+/P/.<^JFA#OQH M[BZ9#1H^A;=FXX"),"^ [T X;'R+PVV -;A89?^:NQ[?*1FY),T".XF8&^'T MBC$)-H!P!@L>KKU;L-
^*XQ#>O#9"H#V0,4;)5];HF*"43,/@&]#:*:X6] G$ M\5DW\]#C$5B(U8_PCBA9+CTN:(/?Y
1,Y1XF!FP&*EWP9'+X)'(7N6(.2W,/68@QSTU<'@)3XH%B6!^1WJB=0=Y6(&2!G@PC_B<(& M7UX%X5U)PU=&))Z'G(N'@0)S5+5XSI8PNP L3690=E$>[X"_3 4H'BTY&ADD M\JL?
W77G2X"*"P1W;9BT@ZX!*!-(<3P/D@B>$@'(N3^?"2X\PJU(B8XHF_DZ M"^NVAVH%K,]QM.?Q65QV0WO"@Q;?K/M4<9B_M>0YO7AHF6M?4XV#;F\)[4K/
M#^"9,^!_[HWFGT6X.'(P/".FG(8INDILD9 MHWLR[<07LF'$E&S60W5$@"\A7PS"%AG9 M,E3'.O%%/KZ0NDC)%O*0I60+>Y71$> P5ZG-
V&C5_._#PRY]>#%\|E19#=5AOO3(6QY22NC;F ME((Y7TRV?L0<:\3>^0YWV(]OH6(Q6$[U4']'?;!PG&L06C M-5A1%-R51:##V%$%/2K#DA,V :S8I!1%.VEO3E-3TC^P?*?
EMD4>B=K:9M-2 MB3))H@B]&HU>X_O(<4@S4CW8_G=+*PJK8CS5JHSO62B2S6BOILO$=*ZT; @IRL_UPY81L;*]8W5O!>3+Z9/3)Z'=2]>M)!LK&=C+Z&YRG
M:$]RHR_%RM(SW8'V+"S]DNYO;(2[T#Q-2IV(]DB+.-&C(5C31&G!@+,]TO+% MBIOBF! HR20X!H2@1*LDA+NVP+@5)=&=/C'KMWWU+"IQU=D1P.#W6J@91V
M'C+XO'US[^N_.1[WE8E987MOZ?A=V4'(F8/4 M J8;FEKA^5&&?#K^OOF_L[^N,JCL?0K$ MG4U%$$.MV-8W[CT+MY8'%4I_1)F0P+KT^Z>.*9S(LT^D8KL MUF"H*<-
)M=5G;6"W;)O(JG), :=:OSK(PFU+:#\H$K"N_"YU!-2)KY9/RTY#O.WEHYM?E%9@00="WVBT[J) M*?(QY9X-H<26T[#EONVMQ!>R8<24!VX>)KZ<2%D(6V1DRWV-/8@OI"[$%O*0
MY68+>E2&)/'NPGFM1+O@RYHLI#]-"(5-3TC\,#3N-MMJVR"-1@XY(E$D2 M1>C5:/2ZK^KRH&:4*S+7]S.G>ZS*,P]5;X[1.$\WE3;BT/3CR$]J^FR\?TE M"V8- 06YV7[<
U$D4_=6<)Z,/AE],OJ=5/UZ4H&RL9V,_@;G*=J3W.A+L;+T M3'>@/0M+OUB>Y=O-:ITFR=91[KK2(9E4-P9HF2HMFW KAW.5S,T.EZMH^>$HH77C2I7A27D/@%7
M^X%K,C*4@5;E<3RR\9N :QNXJC]U2RZ>T[F@!%QRYJOO&_O[.J/JSH?0;8"A M^UJU2&IX)L.QHIMTL.>I*^&J*4*VC*F$H*<&$$& M?64PKO;LJ3:PL[D(0J< 2U,I71F"T,&8C4C@?
@Q\?L?@BF\\9A!@LLBZAO?3 MT9@=2=]6?8IW"Y;&=&6B:TI_8-!B>)<6P_M]E.*9S M(LT^D8KLUJ!O*N-QM=5G;6"W;)O(JG),#778^M7AUFQ0KBS('K4_)4 (UE4$ MT\;*4*OR7'9",
(G9K5E\&7J77GUZDG7L-ZLF)J?678KS)DD\UBU)]&:)]< MZ!K]%ZL1LB'6(=[$%C"OJCBZQ)P_DRAV9W>; QONYDUZ5;&293PBN"X=!UPZ M]-CVN!4BL^8_K#_;Q+?
7<>KQWMY^1C]G2C%WK'Q>'_M_K9W87(A/SPZ\(#S+ M=:LTJ^RD:$/(TQ7OI0="6S-X\9GEW5AW40[_$]7,EPK/"O5$,H!95,W!2U;Z M&\FQ17YU]><_!U!ECXF!Y9NCJ$*48/F83
MZ^OJ:% 3JS9DTEPQYD>+S4,^^^G%=U_O]VY]H-_@\:'"\M;:TZ8??7BYZ^H M4"R8L;?P*PA"5$BK59;8@[(J2-L#,JY&FY%V]>4Z3[9(G?X(=LM^A5>P_\$F
M6G#GZPTF;'!S99X*7B[CO8^O38/NM1Y?YQP(O #"WK$I]UQ^#:]RXRA?BV3+ M,' 2.P9&S#BV=XB8%7+\=LE#[P[&&*O2<@=%@?,BN/0LM/M.2&/+==G=A 6 M"YLLG7;@1W-
W&:D,7YZO?=I!A"]A.YHTIHNB;!:$+(8[8I LGAKA12!.Z>7B ME-[B3$001(7AV9J*& B>B:BP&RMBIFH !\5WZKC_4H'Q1$MN(R.\NW0X8ABN
M;X,5B+BX:1FZ0#U@A)B=.TV$IDKZ))]2 M?U#)E(K9P%]B?I%X?OZU@[?;. $;Y(;'0J!5H9''$E_$M;4%](*4,#D@]2ZR MW0#QV?=]U308H*$'8X;OYJX]%Q0!ZU10"![P_:"O#MDBO8[-
PF#!?N5V^>M4]D)@0E^B=C3NY2^491@.VM\T30,OG%4GF(&^'9]U%?' M^>N5U5.!'V#<8%IQN2A/W-*'F14#+NV.V[@*A&3U7%#IB,KC/V:B N0'O].K!#N4\2'7RS_&^,>
M2##'1\8HE,LDC!)0*#8'2PJS%P*]!&?9M=D,P+V89!#>K9D8,:XD!N?G/_"T MW[B#7&)_"X!X'P)@^;ESC8R(&$C+,@@%E\I2$?*E!XZIPV[<>+[-JUS;S_<*
M75RRKG/+84$21S$,2DQ]C8V.@*>"@9"],VYZGU!OH0W6R1O -(;@^ M?+\Q*#'L:.J:(1'=X)!%0*'K]XQOWYV/.M2)?/"-2YL2F@2(XL)ZU MC/A9_D=Y;.CS9?
X>.C1VZC&M>YC;+LFV!Q^'^5NSI^GIM!Z681WWU=&A1'') M6RH]'@5W!M*14R3_+.+*L]0=OP$:W.L&9X1>\[.L:11X25R/G[6?]:4+GQ.! M/3=V!]>
&'%Z1NCJ>$",D($1NFH0)RKDQ".+;^Z#ACHF?>C4!R:.?-@BR_&/ MUKO'4A^;+D<\2%>'T+7^J1\Z*>0^8A0>?1;S:4H%!TR>0A/VK+YE3G-W)+]* M?:]* 4Y8>_IL!
<$@MP)E.&FAHHA00UXLO$&8Z?&HDA),(>&GGMR:T!^IT!*= MWE//NXJ*C\QK/,%4[LW./G+/QU@Q^N9SSW4Z 72EJAD'+')O,PUM ?8<40V/
M.LGJ2LSN"]>DU+*1KHR'VYMM&HF)%Z!OF ^ZX=XUKUKS3CVYKF)BU?K9?&"< MZ#MW\\L/C!\Q%1+/88;UJ&@W]/'$L5>]RBE/8%F%IIJ:,AQM;^QI'K@6)6S# M95'
0,A:/;*>LL#VV.'HR>=:L;(; T,9#O?@\K%*;?,JH]+@2]5R_QTQ#I,UF[(*X]87G2$ M15Y K8C[,994]$TUJVKKZZKY4I10;%1%[7XKWK+SX>4*LJ*@+>+%A*.TF@I$ M#BZ"V4=Y*4]D+<
3X?$\< (ON'*STC$KBI+%4E3EP,5P1U[QAM4^_XUU-E>) M9V7E.\L@Q&GE;ZZP>N/9EJJ:86PMI.ZO;OLE"$-1-Q.=K+ZN5,&48$U@- ?^ M]&(>+MBT&)W@LA?
X5^D/#I^FA5MA<.TZG&%)KJC40CF!2Q51*RK664'R8#@@ MR4I9"FQKBUOCI#YG&[H+& M=?7?G#!:G!"^%\-/$'5<7QA '%2NL;_EE5JN/\-B;M1[9*X5"OX'25@BE0)D
MX.*,/T/[X7SIW[J*E>#"AQ6O_ U>[=LN,/8BAB\$G?*4 MY=C0]1_8IR#.ZH2'ZS\<+B'[I32X#U@3B37H8)S=M*[YHCSO7V'>6&0F)@!/ M1MN+!:&I&3M95>S!K,W;3!^^\
AX8?.H2.'(8%]0L47=M.5;WAW('>HMOX6Q M^%SH[S) GQ0C5'-UI^B9+/(E7!MQ)N7\EOP+'"" M):L,+' 7R6)U+8?YA;F%^@VKI$7M)AI:^"_67+.%A?L*\DN%@Q,E2U2.E 79
MHWQXF3";PCI@#3"8E\AU7"L$'^1?/-^;@(^<6_#?:RMT@Z0\;C?E*[?GOOOO M!#V/:\OU\L+V)"H#4NY_['T]T&H&WX)R1&($#[!I#V?G<6R>;CS&Z'U9L?FC M%0/01$TS:Q^ ZR
PH&](I\^S6>^7M/Z97-3KZM<)5\(/(8'-HPY6 #+]]@9)=4Z\"U&8ZVT+P)NQZ#- M6J):@71.DQB<&.'@XUX"\7Q[!9S?&Y/2'@7T(+ 4?HJ^G!"XU>7""$>X=/R:R5-CU!R"<^I)ZJ0 =/
M0!KN,)QE>Y?2[4XB7 2/I!1!%LY.#_R37@3!H8)78 BX%J-:F4>=1F""8D6\ MN?X2L>LMW6ZVCE*9KQT](M[;QC*KA,;'\8?&CW&'WI:0!VF$Z@N30=Y_6,42
M37.1/J:'YWU!/P)GM7*9Q%H)TW+$K(!I//1P,),23\IC26@!2K^WW3;<(ASG-\5%\-N.XI=H'6Q&O M+H3P#+&[!YQ:)\>-TDW"F=NV^B6UE=E7Z0Y$$0!:J=E#"QS@ M@'&88&) ?
\2>8IN'8FOXQ@O7]X:G$@B17[9_,]VB"RXL[HSVT;UU0Z>7.M* MF+Y8=XL@/DV? A8)>,0RFYKNP;W#K::@Q[% +1A4@ 8MH^K#&!A% 9B;.-\2 M*B:%=^:2A3B4
DOZ_O2%,S?;Z)@R7GBZ>0"[_I8(O$7\(16W,/@SVPB[1TS2 M[\7'E/H8&8"6@2+UC'Y6$U >3R%!8N$$A&&_&.;HGJ[5SN!#3PS11JC(QXDS MF=\M$29$)@NNPW8
2/9)H^C7:,L[^3/"?\5'\722Q#B[MR8KR425@BSCBS@ M]\ :X0OX-XJQ6[U7"@1Q5??9%M/[Y"5V+H #!=8)CO*-8;?XN?LXA5#UEZ9 M$CBGYH;@**C+*8C,O" (<1D&/GI1L+&HE+%
(99\%YJX]I">8@:LQ((4@YHD] M9V(?/U]:=PNQ>IXB.[XF6*8(+ 06E$^\2ZSA.KA]&7P4< K JXO%RK30(Q&0 MHI *Q^G/(!\03"Y?ST:+NF9NP,O!T*3$A\PK6F='T2!"6:EINB278P]<
7/# M9%&QH1K?90O(34!'P/4"\<# -WW"^(6^]".V@$.+=BX$I MYX+IG^F"-TM]H_3Y:RHR6PGVAK;O4Q^T#T!&R[8AGA91@+"6D2"_B+]*D3JV M$,@'H92A"9?//.Y?P5A\X?
&A*\=3[CA)%OK"Z++I8?%Z>7959ZW6O*3]'8D* MUTH@OL/M(!WI1@"[^2M"ZIG(@N!?6S^G+Q?.'[SD?4[O+V@8+C)&@SRA4W94 MIV4U\??
KMGPU)E"2&:YPY$U#>+0,!$*+%9MR"U8G%5A 2'+;R:&HJ5IX*^U;7E)4)7TN7Z M+5B-D"Q6C*/ 7)Y0BGQ1*NL^D;I:.6C&=\MT>" !6!^.GRK[\9IJ]W0I>7
@U,MN1>Q9KV8(;X9TA%>?< M6^+:*GVNC*9Q%T8W' M_S/Q;?'[A<\Q)2YKD-?"?U>1HG2A7=K6JP<5N'= M,K9[91BY 2R;@C1G+FCV_K2H@H-S%D=;/DBIQ5#J=FWX7$$:X^R,
/*$RT;0 MLT8#*[,3:3H>0JUOZ>H%/A/?BFJ;=[S9A97"BN#R"/P?%UF=S*2)=-ZZ>?E7 MYM L08P"!WW.E7NPYC=.1:\B8$MN-#8<[-R)\D'IP?V!YX"60? QB_>;TE6,
MDZ:$\G$F2X1>+$!8]4Q*UT\2[*@!([(WB)LS:\LCSISV(NS,7+%2?YZ=P0": MCRCKLQ*=-:_E2:,&V]#^+ -==/6F)@BG;T>ACJ@;A0R,Z _5ODF<.%E?D'M- MTO%F/58'NXHSCU3$?
M@>=(,*F3+*)\Z<)_1#03O[V.VC>MI317V4393LU.VTWXLZ?8U7\&"E+.M=C3/4;LF M4>7!_7F>IX$GW=>Y4^MJLU;2 =:V@!R:.RXZEB)GA?V>A[(K>_-[R+$Z -<= MUE9-
(RQ0%87Q9^V%LF,BE\Q*4K].'-^./H<>+WX&QSK+FBT#-ROR%I7C52O# MJ0'F,!ER *G:BVN8-+S28=BO7S8#'YXW5>-8@M]^*9>:SZ\,D,7*1+H"KUE
MWAU.YKVSYEU3QUHWC7M=8D\NOG2\UU5#WR/DU39-D&0G_>,JHQ]?09#76OPS MK[5(-W3F!02?,0=^L!YCO=XRW>B>EKJL>D>L/Z'8A9B7#MQ?*2"J4=+*O30?
MC9E@"XN,$F]'(6N6LU;9NXT76Z*E0U8K(PH='#>RL38&5P[X[3(M?12;'C#9 MD:6X'SG0_'R554F5JB6#_;[K*&%'GLS0&-U M2(EN&4H.J/9#$D:8$W5(Y5 GJ?
UXLI7J1B'$<0+LDZ59NV($H7 MZ8IJD6S_\UI)M-CFDN9T*Z\.2;7NU.N85!W2>,7L$*T>NW1<.[)1W4@=B9-=
MI585:XW42\H/IL+3]*%I:22J&:DEJ7@2_*@@P=Y7)Z,*$NQ'P0:J&9%$RJ7F M\RM<<=8JD^FF:71+BT8>LNJ1/_8M3&,:NO"8O^'!,C@U?*3E1[UM@A\O_]Y0 MB!BHIM%-
@&AIW4DSU$1J41FKHWTZT8S0=VMLP\>A-AS8Z)2Z3$#OW MB)8XQ1@W^QQFO?3]M"7?/#U1(TR;1T3);.;:;MH.ORCPP6[M0(=H=B92\UXX02^RM:GE9'U;1]E-TC1&]IE7V-
;32GF.6Q[*#!]:'FS8P%,W? ML\YH:6U1WJ,M+RS*&KR);C:B9*GH]I/>C#VS+'N>-G810!2)UO.K-Q6]MK(2 M)M$6:$6GK"WVGO,#\/T+BVJ\D7WD;0UM6C!DIUQ$L_!1;F:B\
<$2Y[*$O;(M%YU571_>'*<->=(V(Z+,H-SG17 G.]<$4-3!]K.BZVO>Q6[5'2TC#W9:G644 MWVPBA?S=27%1O^5G9(9QYB=_I+V-O*+7IBC/RCJ_1;N?E4_9BF/LHY?
U)9^6(.M_5^HT>RK5>KLJ%MEH!"-ZT%A9'\|D+!$BS^6* M5C79$1/ /6RNM!)6T28F[0+&R]VVTF=G3;_$\0$YIWG:)BZU^:+/\(JB(1>] MBL4KG$./5O#4G2!M.5;
<;@<)MA.V8:Q9;=Z-^,;G5U;6_>CP1$_%G0M[SIT$ MC\'9,$Y94\24,E;1R1)U**OH$1(LVOJA_"FB=?WV0X+9;*VC6%[VF'5 PSZ5 M5[X+=M-
"%BM9BVG7APNX;_.5G2CD1LG[V**C^"_J5V,LL-VLH9<*$'G3FXR M\?'BY)]RSV=AMX4M2SLSYMT@LQ:RGI?J;"0>GIH4P5EL2N@)DX6VQ VSN:(M!:(M(;8LXJOFF&G7I1B)
['CU>D#10GKFY45*9G=_$@A M/T4.H#TV#\U$=4415=38BBYNHK5RVC8/.2@:[Z;%8D63:?\J2'MKY1*:(<]G M44R6G6^1J6ZYT,Q;.SEB=;I)8>>PB7;>;RH-@0V"?]>5P?%,0J@
M["6)$#P67..Y0<;6Y_L[?Y4>++$%<%4O/:WK*?X%PZ3Q^:6^1=_PZX''U#E?A'GK43BU!3L3ABF?!9=?A'0 MLSYTXDR)\AD1_\K>$:VA6Z;0Y;/"5D88F_':
[C*UL@[_MU#B$H:5CLXHZIV# M*; FZRFV=6!&\WI721(@-+.0>T"%W%3(W9Y";HNYSD\O+B=]DYN695V.AGQV MV>_KXTNK/W,N![:N.Z/18&C-^(N4$.D=[[^^^VC^XX_S3U_??
SW_^OZ?[\X_M_0H?/V2??GU_\?;#YXL_OF0WU71L9C[ALA%R;^MPW_Y9,ULC-(5FW#/S[X M5(>(%X%9>F/^2W$@P*]N!. 6Y8=)GN>=8.&.U5D;;W/_3%SS)5NO@DL^%Z'N
M^JN*8S'0BROUW"I3X;Z9=\RS,O)6#,O[;'AS&;6>#@9SK9TOO_V\Z>O7SY_N #]^?W+Y[?O M?D6-N1R9@[$QKE?9]T>!*RWOJRP?H-#PU1!/%:'^(8YT%25
MVF:_*1O/$CY_WJ+;*1U346Y/CLMH8!J\]#@/7)((R_*#T6 4%=L0E#Q+Q"H9V?SZ*;5TP>O^.OT(SY$'SCEKY*";A>KX.;=;;:] M\3SMR*]/3#S*%D:QP#-!'/8*;\@.@"E?G!\$\UI<#7?
N.$IS[=Z4&,B/7ZV8 MY[>K$*ED+87%)'EQV29)G\.>M-LR4#@[&P)#NGS<.,:-P>U]]0/8)?()!:\W MUX;73W-:'=\YY?FSTP6.#6G*0"FU]UE$BBLGKL?%^011,A5[LU8L7N,K",TK M-

Q<,VT[R;5O9TL@B\?.D2+!OYKL5"-_Y)&U! 2MUB\?34'"WF>@"#2&EP^U4 MJU>;S=+Y9Q0K\0%?\|K-9Q=BD@$XK*0LB2+\,TH6,"DP-NF,4RIFK;XSRN)[
ML]4(T#8(4O%XF<(9N'CWMB!$N%(Y?7' *,Z Y)8X>P=H%[+4..Q*N@GA%/J&9?? 7Z]8ZT1F8#XB M%.OO4>!#>("IMF_(<[&JNG'#7D5||*QH,:%;BPE#6DR@Q836+2;\S?NFC[7A
M2.M/C+4 XM+L#T;]X7AV.36FH\N^.70N)YIA70[UF3GL]SE(O+YVQ^_G7[Z^ M?__YZ]_>?7G_Z;?/7SY"L/[YT^78&, ;Z@TW#A6X;#KY.,QLQ]9[E8GALM)X M2U$7'F2I?P_P?L=
(9\CB:/+H=8'@ITL?"H?KBG&QDJ#.R8FK>.GDF^"L]7B MW,2;>8" &]Q@3+$Z(#Z#WC2/@(B]=C:(ZU\'AY/+;JB+#W+Q1/Y9@+=,4 ! M]\#"XHC5O2&>H$*:Q"X.X C0M\.3?
K:/3U+9O^:NEQX8%B1Q>AS?+$M-+-+3 MU-&QQ1SM*A>1MUI!4Y%-ME2#4!Q F^8A\H,8_Y)9)FYR1S-T^U(? M#+7+_MBQ+R>&;EQ.1D 8IK1,J["Y(\+ [S%;;H-*S!%4Y M/\0P;?
J13E $6 E&3UE(63I'F+UG^7&_2"&FGQ>?RS3*C_#-RNI^@^&!*]3[MW^+4I#O YBR,^)7;612ABRC"S(_39MC+X0$F+U,57*^D6)VME/WBK2D MLEO=UI+5N5U0LD
YI5L2I5EZ"\L55I6%P X'+" /R\,LCBL"+F!2W2[=D)$A M_RBZFBR6:6 ^O';0)99R98L#ZZ?+I]*TN@CK''BV.@%V#IZ>V70Q-G$N9:7KRH\MT,NJ M[/Q5X%C$P\[J[-
D4MX!@USS,2;M:.\|/#T3)S:5M&?)K-STB<[4H\S0Y+AO$ MOCV;60-GX%-1$)%8MY M)W!\/OOL$_@RJSXMAEAZU\?K]7F6[P>)J)?-LD41FP;@3(HJ93?DJ:LSM\"/
M3N)YD*5'8#J!.'Y\F=$/8WL?=T)$"3I_X"ZEU)%W^-JVEH] MY=P*>9%OVXR304FP;X9(]&!""J,8'(C*+C;&4\YQB:&)%JU3C-7Q_'2Q\0#] M6?
3KW/045!$E+7F^+4!A5A'YVR$OUVZL;UQR!?T5+1?%R MGN])\:Z.LLU'Z[#OQZ52VHR.)1E;%XWTZ/DM^;%6@2X0=;,X]W$B=.2JXE7? MS
R'\NQCM'/<93[;V;G5I>@EGH>&KA2U+Q.H"D.&JH^H1Z'&]5= M#V=[==TF@1'4]E,&1NAT"K(DG "5,(@1$C!"5\T1,4(&1AAJOT^2 M,$(?JI,Q<4("3I!*2,((@&L""2D8,5 -
XD2%G'AD7[1[5S>.>%S (V9=JQ5N MX93OC=A;..?[8N,63OF^*+2-4[XOWFOAG+MHP.Z+85HXYT:SV0X_/*G%\:+ MI[-\4*]K\OBC:-:/4/EHW;J+9/'4PV3(>O.E,D!Z\24R0'KQ)R[:,#(
6O6 ME+O@@'U*R^)>!2'Y8%V2;?+!R 6%;4^V@N)^&!D?RTYYX M,I1>,(KES3]"*7MW=C]8=^9[-4 JY:4"^)_F>Y'N2[TFVM F^YW-=B*\!MIW^5'1V M2UV*=4]"-'IHD7RCAOM&YS
CZPJL8.C:*_EDI?4+2]IZKFV=\?.\Z,@&L7^1ML& MZ7VD(,3CM_"K$)QIY^P[V^9\-CNJ-/P] 6\^/5JVCZ=DB<_96;/]RN3[N).4;W]Y M[LLQ\SL(, =)"I/9!ERT?
:KDE/Y38JK[HZ@7@<((P,\B+* MKDYL&KZOKG:*!)_LXB&_D,1#%O&0WBZ>Q)I4;Q?3$RE:*_C2I42WN'B>7"51 M7'9]LV\J=WZ/']PU,3+%W;9>T3CKC*Z'X[%W[)?&14WRD-
]K262,)M6[OPG,WM.[A<<$^ M"AYGK?H0.0Q]C1YB)VMCPGZYM&%7C:D)HN\$R=3C+9-]6@9_?DQP8DFIK4"# M-(!LXP-J=DDR:+%\K^O=.MN8^V9_G A[>2@'C@,B[G. M3R\N!
[8Y&@W'SJ4S'FF7?6]X8^5WO(_YPOR5 MSZS$BZ,_EH%_P7TW"'"^XG81N[/+HS.[M99]"GP^3'?MR82Z2]%I&X\PLP[M[G7^+_R3/]#VN!6B.9S_L/YL$]^>&4--
>UD+GJWORS#Z*XN6R,E*?R,YMFBYL&Y[)8IE@-#S^"P^RV[+OQ/6O/@RB$"* [#Q MW+-B]YKCT]>>*Q@3!\LS0U>':#/@8S:QOJZ.!C6Q:D,WS1+<6&P>\ME/+[[[M^OGM_LTT?A
N+&]-Z;.O7OS\%>$&^Q*^A5]!$*)"6JVRQ!Z454':'I!Q-=J, MM*LOUWFR1>KT1_,[%=X!?L?9H@[7Y>)K.OJ()UW:3@;_%VY 5W\:L]+\P9 ME1GO<7\RZH\=?MD?6_^1]?G%]:,QW>_
MNI'M!5$2@M4>&Z8Y')S<:O=5AN-CZ0!9:83'M=8Q.U\N/?#]0-P::+_"]/T.=0RF\U/L# M4Q^=7#8&*A-#8Z6QJ4S,5WBAA8%/_6\;3^)91OPL_^.'"LQ:SHS2-VAA!6MQ
M##W/N@N2^&SFWG)G%[=+BIRC1LKX]37F[#)TYU^*?_PK#ELQ#-B>##\ Q'- M>"M&>66]W@R3-H*8+;/^+"&Y'Q-06ZU"6PLUV(I12$B.)R13$A(2DON$Q)9-
M2'Y/PBBQ_!C+Z!!W6%\;@[U#?_,+OTH\ 3GLHO>_"O,AH,/OL<7?VV ! [W[M[X@Y;LCM. C%SG]^"Z$F>F]PW8AM;E*Y.X$RY@[OWG6 MU0L!_I^L,+R<69?CN\|?_OS7'_|^_T=P\9F?
ZU^T?[PXT9#O'^^W\X_S#Q>_ MN)^UBSO3_O3E4\|]_^4?)Y =*QU>85G6Z+7]^=C#4Z22O:_APH\W6?G+M\'(M_N?MY.L?__MQ^?'O_[SZ9/[Q[RL91&_G!-__]?Y M"81QD8U-
6E&T&)*4(4U[.HM#"QT.9JVHB\)J(;[W[KO024+\"EV >!YRSA;P MQGG$N.]P9T<=OIH3I9))&X^8=%XYO_KE2LI,9OHHX'3GUX.+7UVV>?F^'(\
MTLS+R6SB:!/N<&,Z6ENVN!SU!Z9I;BUE#-_=SN&]<007C ;%!<=9PD &;:UA M#%66C^FQ"Q?IFW$A-UM?Q%5*.UT&75O:M)(X6%_7%-^LK3QN+SQNK]S'83ZP M?$$SBR\>M$-
&U]6#^X%+:Z*EQP?PR)D7W.1BDG\6V E\>9JJI1IPG+FY7E9:5,]N$.1^% Q'\2<^F.U/R2R2R#^!HG_\<7? M!*-SL *4R/XXLC]R>VH*OJ?>R+#F<8Q4(\]_N> ?^_%9+_UJPVW*JI1P%(?
Z M:V9>E.BJ>>BZ'Z?AFY_OO>I3H%;4GU.@[3["0Q#APSWARF,[5FWHH_4DO> MY:ZO$O M_TZ"^(=[7Y=>]L.+K/IJ'L?+Z.S-FYN;&Q7>H%X%UV_.0WL.;E3TACM75OC&
ML6+KC:Z9X]'(? /*J>O]OJ'U]8$V,/O#X9OKOCX9CK1+?FOV3'4>+RI8:;QW M%>N"VX'OL/-%NKYFP=]?>!3CPC=[.[?".#NQ%J@9_^;ZEF^[EJ>P][ZM;E6) M/5W [XDG&B;@]SKJ-
,1!*#O!GNMK:D:N*2]#UIMC TRQF2,#QGCH3;2!F",#6/4'PMCK,M@C'^Y\ZR; MB&QQ>VRQOL,6?[;C0%CB8?M-L4Z.<0=L,2;<>YBHU2:F=@OF5'>.9D_?(J5G M;AIFLF6I$"W-
0IL6Z^G]5];K-_K 2?\B0RJ1(?U-V,0Y&,\;-YZK[3:&Y)AV MTA@:9 R;)YQD#&LUA@9YAETTAH8,GJ$^9G](GW1QHK'=AA5/+YU'O
M\ZW'[]BY'6,@;FB:0292)A.9A+X;S;MC)LEG[*29E,!G)#-)9K(99E+7R)D\ MN95\C[4A8!=QX^:O5FPQC&8B]BK=KH/KY%;$WOL>MJGX?W_Y\N$U68F36XG. MQ)NZ]I#3/,A"U#J?
MUB7S'ZWKCC;:2S8J]_VV J1)\4].Q9\XS#7+W)L8/K) MD$AF2/;T.BS5F3_]S>7F4^5.$*7V4:H^X8M[>T$]I+-9J<1^^W&BZX0ZY'FY MIC%05RTEL,U!02*&^\B8QC1\;[E$O:8-
=0>;)6WNL?M_]I6LIO]B> !*QR(; MG,D$ 1U5,7)AJ%;(0%XZ;.B,VMT"7IYS[+%BX0H>7&VTALJU\FO[*>OUJ M\#K]N-4C0F5?YYR%_,J-L,8W9C>NY[%9ZM R"\S \@YC#LN_*]Z4CP[?
A-M* M5\T*Q7#?W=ISW'V*'2<6;A3AFQ+L;1CR?R<\BJOL5/5\/6]D[\ Q]0ZDWH'[M9;76WH$O:NL4:/+I<*SIPTMCK,TN^]/!X-(R[*#/C*GF<-/,&\'5;\NW MJN\W3?
G%^[]^.O_ZQY=W%T?LO%?N_1,+P_WOQ UYB@E9HY^2.2Y,<;9RI$_, MOI+=6%C\.7A_8,[OF&TE$9CW>.Y&\/LR",5KIAP Z H=03#A+KQFRN>6-\,Z
M+'P06!D>9A=@WSN>^'"3>!X \3P(86Y.3:ZU8/^GLK=6&$(HH;"_AX]*!Y$U:]B,UD01%ZQ.+(01RYFC$5>X.W"9L44Y);_"B2D"N2^!+XEN>POZOLKT%H_^?.C[ZY M39$E,F4M""-(
#LI@$>=TBI>^"?X:FQ72%&L#>\-*4@&VS.CTP8/LT+6LN!! MR*%EVT'BQWC.PIZ8HM-'4+>Z%F]292U>N5PD*X-;*QA9_PY= #-5@! "$(M& '-M8FLM,C R-# Y,S!X,3!Q,#
Q+FIP9ZUY=U137Q?EHW<0I(E I(E(M$Z4H+5@ $1%!Z4A$FM10!$)+%"G2FX @$*4C)2"]AHZ @H!T*2'26X("P;3A M]ZTI:\V:6?/-
?'/>W7_=^^X[^]Y[SMEW/>H,=1DXGH&5B8F1F9V5G9V-E8V-@Y.GC,/^OC=H)<#,#OC0N M=#3B "TW#1TW#;47)WZR4#S+P/^J]'0GOK(R,3,PLIV.J#^#$!+0T='2T_W
MC]>GO6&G_0]-P./F-)-QK,F]DSB/KQ77Z5\9):X5=/%9SJ&D[SVS#>__QP>'1-._O[#BP:@H_EO]K_D MQ7W*BY:>GHZ>Z1]>-+2!_PS@IF<04V+DN6G"9.]S5OSJ*V;>6RD?:[I8)*Z9
MXOB>^8ZQ\DLJ8Z3P_U#[%[-_CUCX_Q.S_T[L?_":]CI:$XWCXX; /DA_FQ ME]E8+^6__#_B8Y6[.5QD;%]%ZQ9&WL-3W+4X:Y0Y]JH1!!6)AD+GV/RH0'?[
MF(*VY8QVB9SGU,VAOI19F#2Y@@NC,A'U4=/(NIL0**E%/9 ME1^V>5)\W_,8X]/3OQA?> :>_CNZAVTU;AD=)?TH1322S67!G@IPVTD0N>#?
M2[KLY*!L[FKG7QC9W1^03#CHND%$[7#>:B31'ZELFG<:SHZ\H/0GD4;\8V-S M).1O9$1O'/*^Q!O:B2WRFNC2_5L+\N^ I8_/V'+24UE+8=\$G2OO4?G,M3C[M=N0=DU1CC(ZP?
C_RS6?"^9Z4N42U9" M/[8E%=VDRQ./[&+):]N?^Y98B/W %TUT<>V Q(5JE-%]ZWN;?!7[,?'^.OAH MX@^J<1 WT3T5_TG>.2GCZ_;ML]&9$@2[DD:2U(]IRKD!O>:LAL)@N:ZD#R;B
M5. > 8U1C!Z(U1:#.1AXK\F^+TV%RC?F61S*D%-PW^_Z' MB6[0NJ6)+B_P_P,1KR"*E D[F59"NFHYCM@SO>3<6/URN&Q!KV>]^?)]_B4= M'1=LS'.M99GO+F0I#:>0?
X"42$S!I#&"/=[M M^"8ASS_AWII^PZ3C 711;[!']4[$WW*17F)C94B6%RVL>*NR@- QD!G?_ZBG M:2)SCB3@-_(L VO88641*I Q'C6@9\!=>Q(NNXF<"]\"\X4JX$K>B#TUV>,Q
MJ?,_>\OX%^MT.OP[G$]4F!#G[\?*4#E<-1[_7?R7I))I==LB?LAM)L0H+,RHA"V^BUT'3!%O@2)Q&N;[2L==,3 MX5CYO&:3@80XGD@'_>5SA
]D!P^4PI!F*0&%WCT>4M*"PP+V)Y>S1W$C^5+D M=$T##TYVGJ%H?,9%2MU^9,L;7-(.$2MB=353X.HPS]GXLS7/3)DFY\'WUG(@ MM>6@M?3$+P8A]ZXBG 4TH?
V+%Z"\!+3UE'#:T7RS\SG*ID,C%1"A[5@@O]6\ MCNRVC M#\E&/@.D&N.L:.Q+=$(@N,ZX-\M_7ZBGV-(H3H0O-B%Z->3U\6B3R0%BZ7&M ML.
(45EA.77:I\8[]JZKJGX1/N4_0YO!Z3EV^9=!GIH%(0O.R8(6_S# L^GZ\ M9/'MW[9WM,TR?[X^]#D$3H]J" 'US87E45I$>K;VRMGXE2*1=R:Z?%D?_M/S
M9_;DD6G#V)_M\NW9U+GQ*=5LU\+KCW7/.8-U+D_Y0,["%Y%U C/R: SD>:;$ M2!BJ;/#IB:O=EREG/.43=Q?4WY*GC>F#@Q^FZOR2^CGO]THRF>Q-S+,SEI<%* MOA7%?UUP8-
9SFC3ZNBP&MMU?TG>$^#(Q=7@-S[:<6_FC4 M.B62*N62*Y)QGX,*1&@&8HY%GS95JW&+>57P9;[:SHW&\7TC79M$U)",M-/@ M[_'!A="2)WHD3X?
D0F(45OO0!7/_,PRQF)5:RTY!FP&6-]NL8M M;[ORW[R7_1Z7F.R1IT_@>DM14$WT['0O?IWL_*$\J32:)*-I$D9.QS%UMSQK M>%#PXOB^TJS5^Y/TBI_;\&&
<7V^&F_'>X?/,O.4SX"/KI)77L5QO=+47SD"[(83M#O5 M K>,R7].\]E+"Y;E?38[V'IOM>N8!C0K/E._=IJL>]>F#$X1KP!+@'A4!^X MC:N3)U9>GC'P9M)K2O:"?
@']F$(>U1!L,%S5L59\Z3DL9896B^R8<:'-[4Y7U(\Q^ 21IOT9N- MC- &N6=W))08?G++:/CZW>9.Y*#7^]C$N[9[%P+X3I160(RPZ=Z_DVME885; M
@(6ILI)DLEWK6(D4Q\L%J;""Z=WEY M%OV"*R"ZJ_ 69& ?@1,UIES,!?6 ^7O$!T43$,)O;LM6\- 6^C*?N!]%BZ[_M+C@%RH%LWX>X3$2>Y+D<713Q6%JB @ I *_X*M2PRG9^RS4?
HELZA-QT:_A, MLX:BU0F@ F>Z!DI5W'YWVTFE]1VI_[*6^CO8PK)'.W]7Z5)G&DCQ1A\O:-DU1+=LW_.K7%B\XG'3Z[.2*]CS8&F*8T4F%W_A^Y;?IW$3Y+(S
ML4)&]"-9ZEJ7>&9LK=R2,^I=FF]5^I8RSGKK;.><_5FFM3UYJ8_O-\?"S^/Q MS]6GJ3/J5/\!_SMX+W'#50BW,5Z]TX=.X0=W?DM\?L5>V_)WQ^[UZ\'.8Y0Z
MJ&&ZIVUYH/(5>;_:API\7.NX0UA6L<=#^]#S&OWYT$))]#%X-06TLS.?.+DY M!;],D%A!11E\M'-EZM:6,%2^61['E!,7"4!_2TCE* V*O5S&5G^ZN#XC2DFPQ('J!W'JH]P.]8H
)N3/Q.4#UHT:6TT/X\>!+M/%[MT7IT$#' =0F7,#?L@GD?XW]B6-%@:DQ\XS/6UMGL';Q\J9_3IX]?9/33)52* MI@ QP$"[@%U;!D=N;W];16>WF5IS\/A4IR?4-G&6T
N_8&P/Q"KN2GP@280/ M<=-G+U:&,#>%C\|V?WA#GA49"2C3NL)R7?.A@%9P[(DFY0>25^&%-%X+U0,S MCDR_C_:0E[WT1EAID?D+/>B]U_4_J%L$::+)!A404$'L&":H&
['9.+]*1Z[R M]%T73DYZ&4@SPBQ,%[\2QS#JE=]AU$%N<:J94O! =M4$>?]49H3L2HS9EGD$ MV;V^7N9(KE^;HHBY6BN\^FB3<"[8=3WA2V>QEQQS4]YS_*7%>F36;1J$]]:
M*H1QK"!C*&=Q1B1SZ^,W+\CB>Y:D7U%[WO&#J6I B",WP3PSJLVB@#!@)!05 M4V;CEB'U%?&\/EG=2T1/WR<%0D/YH7UULLT)+W2C'LIE"_,UU'"NC9*->N8E M;O5K_LH0BB-
M>Z(R>&#G%5[KF;B!9KM-H:MO))G[6]@9B_K[NJM>QES>E_] M'VKCB#\L+;1<'T'+*<*N0ND+D2.5OIFJM9H\I35O7V[T63IR!C&6(WJ>ABI1 M@0]]TQ3 D KT3O>
N(U)%A09+2I0[T4%_OA-3*9";=Q:B:X@&C_3XN;[F6C M3NR9XD:!P_8R.C:R:QPE-[#U&@RC]\<1;ES]G>WSZ[3QX'Z1C5I#W/Y1W2A M4JQ1$MY 3C56Q:(+40\)#PU<20#K3
@\%C@><8@;K9W)8K7)^.G3G=W=3'#% MH3H[&/#0F#:5$AOWY+YB8\] OH:*@*:W(HQ 7//B-U'*5](]E_@C(3MSN"2
M/B3'W":8/7],A<5+\':I0J//C8B3!P8S/1R=$DAKVO7YSE\F$$GT[I*D4)S- M\/+,.&].[T'"W51>[?&9@^9E%[[;O>C&@)RH84.KN_3)N:]8\O;$<>LFYV> M92_1]QNT7#G79^HLXDD\Y*
(727$!?^,MS)$SZGE(KCF76(/7O=^3VL4[F.B: M).(3ZSNWT0WQ?]%O&..6P2S#53^-I-/=57X6L>].K\;H>>M(\G0>]_&S(4U- M(-(+E!E1)9Q"C4AT(AQ4A93\)/4X*B#66.
[T=,R_]F7>4K?(AU&!H_<3H2JX MX5OXXL@2*@"UH:1]B+#UVG)JIW+ M>>^84KT98%-(XB.2'G[(UHZ@ABGM&-^=&9!,DDP[L^"3/G,MWOO:],^' MJ?
MI.E45O)DR56:;,O[9[:R%3ZTU+1-%#^_>.#16+RZ_;HUQ1+)BO"0!PU8KW;$ M5+F:P@)-FGW8>;+:YH,D-\[4L)K$+#LZ:+JHK)Q&+2D,1WQ 2%\9]C3$>*BW M_U$;KS@N>=
(4\?,*G7R-GH!V^&GD-BNWZ\E#C.HZ7@>F^+$:B>)?U[^]\F7' MVVT2EMD+FE/4(8 QQEQWE#>]#C46M,_MOBB57!%LX"CZ9=^=U')=@3:BH5HOU+##ZZF\IJ
MZ!)^Z0U#Q71(4('!>Z 0B%IP\VF0O0+F;=YP?4SQT7W^^4_$T)&OV<0USK-4;NK1.38MW&Z!Z M_9[1L^[9\#3[L@7#D#!UF\X$)_&H@.M ZI4;5;58:5*JL1!B1FB?"MRIAP>%
M\E&!5/0RDLAN304VNG1)746X:&^Y-*+A!M89F5EW(K;L%3^DZ#=8'L)OROS MCOFF2+.Y#QV/Z=(:TU[EF#QM M/ES@^PWI0LZS@D1A&
<,]%+%QB7$HU&:HH;7N;9NB&+%TZ&=5,%WJMR8C:5 MN"C=2'_ATNEDWB2)2DQS,2^Z"+L E;]:E$:RDLN^ ..]QTN*:IHT6YFA[M; M?NV:NB/(4."3T.GH>(9Y]![M>M78:04/#
<1#L2[=BF\:K]K D-UV8G'FG^6A M1Z42L;+O M+>?DE+YH2;TYOKQU$!QV]BH30^6"X60MNB:XPSM"#.).$*/N*G MQ;=;
'Q&=CKV&!R'^#P:29'9,G4;5O[+7R\CZK^07RY)Z/R:TLA0K=1T)LS/ MSH@*L,M4R#DOA/J?J9-/XYIQG O:;OPVCPPUXPE=QV%[A9!1H4$8LJ%^T-F' MAC-
_)IK#T<^.5SP9^=D/CZLV!?DZ)"<[M12]*K6)_L'$]$8M9V/F*0HZU[U MK\=JHA>FY&?JSC[)+WP(VI=T(+1@8JZ/"JKT;:&KJ]Y_6EIZ A)8TO,J2C7- M'[K6&,(_L+B;K2 .F@<9?
*XA:"VO-=:%,T8=77)0ZBVOX6B+^-"),0"P/UA7 MT?8:;.Y(?EAQT--$@_S/D=P+-R^?F_<6S>K\%L:-?[UY;8MX,YNNO5'V7 M(<#B+1W%EY)3X2G*+$VW[X*K0+^B
K5]J"XM?;/6QJD]%0<$KP]O'GW\Q2EI M"=<;(ZZ< SU@(;GEB=-;X=3BG&1C8YQIR^-8*=9/:J* "$,(HO]4UBVRC"LJ M+ZB0V$H(2;T9+6:%@=91'_92^MZ9I:A^9/ABSE3:
[Y/]!R1$Z0M&Q)/,*K=- M855'DX<:65[6O+4)$4XCWBR:*W4=,O OUL9)>Y6'LO+.GM(6AI:5)2D?>?I\ M'71U VS#*R.!Y=^O[G,I3%(!#-00YT9>:_RN>6Y9]?@<_YRP;'TK^YM'4C\%
M%EX*QN]M7;/S),HG$=!YW%2@JI8*;&K6_[F81119LMO8+(8A5_A1Y:[5$O+% M2,9?C:\:DA/Y%CKV_.H<)HI<0U7)R1Z4\X0E [Q48ZS"OG-U2LY-E1RWJG/G
MF"55]=F#/G#%:MYI)9E\JO)IH=BG[,M:;$*BX5RP:SW6NGE()\PW95T/DRDK MSY155P'ZN[;Q&5^8;FS;B841V5T;YXKZ-O%A!\H3=:L,;V'G6H*A21H74^LODO/:@ M50S
MXO58&0,]X_?LB/:\W$@ED"!)%SM D0$?\K6"3\YM;^PSPWNS(;&:,@7;7"MQ M3:*4<=GB&(\";8/'K0V.V/CSDV&;):[$5_&D8\;+[P8D3&5@X6MM]5#@U'U@[T MBER>-
LU\;#@<5!6?VEV3KFU:?*5P?6\=CWH'=D:>*'1P40'4:<4%^C#H.Y6RQ3_J-9$?YVDV]K3C-\. MR?^J2S [B&^2%$YJUP%Q;?W<"L12\J2HP/>YCI_D2A*X>"Z4H>Y SA.CJL8?
MX[G:*S#XJ,ML0$??Q#(34AWUWL]/RY"!C_'>VR76YCS-\=.Q)+P_*"]?1:)S9S(_4;<;O; M"]WE38.B&Z\O"#OF8$4/T\#QU99 M65-*/0P;05ZR\R0ZHLA&!P?
ZQZ_6:87#2Z8WBI,'O)EGE&R M;8/4*!1@R/Z*;=?PM-OWYIODEIR=FG0USXBJV>)W1XNN:(*/8I+ZQPAH8RH0 M]W*G<&I<>++K"=W0'Y17J6F&
[E=2,4JPJ,,A>C3EO_-6WB4[D@;LS=%9H"!'%W\&A?;'US,UR M[4*?84A@_;VM_[Q0=^$V 3-22R;1Y-VVGC&7J_Z\M-_?4-4MAB27KQ[EGS MQEW!+[MV(41CUX86BP'CL_.S\WWNC
3(4"1MJ7/XU5Z: "?8/RP<=K+W[R]T9+=SZ;0'O"<93#X9A_ZD)RR []((V'Z$EUN4;JU./1[^ MUF9>TU(\,WE=\M>Z%T((.'FT\E:MH!O"7I0.(6K5T3;LCGQ;68-<"0NZ3_1$
M55(!!X.GFN="W1 M,V?[R5R2\'D@F#NW9&W .^2UG9G 3B"*X%/U%-?8^TW_[D15HG/C02[;T;F# M7P\'A!UC=9[:P;:/$,WXPHT.UA][AT$JXFC75^<=,QD]H+8/KBM^60Z3[=;6
M1@S:XZ?)$2646QV]!!.B%,P%TU##6!L8Z+,B8KW0.#_H'2=\1?6Z4[R+W(TN M26SUJ$HD%C6#-L:CX^K; XSY[.:T2[R/.6BM]8;//;U.GY/]-.BX?REFD6UL
M)*;8:#D.=!:6.JU?:X#R9WJ1R/#<;.Q*A,#UIPMZ:O[Y1\9QTR!&5!%_'@@' M??D@X[YT+_FFZ+,+?/M(=AU\P= ESK3 NQ(F,W64J4-VW1$D*)K)A
MUG>"7'#'_=GZ;RI)CP*#5)%JV1X\)+LP7AI=P@():_!JMO-_R-H)SE]9 U=V? M'9X:S3>J8_?C_?>M(:QPA>=+@B]LVA_="3]B"[%)JKW>D6 2YVG^A?5;OV @ M2HK\.501LVO4 %+
(EXF&H5C=X2"]:J.#ZXDK0(Y+UFK[BY[K960H^O* MRT&1P9$_\,K>BUM0^5;0R?,X(3'[W69+.._+0V0\|L! TY4*/'5'DWDF3U9Q M%I1[5" I[(-T,]V6K-N7)M;:$J>
[)UK!9B<>P7M$PX.CWF7JIB3Q:.%6"S4ZGGWB' M^..8OG-:N+DB_IR*G]F9 ?^2^9_%A=-&+Z3BU=Y'.=F2 <$_NZ>"40CLS :) MMY.-
MD'VJ@D]&G#+Z+AC7GY!S"IQ)P.T2)9M(4!PXXI1>4 CKLTZ(CO"^P2] M>?4.=^*1]%ZX_KEB?K!&!S=BT 3G@CIJ1U(2K'?0;AN'@A1U6-PNL<,_LM)@
MX^E!IVV(UQ)AK7V_&U$CGQ09:E2PS;*RW9HQ485I.5.?>BFY(&KNP=ZUQ/JM M)0XR$0*XKD#:[SM7'C7X[SU)NF?5Y+DI9@;UYW)5T)RE]^A%,H^&@-'_FK MM?
MWX&*D0/1DU:3^T-@;1'![ZEGRWV(PD:H7\&5X,S%D,2YH=&WE66UOXS82_BN\ M+-I- -NRG&0OD-, NTD6==%]N=2+7C]2(F7Q(HDJ2=EQ?WV?(>67.$DWB^YE M<[@
L2UR.!S.RS,SXND_^OW+NN!U)@7[%Q M'WCRBP_GT]\^7H9]/WYZ_/DG.WUH^C7P_,HNIA>A(FC MP3!F4\-KJYS2-2^CZ/+]'MLKG&N2*%HL%H/%X4";632]B@I7E4=1J;65 ^'$
MWMDIC>!3_3]&W_!!1.N5*>G4:K[T";:K$\.O5JSJQ; MEO*'O8J;F:K[3C?)X;!Q8ZR,,+U#<]-?*.&*)!X.OQLW7 A5S_JES%UR/#@Y MV0P9-2O68SH<+3&RY$[-
)?'>XIJ5DILDU:X8[VYPW\IFM2[7M>OGO%+E,GDY M596T[+U MWMID(?UQ4ET*3%[^^\?)F\F4'<:#^#1*H:?FOR!5!B>59DCX>'X-"+"IQ3LK_1U?
GDUG;R=G+^>3CZ_S]4V"]:ZU2^ MO"W9I,=^!=0H7K'?!NR<&Z/+LL=^,H,>RZ2A!>2&3E7<@$H=X6R[/>6 M&SA/N<1XHXT#P+.WVE3(
/U_,9VS7["5>ZMJ9!+%8:=)G0W8OBLD(YV,AN,K M.5/6 <:='XC'!^/GK)_1@_IYPZU/<*Q:LNM:+TJ)5-@+:NJ4(S2$KS5R**3D MJF:\7K*V=J:5."T2I$^PT!IG%9X,-
,9RGF'(,%TIQYP.='<(:IE):[E9$DG% MKR4C%:]Y6HP)"(,M2T(8VH,(,F60U4&&/&\AB9"&+0J5%=8)EBZW%;#L[;OX9?;5[)\Y=];&NO! MN"#'M-
F:5W6.Z."4F_$[*UL!GK#*EGIZL*BBB&J@5/('\A/45FN#=[JV.UO# MIX1/^CVB:$L0P,H:IO#;62]/QFW!\E(O[,H%-O''. T&N2%E;\N2=B7,'6F? MM3&/'C3F]-;)"7GB?
XYM9ZXNC9!SZSQ7>/0ZF3!NI-<^M*G24I*6F(3)TU+9 M@LB)K$)@4W#3LU V*[5ML8Y"'JDJF*$Q&H4UABW;A]:%A!F#:B]O4(?6J*%? M(YJNVA(4\2'OQ\?[\L OC8]%>
J/BG)W''*+^U48Z- MZ)R[O@(*R@=?,\U^/?L?OO+VYPO&SOT.A2A286(ARQ6 METKX9LNVJ55"<:/H "HD 8]=-7%J+0&S=WGK4=Q'-CHD"(2>QR]JD+U5UI:< M G'\D)L
!XK0KK8SG+XE4HB!&9@O13/$R,Z'TD?Z2./#K0[KO+X$'VTQ\#+ MYDH0&'&+UI>PB%LX$>5Q#,ZX$2M+P7<4#_4H0?Y]VY+?>J-Z>P67NT6Z50=X MR+OI#M2T!ITF[$SKO/+(U
C/-Z?;+TO8"$BWH:4GNK6 M/2S!8W"-KZDEU2OYY^LWEJXJ(>_>,F@"\HR)^7,VIW@XUH.F[FJ<*O0N4?J9 M>\WZ!1%.&*^SK#6DURU
O8=KI:W#4FK/PSKP^.JA9HH6XEF77:>S0]_ZVBIZO M$W5%Y?%7+BI]5RU6_M?;1!<%^[8/; *-K/@%^>A.U; 6C:-R<-K8=0KP V!9 MH=MT4OX%E*4:28;FA8)\GLD^/
7(80F9\$WUR\J]Y>^M@OC>E=LZ\PW)P?]H M[?@:S1AE: 4K4BE,176F)-3>P?>ZAEM(?DUX'#*D1V2?VWT_OVK,OLB87;D5 M&I%[I(+++1R'8\/&KZK"+
$UD/B[H6D8)$1;%M!+="L/TR'@_>VL,\W5C]; MW+T&KN<&[MZ#2J6/4!C%O]KHK-<+L*CJN2[GDK"QYK/N#8WI@EI63:F7$K.+ M0H=(YK=\
[;*HEC\)RU?.OU9W<=XIG3;D__\KB3V@NW(_3)!L8O8.:$O8?" MJQ0ZCT<]1E=23_76F*W^CX^"#MO5GGZ9H*#T,=;/=*E-\F+H_\:[LR7Z^<0W M"O3KSK3GF?B6$)M$-GKHY?
EIU#[96_S=LS\HTK<1YR/J8D4NY/'OO% R9YH*B@,O5+A\#)^%64F8\NQZ9M!^B1V'VKI$ MO#U1A+NH$;8EU^IWS\/Q=H2'B\IN9/ON80W^1&FY;_?7MV9]02P,$% @
$(AL6>80PZV^ M!P_QX !@ !S;6)K+3(P,C0P.3,P>&5X,S%D,BYH=&WE66USVS82_BNH M,VWL&4F49#OGD53/)+9SU4WSL20"B\5B7Y[=)4;?M=LW9<;+1

KVT^3=STSHI"YDZ5AB)'<8G2N7L8FN M*EZR=](8E>?LC5%B*AGK=3NO.KW^>:?;;E^.P.NJ6:3+ >OUHEX_ZG?[9ZQ[M/C@_'?2Z[.,[=OQI1='UY#I,
MG'6Z/38QO+3**5WR/(INWA^QH\RY:A!%_F\,S_M:#.-)K=1YHK\+,JUMK(C MG#BZ'-$(/B47EZ-".LZ2C!LKW8]'GR9OVQ>@<,KE\G(4+;\#;:S%XG(DU(Q9 MM\CECT<%-U-
5MIVN!J?=R@VQ,L+T%LU]>ZZ$RW#6[O?#B@NARFD[EZD;G'JJ\@50(GE69++")?;C135L4J M5VXQR)00L@3!#R\N^MW3X2@BPF\IV._IZ^KF=C)^.[YZ/1E_>/]_J+#_U-:I
M=/%0LG$+C!#M@OVMP_ZJ3?+;HK1WJL42:8B:N8R[P3<4Z'^GJ@M]BX3#KLV&62D4[ZW>&M MG"KK@.'.#_2&)\-#UD__4?V\X=9G-U8LV%VIY[E$'FP%-37*$1K"EQH)%%)R
M53)>+EA=.E-+G!;9T6=7:(VS D\&&F,I3S!DF"Z48TX'NAV"4B;26FX61%+P M.\E(Q2N>%F,"PF#+G."%]B""1!FD=) AR5M((J1A\TPE&;,U?:S7SZ61#1,Z M0*$L,@^I-A0!1MI*)EY
XEM!-"UPS!F6"18O-M5PT/8]?;Y])4N7_KVAL1:, M"W),FXUY5::(#DZ)&;^3O!;@":MLJ*<%BRJ*J I*)7\@/T%AM3)XHVN[M35\ M2OB,WR**.@Y\IF M1$YD!0*;@IN>A;))KFV-
=13R1N?!#)71J*HQ;-DQM"XDS!A4>W./(K1$?T: MT71;YZ#HG?)V[_Q8GOBEO7,1GL*CHL1=!O,3?T8AM^$5P4HDRY,W2A]LE&(C M.N>VKX""\L&73+-?SOZGK[S]^1C?8(
J'A\8LJ9&^5U#DG M0,*QO!!K@,>*D"XVLQQ^Q9((@1E8+\5A8D3C(_$3?>3)@;;C*D\/T2=[#+QL MI@2!$;>HA F+N(4341['X)0;L;04?$?Q4(\2Y._;EOS6&]7;*[C<]*-.L!#
MWGUSH*HV:#-A/TI12:*-\ +XBF J2V2>'&Z#&5F1/Q()JIW@&O!;50%U#MHY MDD>=XV;&\]I'&6E.IBDR,IKL$E78;F9=Y9AI0>Z]H] M+L%3<(VOJ"75*^GGZS<6+RLA[]XR: +R#
(GY(9M3/![K05.[&J<*O4F4?F:O M69\1X83Q.DEJ0WK= -0]7 MM'992;PY>-@&CIMT*#=2>)2D#CS^FB@9H$6XD[F3:>Q1=_ZPRHZ7"=J MBLKS+UQ4^JY:+/VOM8XN"O9-
'U@'&EGQ&?EHIVI8B<91.3AM["H%^ &P+-!M M.BE_!\IBC21#\T)!/L_D&)X"Y+"$3/BF^F7IWO+76D%\[\IUF?B&Y.1/6CN^ M1C-&&5K!BE0*4U&=* FU-_"]JN'FDM\1'H<,Z1'9YW;?
SR\;LV<9LRFW0B.R M)R"YP$(K5_'XJ.&;B@!+8#TD[E9("A89P=8%U +-^L,T.+BWA3W<6/UL2,S.,QTB MF3_P#=CRBR2.SB%K^<'KS^8NQ#.GW;[]F^-&ZGZ_<[XK]L5:
[&L8>L#>0^5% M#*WW^BU&-U)?][WQYR7L;BBV7HKAEPF*5!]X[43GV@Q>=/W?<'LV1Y,_\-T# M_=J9]CP'OD_$)I&-]KY.'T7U5WZI_RQ=[!?Q8,2[N9=)3?4W^R=R._N(VEK1
M2H^A5YF2*5N]!6B;E9IVST;LWPB1<_W'.&S\PLSQ+S MY&YJL$!L>>K&?>7#B2Q<>_4A#?ELNWGN#C?Q)-R)-B.;UZ3;%[5D+H=(T/>
MM7D*B!WPF8:SA^O1BXM._^S[88RL)TUS9=KU=[;A8M??%%_^%U!+ P04 M" 0B&Q9PH213\@$ C$0 & '-M8FLM,C R-# Y,S!X97@S,F0Q+FAT M;>58;5/;.!#^*WMA6F F?
@TPJ9UF)H0PI$,))6;:?E1L.=8A2ZZL$'*__E9R M B%]F?MRT)MCR O:U>K99]\L>G\XSD@41*0T@XODXR5D,EV45&A(%24:5Y=, M%Y#(JB("/E*E&.=PJE@VIP"!
[YZX07CL^H[3[Z&MX7J3%!$$@1>$7NB'1^ ? M1\>=* C@^B,7XR&T',_[W!EZWEERU@B.7#^ M1!%1,\VD(-SS1E5S*FKJ9SEK]GEG! M=TJR?J^DFD!:$%53_;YUFYP[7=303'/:
[WF;ST9W)K-5OY>Q>ZCUBM/WK9*H M.1..EE74\2L=XTX/Q3LZ#\Z29;J(M]_$U.: M;%R+%.5$LWMJ;&]933DE*I)7<2[!_QH9[79ETNAG9R4C*^B_825M(8KNH0;
M61*QWVY6\+.FBN7[L=6NV5\43:-[FCYHAW V1^,&:]SX'ZU=GST[9$FM.S/) M,Q2.OER,3\<)=$(WZ'DSY*GZ%U"EF*14[< RZIN#[EG-9HPSO8H*EF54H,+; MO6[H=^*>9Q1?
$MBO^!J.;I+Q^7@X2,:3*RR$F^GMX"J!9)!%V[=J3MT83H: M6FG0.?;;,)C"X&QRG8S.MM5?F.M?N;2!^\X_@^'_\,<^7-1:Y:OGB,;"TBE$#0U)=WT75U0^+0@"KW@*[BAE50: M9
Y3W*C/F<#&S0AOPUBD;AL.C+J!'_IQ;['!;(_-:"H5,8:=5'*IHCW?_L2[M4LX$C18BPP/QVW=B:S.J)6K:L(6_1C/#Z0,%510Y>G$VFO!LDX&!:<-GG)B,E/#5A2%1
M2G*,UP>%X;I6M&:9F;7&JV'!:(Z^H:^FD\,DSUF*E*GQIUU6W -9,Z;:@6 MJEX0W*WE5J.HU^G3- KDDF2R,B-Y6WVC9,IS;7]*U(P(6CN3!TY7,$AMGIGR M;*.^S:1YT?
XS5+C%AHAHY5ND)/9C7 M";[L>JL?N$W:?_^>(-'K8L\7'"L_Q>ASD_^/-:'HMP53U#RJU28>3W$_(%B$ M"H+C@^SP,;I/%?18/>L0!^\Z1[')P-^.*O^)JO"75#&!?::T)6DZJ"98JQFN
M6M!\X_>AIX+7 'E6+8#BOL MA_01DVPP'5I0S5VX>2_4!N&,I'=S)3%3=A)JZT[[7% T]X@0CS6IY:S_]N/M M@F[NS>N5[:OT[B6](G/JS!0E=P[)L=%'Y%YB3C97Z&[7#8_>Q#.I,
(_7UVK? MWNN;R[_];T+_;U!+ P04 " 0B&Q9G?S^Y] $!L$ & '-M8FLM M,C R-# Y,S!X97@S,F0R+FAT;>57;6_;-A#^*S<7;1- [TX"5W(-.(ZS>FCC M-
%:V]B,M4187B50I*H[[ZW>D;,=Q@WX8,*? K^%=SP^]_+73.40BZHB'#Y1*5E1P+EDZ8("^)YSYOC!J>/9 M]J"/MD;K38*'X/NN'[B!%YR =QJ>=D/?@^M/<'0;CXZ-^L5T%'^]'K?
G7M^> M?YR,H&.[[E_=D>M>Q!>MX,3Q?(@EX3533'!2N.[XJ@.=7*DJ=-WE^<7-5%B=N(41-G52EG4%?K^ G)>F@7U)%(,F)K*EZW[F-+^T>:BBF"CKH MNYOO5G["5+58Z^>J^C
MBJ0IXPN[H)D*3YU>[W%)LD6^71.M:Z&D!5'LGFK;.U:3@A(9SH7*H_T#GMM9 M;?9E@BL[(R4K5N';F)6TABNZA!M1$O[6:E?PNZ:296\CHUVS[Q1-HWN*/BB;
M%&R!QC76J/4_7+L^?W+(DAIWYJ)(43C^\F%R/HFA&SA!WYUCG*K__%6"14KE M'BRMOCGHGM5LS@JF5F'.TI1R5'CSJA=XW:CO:L5# OM9O$;CFWAR.1D-X\GT M"HEP,
[L=7L403\'OP:TS:5?^9%7<]J?^A9 M80&I(6/%9O+HW3.:-!(;'4:;\!3&#]C#.+T@9Q*BC$Z M>#3:].P& Q-C87'@T$KA#P=^%S+YON+U';/0"71*MVSXDR44KB6M6:KGKO9P
ME#.:P3:_,,TR5)(Z\]JI==@MP#5=1A94C:P;@KN5V&D:];J4VJ:!<26IJ/1X MWE7?*&FJKNW/B)P33FM[^E#0%0P34W.:JA;*B=FF]>:T-I)R!7=<+#%G"QH> MD#
O1^4GD]WO/8_5+#&NLQK:1ND1/>CW&;[->F?@.RT%?OR,,=!KXF=-@5T@ MP>P7F@M;?DCZK6&2ZL>V6N?C,>]'! DIP3\]2H^WV7UDTY9)ZQ3[[[HGD:[
M7RY4WF.H@I^&BG'L.:6AI^ZFBB!O4UPUKF_B2)ANIQ5R3H?,TF*"C[6X#5U MOJ&@PAC6EMF5;7F(!E/SP&58BEI-T49<5+1M"?4>1YU?.9)/^+-^OC7&]6D'
MY=,>1H0'W3.#\0)S$L*5N#<# WQL07I,'*K+;$.VAG.00>+6[K-30X^6EW+\ M>3PO@^7?S,Z7PGI4289 *D3RV$F7W3KI_VZW(@MISO-W?
MV23#+AF2>X&UVMY%>STG.'D=S87$^E[?3SUS06YOT>9:/O@'4$L! A0#% M @ $(AL60S*H[X@& 7PH! !$ (! '-M8FLM,C R M-# Y,S N>'-D4$L! A0#% @ $(AL64*-R:&=&P 1]0!
!4 M (!3Q@ '-M8FLM,C R-# Y,S!?8V%L+GAM;%!+ 0(4 Q0 (!"(M;%E2GFV^J5(&)P!@ 5 " 1\T !S;6)K+3(P,C0P.3,P M7V1E9BYX;6Q02P$"% ,4 " 0B&Q9Z6A;-^2K # [PL %0 M @
'[A@ &UL4$L! A0#% @ $(AL M67T@!MGI?@ I5T* !4 (!$C,! '-M8FLM,C R-# Y,S!? M<')E+GAM;%!+ 0(4 Q0 (!"(;%GI5M@HR.0% /LV:P 5 M " 2ZR
0!S;6)K+3(P,C0P.3,P>#$P<2YH=&U02P$"% ,4 " 0B&Q9 MX?AP2V<> "$(& @ $IEP< 8 " :^]!P!S;6)K+3(P,C0P M.3,P>&5X,S%D,BYH=&U02P$"% ,4 " 0B&Q9PH213\@$ C$0 &
M @ &CQ0< #,R9#$N:'1M4$L! A0# M% @ $(AL69W_N?0! ;! !@ (!H XML 109 smbk-20240930x10q_htm.xml IDEA: XBRL DOCUMENT 0001038773 us-
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-37000 -101000 -115000 8000 10000 26000 30000 -6801000 -6801000 -1757000 -1757000 9068000 746000 8296000 1288000 -928000 -30000 -239000 -8000 142000 391000 38000 102000 -793000 -311000 258000 139000 886000 -273000 68000 36000 229000 -71000 24000 -16000 114000 -110000 8000 -4000 30000 -28000 174000 115000 573000 -120000 8449000 861000 8558000 1168000 17589000 2928000 35058000 23571000 16900805 16901000 294330000 156545000 -35324000 432452000 -6606000 -6606000 16900805 16901000 294330000 149939000 -35324000 425846000 22403000 22403000 1168000 1168000 15705 16000 149000 165000 79670 80000 -80000 1637 2000 33000 35000 1176000 1176000 0.24 4071000 4071000 16994543 16995000 295542000 168271000 -34156000 446652000 16988879 16989000 295699000 173105000 -25907000 459886000 26500000 26500000 8558000 8558000 6192 6000 62000 68000 78757 79000 -79000 11259 12000 208000 220000 1266000 1266000 0.24 4068000 4068000 136195 136000 2831000 2967000 16926374 16926000 293909000 195537000 -17349000 489023000 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160500000 30500000 4068000 4071000 68000 165000 220000 35000 2967000 40924000 162422000 -159357000 133834000 352271000 266424000 192914000 400258000 85207000 60437000 6724000 9406000 2959000 1751000 179000 272000 3896000 618000 Note 1. Presentation of Financial Information Nature of Business: SmartFinancial, Inc. (the "Company," "SmartFinancial," "we," "our" or "us") is a bank holding company whose principal activity is the ownership and management of its wholly owned subsidiary, SmartBank (the "Bank"). The Company provides a variety of financial services to individuals and corporate customers through its offices in East and Middle Tennessee, Alabama, and Florida. The Bank's primary deposit products are noninterest-bearing and interest-bearing demand deposits, savings and money market deposits, and time deposits. Its primary lending products are commercial, residential, and consumer loans. Basis of Presentation and Accounting Estimates: The accounting and financial reporting policies of the Company and its wholly owned subsidiary conform to U.S. generally accepted accounting principles ("GAAP") and reporting guidelines of banking regulatory authorities and regulators. The accompanying interim consolidated financial statements for the Company and its wholly owned subsidiary have not been audited. All material intercompany balances and transactions have been eliminated. In management's opinion, all accounting adjustments necessary to accurately reflect the financial position and results of operations on the accompanying financial statements have been made. These adjustments are normal and recurring accruals considered necessary for a fair and accurate presentation. Material estimates that are particularly susceptible to significant change in the near term relate to the determination of the allowance for credit losses, the valuation of foreclosed assets and deferred taxes, the fair value of financial instruments, goodwill, and the fair value of assets acquired, and liabilities assumed in acquisitions. The results for interim periods are not necessarily indicative of results for the full year or any other interim periods. The following unaudited condensed financial statement notes have been prepared pursuant to the rules and regulations of the Securities and Exchange Commission ("SEC"). Certain information and note disclosures normally included in annual financial statements prepared in accordance with GAAP have been condensed or omitted pursuant to those rules and regulations, although the Company believes that the disclosures made are adequate to make the information not misleading. The accompanying unaudited consolidated financial statements should be read in conjunction with the consolidated financial statements and related notes appearing in the Company's annual report on Form 10-K for the year ended December 31, 2023. Recently Issued and Adopted Accounting Pronouncements: In June 2022, the Financial Accounting Standards Board ("FASB") issued ASU 2022-03, Fair Value Measurement (Topic 820): Fair Value Measurement of Equity Securities Subject to Contractual Sale Restrictions, which clarifies that a contractual sale restriction should not be considered in measuring fair value. It also requires entities with investments in equity securities subject to contractual sale restrictions to disclose certain qualitative and quantitative information about such securities. The guidance is effective for public companies for fiscal years beginning after December 15, 2023. All other entities have an extra year to adopt; early adoption is permitted. ASU 2022-03 did not have an impact on the Company's Consolidated Financial Statements. In March 2023, the FASB issued ASU 2023-01, "Leases (Topic 842): Common Control Arrangements." ASU 2023-01 requires entities to amortize leasehold improvements associated with common control leases over the useful life to the common control group. ASU 2023-01 also provides certain practical expedients applicable to private companies and not-for-profit organizations. The guidance is effective for fiscal years beginning after December 15, 2023. ASU 2023-01 did not have an impact on the Company's Consolidated Financial Statements. In March 2023, the FASB issued ASU No. 2023-02, "Investments – Equity Method and Joint Ventures (Topic 323): Accounting for Investments in Tax Credit Structures Using the Proportional Amortization Method." ASU 2023-02 is intended to improve the accounting and disclosures for investments in tax credit structures.

ASU 2023-02 allows entities to elect to account for qualifying tax equity investments using the proportional amortization method, regardless of the program giving rise to the related income tax credits. Previously, this method was only available for qualifying tax equity investments in low-income housing tax credit structures. The guidance is effective for fiscal years beginning after December 15, 2023. ASU 2023-02 did not have an impact on the Company's Consolidated Financial Statements. Recently Issued Not Yet Effective Accounting Pronouncements: During interim periods, the Company follows the accounting policies set forth in its annual audited financial statements for the year ended December 31, 2023, as filed in its Annual Report on Form 10-K with the SEC. The following is a summary of recent authoritative pronouncements issued but not yet effective that could impact the accounting, reporting, and/or disclosure of financial information by the Company. In November 2023, the FASB issued ASU No. 2023-07, "Segment Reporting (Topic 280): Improvements to Reportable Segment Disclosures," ASU 2023-07 expands segment disclosure requirements for public entities to require disclosure of significant segment expenses and other segment items on an annual and interim basis and to provide in interim periods all disclosures about a reportable segment's profit or loss and assets that are currently required annually. This guidance is effective for fiscal years beginning after December 15, 2023, and interim periods within fiscal years beginning after December 15, 2024. Early adoption is permitted. The Company is assessing ASU 2023-07, and its adoption is not expected to have a significant impact on our Consolidated Financial Statements. In December 2023, FASB issued ASU No. 2023-09, "Income Taxes (Topic 740): Improvements to Income Tax Disclosures." ASU 2023-09 requires public business entities to disclose in their rate reconciliation table additional categories of information about federal, state and foreign income taxes and to provide more details about the reconciling items in certain categories if items meet a quantitative threshold. ASU 2023-09 also requires all entities to disclose income taxes paid, net of refunds, disaggregated by federal, state, and foreign taxes for annual periods and to disaggregate the information by jurisdiction based on a quantitative threshold, among other things. The guidance is effective for us for fiscal years beginning after December 15, 2024, though early adoption is permitted. The Company is assessing ASU 2023-09, and its adoption is not expected to have a significant impact on our Consolidated Financial Statements. In March 2024, the SEC adopted the final rule under SEC Release No. 33-11275, "The Enhancement and Standardization of Climate-Related Disclosures for Investors". This rule will require registrants to disclose certain climate-related information in registration statements and annual reports. Subsequent to adoption, a number of businesses and business groups filed petitions seeking a judicial review of the final rule, asserting that the SEC does not have the authority to promulgate it. In April 2024, the SEC issued an order staying its final rule pending completion of the judicial review of certain petitions consolidated in the U.S. Court of Appeals for the Eighth Circuit. The Company will continue to monitor the outcome of this judicial review. Nature of Business: SmartFinancial, Inc. (the "Company," "SmartFinancial," "we," "our" or "us") is a bank holding company whose principal activity is the ownership and management of its wholly owned subsidiary, SmartBank (the "Bank"). The Company provides a variety of financial services to individuals and corporate customers through its offices in East and Middle Tennessee, Alabama, and Florida. The Bank's primary deposit products are noninterest-bearing and interest-bearing demand deposits, savings and money market deposits, and time deposits. Its primary lending products are commercial, residential, and consumer loans. Basis of Presentation and Accounting Estimates: The accounting and financial reporting policies of the Company and its wholly owned subsidiary conform to U.S. generally accepted accounting principles ("GAAP") and reporting guidelines of banking regulatory authorities and regulators. The accompanying interim consolidated financial statements for the Company and its wholly owned subsidiary have not been audited. All material intercompany balances and transactions have been eliminated. In management's opinion, all accounting adjustments necessary to accurately reflect the financial position and results of operations on the accompanying financial statements have been made. These adjustments are normal and recurring accruals considered necessary for a fair and accurate presentation. Material estimates that are particularly susceptible to significant change in the near term relate to the determination of the allowance for credit losses, the valuation of foreclosed assets and deferred taxes, the fair value of financial instruments, goodwill, and the fair value of assets acquired, and liabilities assumed in acquisitions. The results for interim periods are not necessarily indicative of results for the full year or any other interim periods. The following unaudited condensed financial statement notes have been prepared pursuant to the rules and regulations of the Securities and Exchange Commission ("SEC"). Certain information and note disclosures normally included in annual financial statements prepared in accordance with GAAP have been condensed or omitted pursuant to those rules and regulations, although the Company believes that the disclosures made are adequate to make the information not misleading. The accompanying unaudited consolidated financial statements should be read in conjunction with the consolidated financial statements and related notes appearing in the Company's annual report on Form 10-K for the year ended December 31, 2023. Recently Issued and Adopted Accounting Pronouncements: In June 2022, the Financial Accounting Standards Board ("FASB") issued ASU 2022-03, Fair Value Measurement (Topic 820): Fair Value Measurement of Equity Securities Subject to Contractual Sale Restrictions, which clarifies that a contractual sale restriction should not be considered in measuring fair value. It also requires entities with investments in equity securities subject to contractual sale restrictions to disclose certain qualitative and quantitative information about such securities. The guidance is effective for public companies for fiscal years beginning after December 15, 2023. All other entities have an extra year to adopt; early adoption is permitted. ASU 2022-03 did not have an impact on the Company's Consolidated Financial Statements. In March 2023, the FASB issued ASU 2023-01, "Leases (Topic 842): Common Control Arrangements." ASU 2023-01 requires entities to amortize leasehold improvements associated with common control leases over the useful life to the common control group. ASU 2023-01 also provides certain practical expedients applicable to private companies and not-for-profit organizations. The guidance is effective for fiscal years beginning after December 15, 2023. ASU 2023-01 did not have an impact on the Company's Consolidated Financial Statements. In March 2023, the FASB issued ASU No. 2023-02, "Investments - Equity Method and Joint Ventures (Topic 323): Accounting for Investments in Tax Credit Structures Using the Proportional Amortization Method." ASU 2023-02 is intended to improve the accounting and disclosures for investments in tax credit structures. ASU 2023-02 allows entities to elect to account for qualifying tax equity investments using the proportional amortization method, regardless of the program giving rise to the related income tax credits. Previously, this method was only available for qualifying tax equity investments in low-income housing tax credit structures. The guidance is effective for fiscal years beginning after December 15, 2023. ASU 2023-02 did not have an impact on the Company's Consolidated Financial Statements. Recently Issued Not Yet Effective Accounting Pronouncements: During interim periods, the Company follows the accounting policies set forth in its annual audited financial statements for the year ended December 31, 2023, as filed in its Annual Report on Form 10-K with the SEC. The following is a summary of recent authoritative pronouncements issued but not yet effective that could impact the accounting, reporting, and/or disclosure of financial information by the Company. In November 2023, the FASB issued ASU No. 2023-07, "Segment Reporting (Topic 280): Improvements to Reportable Segment Disclosures." ASU 2023-07 expands segment disclosure requirements for public entities to require disclosure of significant segment expenses and other segment items on an annual and interim basis and to provide in interim periods all disclosures about a reportable segment's profit or loss and assets that are currently required annually. This guidance is effective for fiscal years beginning after December 15, 2023, and interim periods within fiscal years beginning after December 15, 2024. Early adoption is permitted. The Company is assessing ASU 2023-07, and its adoption is not expected to have a significant impact on our Consolidated Financial Statements. In December 2023, FASB issued ASU No. 2023-09, "Income Taxes (Topic 740): Improvements to Income Tax Disclosures." ASU 2023-09 requires public business entities to disclose in their rate reconciliation table additional categories of information about federal, state and foreign income taxes and to provide more details about the reconciling items in certain categories if items meet a quantitative threshold. ASU 2023-09 also requires all entities to disclose income taxes paid, net of refunds, disaggregated by federal, state, and foreign taxes for annual periods and to disaggregate the information by jurisdiction based on a quantitative threshold, among other things. The guidance is effective for us for fiscal years beginning after December 15, 2024, though early adoption is permitted. The Company is assessing ASU 2023-09, and its adoption is not expected to have a significant impact on our Consolidated Financial Statements. In March 2024, the SEC adopted the final rule under SEC Release No. 33-11275, "The Enhancement and Standardization of Climate-Related Disclosures for Investors". This rule will require registrants to disclose certain climate-related information in registration statements and annual reports. Subsequent to adoption, a number of businesses and business groups filed petitions seeking a judicial review of the final rule, asserting that the SEC does not have the authority to promulgate it. In April 2024, the SEC issued an order staying its final rule pending completion of the judicial review of certain petitions consolidated in the U.S. Court of Appeals for the Eighth Circuit. The Company will continue to monitor the outcome of this judicial review. Note 2. Earnings Per Share Basic earnings per common share is computed by dividing net income available to common shareholders by the weighted-average number of common shares outstanding. Diluted earnings per common share is computed by dividing net income available to common shareholders by the weighted average number of common shares outstanding and dilutive common share equivalents using the treasury stock method. Dilutive common share equivalents include common shares issuable upon exercise of outstanding stock options and restricted stock. The effect from the stock options and restricted stock on incremental shares from the assumed conversions for net income per share-basic and net income per share-diluted are presented below. There were no antidilutive shares for the three and nine months ended September 30, 2024, and September 30, 2023, respectively. The following is a summary of the basic and diluted earnings per share computation (dollars in thousands, except share and per share data): <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:56.67%;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:0.82%;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:8.44%;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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;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:0.82%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:20.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td></tr><tr><td style="vertical-align:bottom;width:56.67%;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:9.27%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </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:9.27%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.27%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </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:9.27%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:56.67%;background:#cceeff;margin:0pt;padding:0pt;"> Basic earnings per share computation: </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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;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:8.44%;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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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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:8.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,067 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;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;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 26,500</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 22,403 </td></tr><tr><td style="vertical-align:bottom;width:56.67%;background:#cceeff;margin:0pt;padding:0pt;"> Average common shares outstanding – basic </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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;margin:0pt;padding:0pt;"> 16,726,658 </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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;margin:0pt;padding:0pt;"> 16,807,548 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;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:8.44%;background:#cceeff;margin:0pt;padding:0pt;"> 16,782,200 </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;"> </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:8.44%;background:#cceeff;margin:0pt;padding:0pt;"> 16,801,840 </td></tr><tr><td style="vertical-align:bottom;width:56.67%;margin:0pt;padding:0pt;"> Basic earnings per share </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:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 0.55</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 0.12 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;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;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1.58</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1.33 </td></tr><tr><td style="vertical-align:bottom;width:56.67%;background:#cceeff;margin:0pt;padding:0pt;"> Diluted earnings per share computation: </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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;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:8.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:56.67%;margin:0pt;padding:0pt;"> Net income available to common shareholders </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:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,140</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,067 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;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;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 26,500</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 22,403 </td></tr><tr><td style="vertical-align:bottom;width:56.67%;background:#cceeff;margin:0pt;padding:0pt;"> Average common shares outstanding – basic </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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;margin:0pt;padding:0pt;"> 16,726,658 </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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;margin:0pt;padding:0pt;"> 16,807,548 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;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:8.44%;background:#cceeff;margin:0pt;padding:0pt;"> 16,782,200 </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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;margin:0pt;padding:0pt;"> 16,801,840 </td></tr><tr><td style="vertical-align:bottom;width:56.67%;margin:0pt;padding:0pt;"> Incremental shares from assumed conversions: </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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:56.67%;background:#cceeff;margin:0pt;padding:0pt;"> Stock options and restricted 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:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 113,340 </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:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 111,087 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;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:8.44%;background:#cceeff;border-bottom:1px solid

#000000;margin:0pt;padding:0pt;"> 92,116 </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:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 105,485 </td></tr><tr><td style="vertical-align:bottom;width:56.67%;margin:0pt;padding:0pt;"> Average common shares outstanding - diluted </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:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 16,839,998 </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:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 16,918,635 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;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:8.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 16,874,316 </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:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 16,907,325 </td></tr><tr><td style="vertical-align:bottom;width:56.67%;background:#cceeff;margin:0pt;padding:0pt;"> Diluted earnings per common share </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:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 0.54</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 0.12 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;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;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1.57</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1.33 </td></tr></table> Basic earnings per common share is computed by dividing net income available to common shareholders by the weighted-average number of common shares outstanding. Diluted earnings per common share is computed by dividing net income available to common shareholders by the weighted average number of common shares outstanding and dilutive common share equivalents using the treasury stock method. Dilutive common share equivalents include common shares issuable upon exercise of outstanding stock options and restricted stock. 0 0 0 0 <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:56.67%;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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:56.67%;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:20.19%;margin:0pt;padding:0pt;"> Three Months Ended </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:20.19%;margin:0pt;padding:0pt;"> Nine Months Ended </td></tr><tr><td style="vertical-align:bottom;width:56.67%;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:20.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:20.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td></tr><tr><td style="vertical-align:bottom;width:56.67%;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:9.27%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </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:9.27%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.27%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </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:9.27%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:56.67%;background:#cceeff;margin:0pt;padding:0pt;"> Basic earnings per share computation: </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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;">

space:nowrap;width:8.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 26,500 </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:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;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;"> 22,403</p></td></tr><tr><td style="vertical-align:bottom;width:56.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0pt 6pt;">Average common shares outstanding – basic</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:0.82%;background:#cceeff;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:8.44%;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;"> 16,726,658</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:0.82%;background:#cceeff;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:8.44%;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;"> 16,807,548</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;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;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;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;"> 16,782,200</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:0.82%;background:#cceeff;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:8.44%;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;"> 16,801,840</p></td></tr><tr><td style="vertical-align:bottom;width:56.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0pt 6pt;">Incremental shares from assumed conversions:</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:0.82%;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:8.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;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 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;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"><p 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;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;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 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;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;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:56.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0pt 12pt;">Stock options and restricted stock</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:0.82%;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;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;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;"> 113,340</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:0.82%;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;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;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;"> 111,087</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;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;border-bottom:1px solid #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:8.44%;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;"> 92,116</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:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;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;"> 105,485</p></td></tr><tr><td style="vertical-align:bottom;width:56.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0pt 6pt;">Average common shares outstanding - diluted</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:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;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;"> 16,839,998</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';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';font-size:8pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;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 0pt 0pt;"> 16,918,635</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;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:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;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 0pt 0pt;"> 16,874,316</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';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';font-size:8pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;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 0pt 0pt;"> 16,907,325</p></td></tr><tr><td style="vertical-align:bottom;width:56.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0pt 12pt;">Diluted earnings per common share</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: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;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 0.54 </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:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 0.12</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1.57 </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:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1.33 </td></tr></table> . 9140000 2067000 26500000 22403000 16726658 16807548 16782200 16801840 0.55 0.12 1.58 1.33 9140000 2067000 26500000 22403000 16726658 16807548 16782200 16801840 113340 111087 92116 105485 16839998 16918635 16874316 16907325 0.54 0.12 1.57 1.33 Note 3. Securities Available-for-sale securities ("AFS"), which include any security for which the Company has no immediate plan to sell, but which may be sold in the future, are carried at fair value. Realized gains and losses, based on specifically identified amortized cost of the individual security, are included in other income. Unrealized gains and losses are recorded, net of related income tax effects, in accumulated other comprehensive income (loss). Premiums and discounts are amortized and accreted, respectively, to interest income using the constant effective yield method over the estimated life of the security. Prepayments are anticipated for mortgage-backed and Small Business Administration ("SBA") securities. Premiums on callable securities are amortized to their earliest call date. <p style="font-

family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;margin:0pt;"> Held-to-maturity securities ("HTM"), which include any security for which the Company has both the positive intent and ability to hold until maturity, are carried at historical cost adjusted for amortization of premiums and accretion of discounts. Premiums and discounts are amortized and accreted, respectively, to interest income using the constant effective yield method over the security's estimated life. Prepayments are anticipated for mortgage-backed and SBA securities. Premiums on callable securities are amortized to their earliest call date. The amortized cost, gross unrealized gains and losses and fair value of securities AFS and HTM are summarized as follows (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:50.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="11" style="vertical-align:bottom;white-space:nowrap;width:47.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.58%;margin:0pt;padding:0pt;"> Fair </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> Available-for-sale: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Cost </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Gains </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.58%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Value </td></tr><tr><td style="vertical-align:bottom;width:50.22%;background:#cceeff;margin:0pt;padding:0pt;"> U.S. Treasury </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 83,576</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> (5,665)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> 77,911 </td></tr><tr><td style="vertical-

align:bottom;width:50.22%;margin:0pt;padding:0pt;"> U.S. Government-sponsored enterprises (GSEs) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 41,964 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 710 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> (108) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 42,566 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;background:#cceeff;margin:0pt;padding:0pt;"> Municipal securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> 18,319 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> 78 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> (300) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> 18,097 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> Other debt securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 42,254 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 243 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> (2,265) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 40,232 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;background:#cceeff;margin:0pt;padding:0pt;"> Mortgage-backed securities (GSEs) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 337,205 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,886 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (17,561) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 322,530 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 523,318</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,917 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt;"> (25,899)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 501,336 </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:50.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"> <span style="font-

size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="11" style="vertical-align:bottom;white-space:nowrap;width:47.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.58%;margin:0pt;padding:0pt;"> Fair </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> Held-to-maturity: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Cost </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Gains </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.58%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Value </td></tr><tr><td style="vertical-align:bottom;width:50.22%;background:#cceeff;margin:0pt;padding:0pt;"> U.S. Government-sponsored enterprises (GSEs) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 48,423</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.94%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt;">(5,643)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> 42,780 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> Municipal securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 51,913 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.94%;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:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> (5,779) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 46,134 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;background:#cceeff;margin:0pt;padding:0pt;"> Mortgage-backed securities (GSEs) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 27,443 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.94%;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:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt;">(3,090)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 24,353 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">127,779</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt;">(14,512)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 113,267 </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:50.22%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> . </td><td colspan="11" style="vertical-align:bottom;white-space:nowrap;width:47.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> December 31, 2023 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.58%;margin:0pt;padding:0pt;"> Fair </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> Available-for-sale: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Cost </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Gains </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> <span style="font-size:9pt;font-

weight:bold;visibility:hidden;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.58%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Value </td></tr><tr><td style="vertical-align:bottom;width:50.22%;background:#cceeff;margin:0pt;padding:0pt;"> U.S. Treasury </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 84,307</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> (8,274)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> 76,033 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> U.S. Government-sponsored enterprises (GSEs) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 46,983 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 1,256 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> (146) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 48,093 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;background:#cceeff;margin:0pt;padding:0pt;"> Municipal securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> 18,616 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> 135 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> (475) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> 18,276 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> Other debt securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 36,863 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 93 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> (3,887) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 33,069 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;background:#cceeff;margin:0pt;padding:0pt;"> Mortgage-backed securities (GSEs) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 254,288 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 588 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (21,937) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 232,939 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 441,057</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,072 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (34,719) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> <span style="font-

size:9pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;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;"> 408,410</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;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:50.22%;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 0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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 0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;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 0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;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:1.85%;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 0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:0.94%;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:9.64%;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 0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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 0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;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 0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;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:1.85%;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 0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;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:9.65%;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:50.22%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin: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="11" style="vertical-align:bottom;white-space:nowrap;width:47.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"><b style="font-weight:bold;">December 31, 2023</p></td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;"><b style="font-weight:bold;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;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;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;"><b style="font-weight:bold;"> </p></td><td colspan="2" 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:9pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"><b style="font-weight:bold;">Gross</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;"><b style="font-weight:bold;"> </p></td><td colspan="2" 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:9pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"><b style="font-weight:bold;">Gross</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;"><b style="font-weight:bold;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;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;"></p></td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin: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="2" 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:9pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"><b style="font-weight:bold;">Amortized</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin: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="2" 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:9pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"><b style="font-weight:bold;">Unrealized</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin: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="2" 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:9pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"><b style="font-weight:bold;">Unrealized</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin: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="2" 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:9pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"><b style="font-weight:bold;">Fair</p></td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;"><b style="font-weight:bold;text-decoration-color:#000000;text-decoration-line:underline;text-decoration-style:solid;">Held-to-maturity:</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin: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="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"><b style="font-weight:bold;">Cost</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin: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="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"><b style="font-weight:bold;">Gains</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin: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="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"><b style="font-weight:bold;">Losses</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin: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="2" style="vertical-align:bottom;white-space:nowrap;width:10.58%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"><b style="font-weight:bold;">Value</p></td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 6pt;">U.S. Treasury</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;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:9.65%;margin:0pt;padding:0pt;"> 150,066 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.94%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> (1,482) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 148,584 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;background:#cceeff;margin:0pt;padding:0pt;"> U.S. Government-sponsored enterprises (GSEs) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> 49,336 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.94%;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:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> (7,143) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> 42,193 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> Municipal securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 52,680 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.94%;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:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> (6,178) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 46,502 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;background:#cceeff;margin:0pt;padding:0pt;"> Mortgage-backed securities (GSEs) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 29,154 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.94%;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:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (3,895) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 25,259 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 281,236</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (18,698)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 262,538 </td></tr></table> At September 30, 2024 and December 31, 2023, securities with a carrying value totaling approximately $452.5 million and $358.3 million, respectively, were pledged to secure public funds and securities sold under agreements to repurchase. For the three and nine months ended September 30, 2024, there were no gross gains or gross losses related to the sale of investment securities. For the three and nine months ended September 30, 2023, the Company recorded gross losses of $6.8 million related to the sale of securities. The amortized cost and estimated fair value of securities at September 30, 2024, by contractual maturity for non-mortgage-backed securities are shown below (in thousands). Expected maturities may differ from contractual maturities because borrowers may have the right to call or prepay obligations with or without call or prepayment penalties. <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:75.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;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:75.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:21.64%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:75.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.62%;margin:0pt;padding:0pt;"> <b style="font-

weight:bold;">Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.62%;margin:0pt;padding:0pt;"> Fair </td></tr><tr><td style="vertical-align:bottom;width:75.95%;margin:0pt;padding:0pt;"> Available-for-sale: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Cost </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Value </td></tr><tr><td style="vertical-align:bottom;width:75.95%;background:#cceeff;margin:0pt;padding:0pt;"> Due in one year or less </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,478</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> 1,451 </td></tr><tr><td style="vertical-align:bottom;width:75.95%;margin:0pt;padding:0pt;"> Due from one year to five years </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> 94,342 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> 88,500 </td></tr><tr><td style="vertical-align:bottom;width:75.95%;background:#cceeff;margin:0pt;padding:0pt;"> Due from five years to ten years </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> 81,054 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> 79,751 </td></tr><tr><td style="vertical-align:bottom;width:75.95%;margin:0pt;padding:0pt;"> Due after ten years </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 9,239 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 9,104 </td></tr><tr><td style="vertical-align:bottom;width:75.95%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> 186,113 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> 178,806 </td></tr><tr><td style="vertical-align:bottom;width:75.95%;margin:0pt;padding:0pt;"> Mortgage-backed securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 337,205 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 322,530 </td></tr><tr><td style="vertical-align:bottom;width:75.95%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 523,318</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 501,336 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:75.95%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;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:75.95%;margin:0pt;padding:0pt;"> Held-to-maturity: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;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:75.95%;background:#cceeff;margin:0pt;padding:0pt;"> Due in one year or less </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.52%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:75.95%;margin:0pt;padding:0pt;"> Due from one year to five years </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> 736 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> 706 </td></tr><tr><td style="vertical-align:bottom;width:75.95%;background:#cceeff;margin:0pt;padding:0pt;"> Due from five years to ten years </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> 50,443 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> 44,997 </td></tr><tr><td style="vertical-align:bottom;width:75.95%;margin:0pt;padding:0pt;"> Due after ten years </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 49,157 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 43,211 </td></tr><tr><td style="vertical-align:bottom;width:75.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> 100,336 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> 88,914 </td></tr><tr><td style="vertical-align:bottom;width:75.95%;margin:0pt;padding:0pt;"> Mortgage-backed securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 27,443 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 24,353 </td></tr><tr><td style="vertical-align:bottom;width:75.95%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 127,779</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 113,267 </td></tr></table> The following tables present the gross unrealized losses and fair value, aggregated by investment category and length of time that individual securities AFS and HTM have been in a continuous unrealized loss position (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:23.16%;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: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:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;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:6.87%;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: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:1.64%;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:6.24%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;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:1.64%;margin:0pt;padding:0pt;"> </td><td 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:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:23.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="23" style="vertical-align:bottom;white-space:nowrap;width:75.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:23.16%;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:23.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Less than 12 Months </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:24.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 12 Months or Greater </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:24.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:23.16%;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: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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.69%;margin:0pt;padding:0pt;"> Gross </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:6.87%;margin:0pt;padding:0pt;"> Number </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: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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.69%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> Number </td></tr><tr><td style="vertical-align:bottom;width:23.16%;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:6.38%;margin:0pt;padding:0pt;"> Fair </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:7.69%;margin:0pt;padding:0pt;"> Unrealized </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:6.87%;margin:0pt;padding:0pt;"> of </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:7.21%;margin:0pt;padding:0pt;"> Fair </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:7.69%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> of </td></tr><tr><td style="vertical-align:bottom;width:23.16%;margin:0pt;padding:0pt;"> Available-for-sale: </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:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 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:7.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </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:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> <span style="font-size:8pt;font-

weight:bold;visibility:hidden;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 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:7.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Securities </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:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 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:7.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Securities </td></tr><tr><td style="vertical-align:bottom;width:23.16%;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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;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:6.87%;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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">77,911</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.24%;background:#cceeff;margin:0pt;padding:0pt;"> (5,665) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 9 </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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">77,911</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;margin:0pt;padding:0pt;"> (5,665) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 9 </td></tr><tr><td style="vertical-align:bottom;width:23.16%;margin:0pt;padding:0pt;"> U.S. Government-sponsored enterprises (GSEs) </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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 5,494 </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:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> (9) </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:6.87%;margin:0pt;padding:0pt;"> 2 </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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 5,217 </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:1.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.24%;margin:0pt;padding:0pt;"> (99) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> 4 </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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 10,711 </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:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> (108) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> 6 </td></tr><tr><td style="vertical-align:bottom;width:23.16%;background:#cceeff;margin:0pt;padding:0pt;"> Municipal 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: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;"> 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:1.27%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;margin:0pt;padding:0pt;"> (2) </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:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 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: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;"> 11,582 </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:1.45%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.24%;background:#cceeff;margin:0pt;padding:0pt;"> (298) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 17 </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: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;"> 12,128 </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:1.27%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;margin:0pt;padding:0pt;"> (300) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 18 </td></tr><tr><td style="vertical-align:bottom;width:23.16%;margin:0pt;padding:0pt;"> Other debt 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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 5,340 </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:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> (36) </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:6.87%;margin:0pt;padding:0pt;"> 3 </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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 28,687 </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:1.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.24%;margin:0pt;padding:0pt;"> (2,229) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> 25 </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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 34,027 </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:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> (2,265) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> 28 </td></tr><tr><td style="vertical-align:bottom;width:23.16%;background:#cceeff;margin:0pt;padding:0pt;"> Mortgage-backed securities (GSEs) </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: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;"> 44,736 </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:1.27%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (1,185) </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:6.87%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 20 </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: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;"> 171,441 </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:1.45%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.24%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (16,376) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 83 </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: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;"> 216,177 </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:1.27%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (17,561) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 103 </td></tr><tr><td style="vertical-align:bottom;width:23.16%;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:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 56,116</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (1,232) </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:6.87%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 26 </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:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 294,838</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.24%;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;"> (24,667) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 138 </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:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 350,954</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (25,899) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 164 </td></tr><tr><td style="vertical-align:bottom;width:23.16%;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: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:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;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:6.87%;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: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:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:23.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="23" style="vertical-align:bottom;white-space:nowrap;width:75.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:23.16%;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:23.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Less than 12 Months </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:24.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 12 Months or Greater </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:24.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:23.16%;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: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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.69%;margin:0pt;padding:0pt;"> Gross </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:6.87%;margin:0pt;padding:0pt;"> Number </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: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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.69%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> Number </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: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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.69%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> Number </td></tr><tr><td style="vertical-align:bottom;width:23.16%;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:6.38%;margin:0pt;padding:0pt;"> Fair </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:7.69%;margin:0pt;padding:0pt;"> Unrealized </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:6.87%;margin:0pt;padding:0pt;"> <b style="font-

weight:bold;">of </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:7.21%;margin:0pt;padding:0pt;"> Fair </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:7.69%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> of </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:7.21%;margin:0pt;padding:0pt;"> Fair </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:7.69%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> of </td></tr><tr><td style="vertical-align:bottom;width:23.16%;margin:0pt;padding:0pt;"> Held-to-maturity: </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:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 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:7.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </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:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Securities </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:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 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:7.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Securities </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:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 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:7.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Securities </td></tr><tr><td style="vertical-align:bottom;width:23.16%;background:#cceeff;margin:0pt;padding:0pt;"> U.S. Government-sponsored enterprises (GSEs) </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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;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:6.87%;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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 42,780</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.24%;background:#cceeff;margin:0pt;padding:0pt;"> (5,643) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 13 </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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 42,780</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;margin:0pt;padding:0pt;"> (5,643) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 13 </td></tr><tr><td style="vertical-align:bottom;width:23.16%;margin:0pt;padding:0pt;"> Municipal 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: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:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;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:6.87%;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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 46,134 </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:1.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.24%;margin:0pt;padding:0pt;"> (5,779) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> 35 </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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 46,134 </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:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> (5,779) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> 35 </td></tr><tr><td style="vertical-align:bottom;width:23.16%;background:#cceeff;margin:0pt;padding:0pt;"> Mortgage-backed securities (GSEs) </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: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:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;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;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;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: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;"> 24,353 </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:1.45%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.24%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (3,090) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 5 </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: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;"> 24,353 </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:1.27%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (3,090) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 5 </td></tr><tr><td style="vertical-align:bottom;width:23.16%;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:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:3px double #000000;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:6.87%;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:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 113,267</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (14,512) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 53 </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:22.6%;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: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:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> </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;"> </td><td 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:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;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:6.87%;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: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:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="23" style="vertical-align:bottom;white-space:nowrap;width:75.74%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> December 31, 2023 </td></tr><tr><td style="vertical-align:bottom;width:22.6%;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:23.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Less than 12 Months </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:24.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 12 Months or Greater </td><td style="vertical-align:bottom;white-space:nowrap;width:1.8%;margin:0pt;padding:0pt;"> </td><td colspan="7" style="vertical-align:bottom;white-space:nowrap;width:24.34%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:22.6%;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: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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.69%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> Number </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: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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.69%;margin:0pt;padding:0pt;"> Gross </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:6.87%;margin:0pt;padding:0pt;"> Number </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: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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.69%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> Number </td></tr><tr><td style="vertical-align:bottom;width:22.6%;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:6.38%;margin:0pt;padding:0pt;"> Fair </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:7.69%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> of </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:7.21%;margin:0pt;padding:0pt;"> Fair </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:7.69%;margin:0pt;padding:0pt;"> Unrealized </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:6.87%;margin:0pt;padding:0pt;"> of </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.8%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> Fair </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:7.69%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> of </td></tr><tr><td style="vertical-align:bottom;width:22.6%;margin:0pt;padding:0pt;"> Available-for-sale: </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:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 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:7.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Securities </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:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 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:7.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </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:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.8%;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;"> 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:7.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Securities </td></tr><tr><td style="vertical-align:bottom;width:22.6%;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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 76,033</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;margin:0pt;padding:0pt;"> (8,274) </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:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 9 </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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 76,033</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;margin:0pt;padding:0pt;"> (8,274) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 9 </td></tr><tr><td style="vertical-align:bottom;width:22.6%;margin:0pt;padding:0pt;"> U.S. Government-sponsored enterprises (GSEs) </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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 9,743 </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:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> (137) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> 3 </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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 1,482 </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:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> (9) </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:6.87%;margin:0pt;padding:0pt;"> 3 </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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;">

11,225 </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:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> (146) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> 6 </td></tr><tr><td style="vertical-align:bottom;width:22.6%;background:#cceeff;margin:0pt;padding:0pt;"> Municipal 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: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;"> 2,786 </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:1.27%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;margin:0pt;padding:0pt;"> (2) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 2 </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: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;"> 9,849 </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:1.27%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;margin:0pt;padding:0pt;"> (473) </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:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 17 </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: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;"> 12,635 </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:1.27%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;margin:0pt;padding:0pt;"> (475) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 19 </td></tr><tr><td style="vertical-align:bottom;width:22.6%;margin:0pt;padding:0pt;"> Other debt 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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 2,986 </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:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> (17) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> 2 </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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 29,057 </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:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> (3,870) </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:6.87%;margin:0pt;padding:0pt;"> 26 </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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 32,043 </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:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> (3,887) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> 28 </td></tr><tr><td style="vertical-align:bottom;width:22.6%;background:#cceeff;margin:0pt;padding:0pt;"> Mortgage-backed securities (GSEs) </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: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;"> 16,401 </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:1.27%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (229) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 8 </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: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;"> 176,351 </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:1.27%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (21,708) </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:6.87%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 88 </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: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;"> 192,752 </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:1.27%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (21,937) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 96 </td></tr><tr><td style="vertical-align:bottom;width:22.6%;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:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 31,916</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (385) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 15 </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:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 292,772</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (34,334) </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:6.87%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 143 </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:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 324,688</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (34,719) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 158 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:22.6%;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: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:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;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: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:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;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:6.87%;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: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:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="23" style="vertical-align:bottom;white-space:nowrap;width:75.74%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> December 31, 2023 </td></tr><tr><td style="vertical-align:bottom;width:22.6%;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:23.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Less than 12 Months </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:24.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 12 Months or Greater </td><td style="vertical-align:bottom;white-space:nowrap;width:1.8%;margin:0pt;padding:0pt;">

</td><td colspan="7" style="vertical-align:bottom;white-space:nowrap;width:24.34%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:22.6%;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: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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.69%;margin:0pt;padding:0pt;"> Gross </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:6.87%;margin:0pt;padding:0pt;"> Number </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: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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.69%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> Number </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: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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.69%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Number </td></tr><tr><td style="vertical-align:bottom;width:22.6%;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:6.38%;margin:0pt;padding:0pt;"> Fair </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:7.69%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> of </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:7.21%;margin:0pt;padding:0pt;"> Fair </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:7.69%;margin:0pt;padding:0pt;"> Unrealized </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:6.87%;margin:0pt;padding:0pt;"> of </td><td style="vertical-align:bottom;white-space:nowrap;width:1.8%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> Fair </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:7.69%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> of </td></tr><tr><td style="vertical-align:bottom;width:22.6%;margin:0pt;padding:0pt;"> Held-to-maturity: </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:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 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:7.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Securities </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:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 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:7.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Securities </td></tr><tr><td style="vertical-align:bottom;width:22.6%;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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-

New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:1px solid #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: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;"> 25,258 </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:1.27%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (3,895) </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:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 5 </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: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;"> 25,258 </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:1.27%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (3,895) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 5 </td></tr><tr><td style="vertical-align:bottom;width:22.6%;background:#cceeff;margin:0pt;padding:0pt;"> Total </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:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;border-bottom:3px double #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:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 262,536</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (18,698) </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:6.87%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 57 </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:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 262,536</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (18,698) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 57 </td></tr></table> For any securities classified as available-for-sale that are in an unrealized loss position at the balance sheet date, the Company assesses whether it intends to sell the security, or more likely than not will be required to sell the security before recovery of its amortized cost basis which would require a write-down to fair value through net income. Because the Company currently does not intend to sell those available-for-sale securities that have an unrealized loss at September 30, 2024, and it is not likely that they we will be required to sell the securities before recovery of their amortized cost bases, which may be maturity, the Company has determined that no write-down is necessary. In addition, the Company evaluates whether any portion of the decline in fair value of available-for-sale securities is the result of credit deterioration, which would require the recognition of an allowance for credit losses. The unrealized losses associated with available-for-sale securities at September 30, 2024, are driven by changes in interest rates and are not due to the credit quality of the securities, and accordingly, no allowance for credit losses is considered necessary related to available-for-sale securities at September 30, 2024. Management evaluates the financial performance of the issuers on a quarterly basis to determine if it is probable that the issuers can make all contractual principal and interest payments. The unrealized losses in the Company's held-to-maturity portfolio were caused by changes in the interest rate environment. The Company has a zero-loss expectation for its U.S. Treasury securities in addition to U.S. Government-sponsored enterprises (GSEs) and mortgage-backed securities (GSEs), and accordingly, no allowance for credit losses is estimated for these securities. The held-to-maturity state and municipal securities are general obligation bonds, which have a very low historical default rate due to issuers generally having unlimited taxing authority to service the debt. All debt securities in an unrealized loss position as of September 30, 2024, continue to perform as scheduled and we do not believe an allowance for credit losses is necessary. The Company utilizes bond credit ratings assigned by third party ratings agencies to monitor the credit quality of debt securities held-to-maturity. At September 30, 2024, all debt securities classified as held-to-maturity were rated AA- or higher by the ratings agencies. Updated credit ratings are obtained as they become available from the ratings agencies. Allowance for Credit Losses ("ACL") There were no past due or nonaccrual AFS or HTM securities at September 30, 2024, or December 31, 2023. Accrued interest receivable is excluded from the estimate of credit losses and based on the analysis of the underlying risk characteristics of its AFS and HTM portfolios, including credit ratings and other qualitative factors, there was no provision for credit losses related to AFS or HTM securities recorded during the three or nine months ended September 30, 2024, and 2023, respectively, because the ACL was deemed immaterial. Other Investments: Our other investments consist of restricted non-marketable equity securities that have no readily determinable market value. Accordingly, when evaluating these securities for impairment, management considers the ultimate recoverability of the par value rather than recognizing temporary declines in value. As of September 30, 2024, the Company determined that there was no impairment on its other investment securities. The following is the amortized cost and carrying value of other investments (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:68.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;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:13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;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:11.62%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:68.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.36%;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:12.98%;margin:0pt;padding:0pt;"> December 31, </td></tr><tr><td style="vertical-align:bottom;width:68.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.36%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:12.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:68.32%;background:#cceeff;margin:0pt;padding:0pt;"> Federal Reserve Bank stock </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:13%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 9,184</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.62%;background:#cceeff;margin:0pt;padding:0pt;"> 9,526 </td></tr><tr><td style="vertical-align:bottom;width:68.32%;margin:0pt;padding:0pt;"> Federal Home Loan Bank stock </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;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:13%;margin:0pt;padding:0pt;"> 10,818 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;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:11.62%;margin:0pt;padding:0pt;"> 3,786 </td></tr><tr><td style="vertical-align:bottom;width:68.32%;background:#cceeff;margin:0pt;padding:0pt;"> First National Bankers Bank stock </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 350 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 350 </td></tr><tr><td style="vertical-align:bottom;width:68.32%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;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;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:13%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 20,352</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.62%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 13,662 </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:50.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="11" style="vertical-align:bottom;white-space:nowrap;width:47.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.58%;margin:0pt;padding:0pt;"> Fair </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> Available-for-sale: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Cost </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Gains </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.58%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Value </td></tr><tr><td style="vertical-align:bottom;width:50.22%;background:#cceeff;margin:0pt;padding:0pt;"> U.S. Treasury </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 83,576</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt;"> (5,665)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> 77,911 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> U.S. Government-sponsored enterprises (GSEs) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 41,964 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 710 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> (108) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 42,566 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;background:#cceeff;margin:0pt;padding:0pt;"> Municipal securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> 18,319 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> 78 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> (300) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> 18,097 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> Other debt securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 42,254 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 243 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;">

(2,265) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 40,232 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;background:#cceeff;margin:0pt;padding:0pt;"> Mortgage-backed securities (GSEs) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 337,205 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,886 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (17,561) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 322,530 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 523,318</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,917 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt;"> (25,899)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 501,336 </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:50.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="11" style="vertical-align:bottom;white-space:nowrap;width:47.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> December 31, 2023 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" 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:9pt;text-

align:center;margin:0pt;">Fair </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> Available-for-sale: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Cost </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Gains </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.58%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Value </td></tr><tr><td style="vertical-align:bottom;width:50.22%;background:#cceeff;margin:0pt;padding:0pt;"> U.S. Treasury </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 84,307</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt;"> (8,274)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> 76,033 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> U.S. Government-sponsored enterprises (GSEs) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 46,983 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 1,256 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> (146) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 48,093 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;background:#cceeff;margin:0pt;padding:0pt;"> Municipal securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> 18,616 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> 135 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> (475) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> 18,276 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> Other debt securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 36,863 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 93 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> (3,887) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 33,069 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;background:#cceeff;margin:0pt;padding:0pt;"> Mortgage-backed securities (GSEs) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 254,288 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 588 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (21,937) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 232,939 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 441,057</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,072 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt;"> (34,719)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 408,410 </td></tr></table> 83576000 5665000 77911000 41964000 710000 108000 42566000 18319000 78000 300000 18097000 42254000 243000 2265000 40232000 337205000 2886000 17561000 322530000 523318000 3917000 25899000 501336000 <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:50.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.94%;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:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="11" style="vertical-align:bottom;white-space:nowrap;width:47.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.58%;margin:0pt;padding:0pt;"> Fair </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> Held-to-maturity: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Cost </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Gains </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.58%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Value </td></tr><tr><td style="vertical-align:bottom;width:50.22%;background:#cceeff;margin:0pt;padding:0pt;"> U.S. Government-sponsored enterprises (GSEs) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 48,423</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.94%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-

space:nowrap;width:9.64%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt;"> (5,643)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> 42,780 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> Municipal securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 51,913 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.94%;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:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> (5,779) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 46,134 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;background:#cceeff;margin:0pt;padding:0pt;"> Mortgage-backed securities (GSEs) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 27,443 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.94%;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:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (3,090) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 24,353 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 127,779</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt;"> (14,512)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 113,267 </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:50.22%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.94%;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:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="11" style="vertical-align:bottom;white-space:nowrap;width:47.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> December 31, 2023 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-

size:9pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.58%;margin:0pt;padding:0pt;"> Fair </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> Held-to-maturity: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Cost </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Gains </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.58%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Value </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> U.S. Treasury </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 150,066</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.94%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (1,482)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 148,584 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;background:#cceeff;margin:0pt;padding:0pt;"> U.S. Government-sponsored enterprises (GSEs) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> 49,336 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.94%;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:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> (7,143) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;margin:0pt;padding:0pt;"> 42,193 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> Municipal securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 52,680 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.94%;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:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> (6,178) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;margin:0pt;padding:0pt;"> 46,502 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;background:#cceeff;margin:0pt;padding:0pt;"> Mortgage-backed securities (GSEs) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 29,154 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.94%;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:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid

#000000;margin:0pt;padding:0pt;"> (3,895) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 25,259 </td></tr><tr><td style="vertical-align:bottom;width:50.22%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 281,236</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (18,698)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 262,538 </td></tr></table> 48423000 5643000 42780000 51913000 5779000 46134000 27443000 3090000 24353000 127779000 14512000 113267000 84307000 8274000 76033000 46983000 1256000 146000 48093000 18616000 135000 475000 18276000 36863000 93000 3887000 33069000 254288000 588000 21937000 232939000 441057000 2072000 34719000 408410000 150066000 1482000 148584000 49336000 7143000 42193000 52680000 6178000 46502000 29154000 3895000 25259000 281236000 18698000 262538000 452500000 358300000 0 0 6800000 6800000 The amortized cost and estimated fair value of securities at September 30, 2024, by contractual maturity for non-mortgage-backed securities are shown below (in thousands). Expected maturities may differ from contractual maturities because borrowers may have the right to call or prepay obligations with or without call or prepayment penalties. <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:75.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;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:75.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:21.64%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:75.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.62%;margin:0pt;padding:0pt;"> Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.62%;margin:0pt;padding:0pt;"> Fair </td></tr><tr><td style="vertical-align:bottom;width:75.95%;margin:0pt;padding:0pt;"> Available-for-sale: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Cost </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Value </td></tr><tr><td style="vertical-align:bottom;width:75.95%;background:#cceeff;margin:0pt;padding:0pt;"> Due in one year or less </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,478</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> 1,451 </td></tr><tr><td style="vertical-align:bottom;width:75.95%;margin:0pt;padding:0pt;"> Due from one year to five years </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> 94,342 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> 88,500 </td></tr><tr><td style="vertical-align:bottom;width:75.95%;background:#cceeff;margin:0pt;padding:0pt;"> Due from five years to ten years </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> 81,054 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> 79,751 </td></tr><tr><td style="vertical-align:bottom;width:75.95%;margin:0pt;padding:0pt;"> Due after ten years </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 9,239 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 9,104 </td></tr><tr><td style="vertical-align:bottom;width:75.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-

align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> 186,113 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> 178,806 </td></tr><tr><td style="vertical-align:bottom;width:75.95%;margin:0pt;padding:0pt;"> Mortgage-backed securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 337,205 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 322,530 </td></tr><tr><td style="vertical-align:bottom;width:75.95%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 523,318</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 501,336 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:75.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;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:75.95%;margin:0pt;padding:0pt;"> Held-to-maturity: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;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:75.95%;background:#cceeff;margin:0pt;padding:0pt;"> Due in one year or less </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:75.95%;margin:0pt;padding:0pt;"> Due from one year to five years </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> 736 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> 706 </td></tr><tr><td style="vertical-align:bottom;width:75.95%;background:#cceeff;margin:0pt;padding:0pt;"> Due from five years to ten years </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> 50,443 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> 44,997 </td></tr><tr><td style="vertical-align:bottom;width:75.95%;margin:0pt;padding:0pt;"> Due after ten years </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 49,157 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 43,211 </td></tr><tr><td style="vertical-align:bottom;width:75.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> 100,336 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> 88,914 </td></tr><tr><td style="vertical-align:bottom;width:75.95%;margin:0pt;padding:0pt;"> Mortgage-backed securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 27,443 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> <span style="font-

size:9pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 24,353 </td></tr><tr><td style="vertical-align:bottom;width:75.95%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 127,779</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.52%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 113,267 </td></tr></table> 1478000 1451000 94342000 88500000 81054000 79751000 9239000 9104000 186113000 178806000 337205000 322530000 523318000 501336000 736000 706000 50443000 44997000 49157000 43211000 100336000 88914000 27443000 24353000 127779000 113267000 The following tables present the gross unrealized losses and fair value, aggregated by investment category and length of time that individual securities AFS and HTM have been in a continuous unrealized loss position (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:23.16%;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: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:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;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:6.87%;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: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:1.64%;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:6.24%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;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: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:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:23.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="23" style="vertical-align:bottom;white-space:nowrap;width:75.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:23.16%;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:23.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Less than 12 Months </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:24.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 12 Months or Greater </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:24.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:23.16%;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: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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.69%;margin:0pt;padding:0pt;"> Gross </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:6.87%;margin:0pt;padding:0pt;"> Number </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:0.82%;margin:0pt;padding:0pt;"> <span style="font-size:8pt;font-

weight:bold;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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.69%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> Number </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: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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.69%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> Number </td></tr><tr><td style="vertical-align:bottom;width:23.16%;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:6.38%;margin:0pt;padding:0pt;"> Fair </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:7.69%;margin:0pt;padding:0pt;"> Unrealized </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:6.87%;margin:0pt;padding:0pt;"> of </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:7.21%;margin:0pt;padding:0pt;"> Fair </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:7.69%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> of </td></tr><tr><td style="vertical-align:bottom;width:23.16%;margin:0pt;padding:0pt;"> Available-for-sale: </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:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 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:7.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </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:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Securities </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:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 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:7.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Securities </td></tr><tr><td style="vertical-align:bottom;width:23.16%;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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;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:6.87%;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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 77,911</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.24%;background:#cceeff;margin:0pt;padding:0pt;"> (5,665) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 9 </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: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;"> 77,911 </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:1.27%;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:6.41%;background:#cceeff;margin:0pt;padding:0pt;"> (5,665) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 9 </td></tr><tr><td style="vertical-align:bottom;width:23.16%;margin:0pt;padding:0pt;"> U.S. Government-sponsored enterprises (GSEs) </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:0.82%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;">
5,494 </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:1.27%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> (9) </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:6.87%;margin:0pt;padding:0pt;"> 2 </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:0.82%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 5,217 </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:1.45%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.24%;margin:0pt;padding:0pt;"> (99) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> 4 </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:0.82%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 10,711 </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:1.27%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> (108) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> 6 </td></tr><tr><td style="vertical-align:bottom;width:23.16%;background:#cceeff;margin:0pt;padding:0pt;"> Municipal 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: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;"> 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:1.27%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;margin:0pt;padding:0pt;"> (2) </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:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 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: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;"> 11,582 </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:1.45%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.24%;background:#cceeff;margin:0pt;padding:0pt;"> (298) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 17 </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: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;"> 12,128 </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:1.27%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;margin:0pt;padding:0pt;"> (300) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 18 </td></tr><tr><td style="vertical-align:bottom;width:23.16%;margin:0pt;padding:0pt;"> Other debt 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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 5,340 </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:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> (36) </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:6.87%;margin:0pt;padding:0pt;"> 3 </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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 28,687 </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:1.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.24%;margin:0pt;padding:0pt;"> (2,229) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> 25 </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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 34,027 </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:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> (2,265) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> 28 </td></tr><tr><td style="vertical-

align:bottom;width:23.16%;background:#cceeff;margin:0pt;padding:0pt;"> Mortgage-backed securities (GSEs) </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: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;"> 44,736 </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:1.27%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (1,185) </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:6.87%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 20 </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: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;"> 171,441 </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:1.45%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.24%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (16,376) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 83 </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: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;"> 216,177 </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:1.27%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (17,561) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 103 </td></tr><tr><td style="vertical-align:bottom;width:23.16%;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:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 56,116</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (1,232) </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:6.87%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 26 </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:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 294,838</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.24%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (24,667) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 138 </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:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 350,954</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (25,899) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 164 </td></tr><tr><td style="vertical-align:bottom;width:23.16%;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: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:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;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:6.87%;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: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:1.64%;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:6.24%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;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: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:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:23.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="23" style="vertical-align:bottom;white-space:nowrap;width:75.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:23.16%;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:23.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Less than 12 Months </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:24.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 12 Months or Greater </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:24.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:23.16%;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: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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.69%;margin:0pt;padding:0pt;"> Gross </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:6.87%;margin:0pt;padding:0pt;"> Number </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: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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.69%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> Number </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: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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.69%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> Number </td></tr><tr><td style="vertical-align:bottom;width:23.16%;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:6.38%;margin:0pt;padding:0pt;"> Fair </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:7.69%;margin:0pt;padding:0pt;"> Unrealized </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:6.87%;margin:0pt;padding:0pt;"> of </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:7.21%;margin:0pt;padding:0pt;"> Fair </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:7.69%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> of </td></tr><tr><td style="vertical-align:bottom;width:23.16%;margin:0pt;padding:0pt;"> Held-to-maturity: </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:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 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:7.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </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:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Securities </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:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 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:7.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Securities </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:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 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:7.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;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;">Securities </td></tr><tr><td style="vertical-align:bottom;width:23.16%;background:#cceeff;margin:0pt;padding:0pt;"> U.S. Government-sponsored enterprises (GSEs) </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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;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:6.87%;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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">42,780</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.24%;background:#cceeff;margin:0pt;padding:0pt;"> (5,643) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 13 </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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">42,780</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;margin:0pt;padding:0pt;"> (5,643) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 13 </td></tr><tr><td style="vertical-align:bottom;width:23.16%;margin:0pt;padding:0pt;"> Municipal 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: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:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;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:6.87%;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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 46,134 </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:1.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.24%;margin:0pt;padding:0pt;"> (5,779) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> 35 </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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 46,134 </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:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> (5,779) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> 35 </td></tr><tr><td style="vertical-align:bottom;width:23.16%;background:#cceeff;margin:0pt;padding:0pt;"> Mortgage-backed securities (GSEs) </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: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:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;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:6.87%;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: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;"> 24,353 </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:1.45%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.24%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (3,090) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 5 </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: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;"> 24,353 </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:1.27%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (3,090) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 5 </td></tr><tr><td style="vertical-

align:bottom;width:23.16%;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:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:3px double #000000;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:6.87%;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:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 113,267</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.24%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (14,512) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 53 </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:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 113,267</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (14,512) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 53 </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:22.6%;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: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:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;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: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:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;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:6.87%;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: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:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="23" style="vertical-align:bottom;white-space:nowrap;width:75.74%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> December 31, 2023 </td></tr><tr><td style="vertical-align:bottom;width:22.6%;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:23.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Less than 12 Months </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:24.45%;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;">12 Months or Greater </td><td style="vertical-align:bottom;white-space:nowrap;width:1.8%;margin:0pt;padding:0pt;"> </td><td colspan="7" style="vertical-align:bottom;white-space:nowrap;width:24.34%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:22.6%;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: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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.69%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> Number </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: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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.69%;margin:0pt;padding:0pt;"> Gross </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:6.87%;margin:0pt;padding:0pt;"> Number </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: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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.69%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> Number </td></tr><tr><td style="vertical-align:bottom;width:22.6%;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:6.38%;margin:0pt;padding:0pt;"> Fair </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:7.69%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> of </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:7.21%;margin:0pt;padding:0pt;"> Fair </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:7.69%;margin:0pt;padding:0pt;"> Unrealized </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:6.87%;margin:0pt;padding:0pt;"> of </td><td style="vertical-align:bottom;white-space:nowrap;width:1.8%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> Fair </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:7.69%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> of </td></tr><tr><td style="vertical-align:bottom;width:22.6%;margin:0pt;padding:0pt;"> Available-for-sale: </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:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 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:7.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Securities </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:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 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:7.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </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:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.8%;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;"> 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:7.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Securities </td></tr><tr><td style="vertical-align:bottom;width:22.6%;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: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:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.27%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 76,033 </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:1.27%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (8,274)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 9</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.8%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 76,033 </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:1.27%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;margin:0pt;padding:0pt;"> (8,274) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 9 </td></tr><tr><td style="vertical-align:bottom;width:22.6%;margin:0pt;padding:0pt;"> U.S. Government-sponsored enterprises (GSEs) </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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 9,743 </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:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> (137) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> 3 </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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 1,482 </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:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> (9) </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:6.87%;margin:0pt;padding:0pt;"> 3 </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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 11,225 </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:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> (146) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> 6 </td></tr><tr><td style="vertical-align:bottom;width:22.6%;background:#cceeff;margin:0pt;padding:0pt;"> Municipal 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: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;"> 2,786 </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:1.27%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;margin:0pt;padding:0pt;"> (2) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 2 </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: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;"> 9,849 </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:1.27%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;margin:0pt;padding:0pt;"> (473) </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:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 17 </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: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;"> 12,635 </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:1.27%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;margin:0pt;padding:0pt;"> (475) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 19 </td></tr><tr><td style="vertical-align:bottom;width:22.6%;margin:0pt;padding:0pt;"> Other debt 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: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;"> 2,986 </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:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> (17) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> 2 </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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 29,057 </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:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> (3,870) </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:6.87%;margin:0pt;padding:0pt;"> 26 </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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 32,043 </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:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> (3,887) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> 28 </td></tr><tr><td style="vertical-align:bottom;width:22.6%;background:#cceeff;margin:0pt;padding:0pt;"> Mortgage-backed securities (GSEs) </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: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;"> 16,401 </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:1.27%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (229) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 8 </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: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;"> 176,351 </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:1.27%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (21,708) </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:6.87%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 88 </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: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;"> 192,752 </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:1.27%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (21,937) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 96 </td></tr><tr><td style="vertical-align:bottom;width:22.6%;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:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 31,916</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (385) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 15 </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:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 292,772</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (34,334) </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:6.87%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 143 </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:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 324,688</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (34,719) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 158 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:22.6%;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: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:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;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: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:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;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:6.87%;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: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:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="23" style="vertical-align:bottom;white-space:nowrap;width:75.74%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> December 31, 2023 </td></tr><tr><td style="vertical-align:bottom;width:22.6%;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:23.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Less than 12 Months </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:24.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 12 Months or Greater </td><td style="vertical-align:bottom;white-space:nowrap;width:1.8%;margin:0pt;padding:0pt;"> </td><td colspan="7" style="vertical-align:bottom;white-space:nowrap;width:24.34%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:22.6%;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: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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.69%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> Number </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: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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.69%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> Number </td></tr><tr><td style="vertical-align:bottom;width:22.6%;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:6.38%;margin:0pt;padding:0pt;"> Fair </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:7.69%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> of </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:7.21%;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;">Fair </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:7.69%;margin:0pt;padding:0pt;"> Unrealized </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:6.87%;margin:0pt;padding:0pt;"> of </td><td style="vertical-align:bottom;white-space:nowrap;width:1.8%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> Fair </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:7.69%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> of </td></tr><tr><td style="vertical-align:bottom;width:22.6%;margin:0pt;padding:0pt;"> Held-to-maturity: </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:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 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:7.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Securities </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:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 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:7.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </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:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.8%;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;"> 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:7.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </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:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.8%;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;"> 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:7.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Securities </td></tr><tr><td style="vertical-align:bottom;width:22.6%;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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">148,584</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;margin:0pt;padding:0pt;"> (1,482) </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:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 4 </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:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">148,584</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;margin:0pt;padding:0pt;"> (1,482) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 4 </td></tr><tr><td style="vertical-align:bottom;width:22.6%;margin:0pt;padding:0pt;"> U.S. Government-sponsored enterprises (GSEs) </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: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:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 42,194 </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:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> (7,143) </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:6.87%;margin:0pt;padding:0pt;"> 13 </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:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 42,194 </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:1.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> (7,143) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;margin:0pt;padding:0pt;"> 13 </td></tr><tr><td style="vertical-align:bottom;width:22.6%;background:#cceeff;margin:0pt;padding:0pt;"> Municipal 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: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:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;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: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;"> 46,500 </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:1.27%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;margin:0pt;padding:0pt;"> (6,178) </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:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 35 </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: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;"> 46,500 </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:1.27%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;margin:0pt;padding:0pt;"> (6,178) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;margin:0pt;padding:0pt;"> 35 </td></tr><tr><td style="vertical-align:bottom;width:22.6%;margin:0pt;padding:0pt;"> Mortgage-backed securities (GSEs) </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: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:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:1px solid #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: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;"> 25,258 </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:1.27%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (3,895) </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:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 5 </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: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;"> 25,258 </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:1.27%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (3,895) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 5 </td></tr><tr><td style="vertical-align:bottom;width:22.6%;background:#cceeff;margin:0pt;padding:0pt;"> Total </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:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.27%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;border-bottom:3px double #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: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;"> 262,536 </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:1.27%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (18,698)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.87%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 57</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.8%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 262,536 </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:1.27%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.41%;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 0pt 0.05pt 0pt;"> (18,698)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;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:6.87%;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</p></td></tr></table><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;margin:0pt 0pt 6pt 0pt;"></p> 77911000 5665000 9000 77911000 5665000 9000 5494000 9000 2000 5217000 99000 4000 10711000 108000 6000 546000 2000 1000 11582000 298000 17000 12128000 300000 18000 5340000 36000 3000 28687000 2229000 25000 34027000 2265000 28000 44736000 1185000 20000 171441000 16376000 83000 216177000 17561000 103000 56116000 1232000 26000 294838000 24667000 138000 350954000 25899000 164000 42780000 5643000 13000 42780000 5643000 13000 46134000 5779000 35000 46134000 5779000 35000 24353000 3090000 5000 24353000 3090000 5000 113267000 14512000 53000 113267000 14512000 53000 76033000 8274000 9000 76033000 8274000 9000 9743000 137000 3000 1482000 9000 3000 11225000 146000 6000 2786000 2000 2000 9849000 473000 17000 12635000 475000 19000 2986000 17000 2000 29057000 3870000 26000 32043000 3887000 28000 16401000 229000 8000 176351000 21708000 88000 192752000 21937000 96000 31916000 385000 15000 292772000 34334000 143000 324688000 34719000 158000 148584000 1482000 4000 148584000 1482000 4000 42194000 7143000 13000 42194000 7143000 13000 46500000 6178000 35000 46500000 6178000 35000 25258000 3895000 5000 25258000 3895000 5000 262536000 18698000 57000 262536000 18698000 57000 0 0 0 0 0 0 0 0 0 0 <p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">The following is the amortized cost and carrying value of other investments <i style="font-style:italic;">(in thousands)</i>:</p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;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-align:bottom;width:68.32%;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 0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;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:1.35%;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: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 0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;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:1.35%;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:11.62%;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';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></div></div></td></tr><tr><td style="vertical-align:bottom;width:68.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;margin: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="2" style="vertical-align:bottom;white-space:nowrap;width:14.36%;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;"><b style="font-weight:bold;">September 30, </p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;margin: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="2" style="vertical-align:bottom;white-space:nowrap;width:12.98%;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;"><b style="font-weight:bold;">December 31, </p></td></tr><tr><td style="vertical-align:bottom;width:68.32%;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:2.16%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"><b style="font-weight:bold;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.36%;border-bottom:1px solid #000000;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;"><b style="font-weight:bold;">2024</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"><b style="font-weight:bold;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:12.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;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:68.32%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">Federal Reserve Bank stock</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;background:#cceeff;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:1.35%;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:13%;background:#cceeff;margin:0pt;padding:0pt;"> 9,184 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.62%;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;"> 9,526</p></td></tr><tr><td style="vertical-align:bottom;width:68.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">Federal Home Loan Bank stock</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;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:1.35%;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:13%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 10,818</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;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:1.35%;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:11.62%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 3,786</p></td></tr><tr><td style="vertical-align:bottom;width:68.32%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">First National Bankers Bank stock</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;background:#cceeff;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:1.35%;background:#cceeff;border-bottom:1px solid #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:13%;background:#cceeff;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 3pt 0.05pt 0pt;"> 350</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;background:#cceeff;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:1.35%;background:#cceeff;border-bottom:1px solid #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:11.62%;background:#cceeff;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 3pt 0.05pt 0pt;"> 350</p></td></tr><tr><td style="vertical-align:bottom;width:68.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 6pt;">Total</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;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:1.35%;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:13%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 20,352 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;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;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.62%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 13,662 </td></tr></table> 9184000 9526000 10818000 3786000 350000 350000 20352000 13662000 Note 4. Loans and Leases and Allowance for Credit Losses <i style="text-decoration-color:#000000;text-decoration-

line:underline;text-decoration-style:solid;">Portfolio Segmentation: Major categories of loans and leases are summarized as follows (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:59.73%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:14.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:14.91%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:59.73%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:16.95%;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:16.93%;margin:0pt;padding:0pt;"> December 31, </td></tr><tr><td style="vertical-align:bottom;width:59.73%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:16.95%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:16.93%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:59.73%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:14.93%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,899,785</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:14.91%;background:#cceeff;margin:0pt;padding:0pt;"> 1,739,205 </td></tr><tr><td style="vertical-align:bottom;width:59.73%;margin:0pt;padding:0pt;"> Consumer real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:14.93%;margin:0pt;padding:0pt;"> 690,504 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:14.91%;margin:0pt;padding:0pt;"> 649,867 </td></tr><tr><td style="vertical-align:bottom;width:59.73%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land development </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:14.93%;background:#cceeff;margin:0pt;padding:0pt;"> 315,006 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:14.91%;background:#cceeff;margin:0pt;padding:0pt;"> 327,185 </td></tr><tr><td style="vertical-align:bottom;width:59.73%;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:14.93%;margin:0pt;padding:0pt;"> 731,600 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:14.91%;margin:0pt;padding:0pt;"> 645,918 </td></tr><tr><td style="vertical-align:bottom;width:59.73%;background:#cceeff;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:14.93%;background:#cceeff;margin:0pt;padding:0pt;"> 67,052 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:14.91%;background:#cceeff;margin:0pt;padding:0pt;"> 68,752 </td></tr><tr><td style="vertical-align:bottom;width:59.73%;margin:0pt;padding:0pt;"> Consumer and other </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.93%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 13,531 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 13,535 </td></tr><tr><td style="vertical-align:bottom;width:59.73%;background:#cceeff;margin:0pt;padding:0pt;"> Total loans and leases </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:14.93%;background:#cceeff;margin:0pt;padding:0pt;"> 3,717,478 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:14.91%;background:#cceeff;margin:0pt;padding:0pt;"> 3,444,462 </td></tr><tr><td style="vertical-align:bottom;width:59.73%;margin:0pt;padding:0pt;"> Less: Allowance for credit losses </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.93%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (35,609) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (35,066) </td></tr><tr><td style="vertical-align:bottom;width:59.73%;background:#cceeff;margin:0pt;padding:0pt;"> Loans and leases, net </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:14.93%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,681,869</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:14.91%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,409,396 </td></tr></table> The loan and lease portfolio is disaggregated into segments. There are six loan and lease portfolio segments which include commercial real estate, consumer real estate, construction and land development, commercial and industrial, leases, and consumer and other. The following describe risk characteristics relevant to each of the portfolio segments: Commercial Real Estate: Commercial real estate loans include owner-occupied commercial real estate loans and loans secured by income-producing properties. Owner-occupied commercial real estate loans to operating businesses are long-term financing of land and buildings. These loans are repaid by cash flow generated from the business operation. Real estate loans for income-producing properties such as apartment buildings, office and industrial buildings, and retail shopping centers are repaid from rent income derived from the properties. Loans within this portfolio segment are particularly sensitive to the valuation of real estate. Consumer Real Estate: Consumer real estate loans include real estate loans secured by first liens, second liens, or open end real estate loans, such as home equity lines. These are repaid by various means such as a borrower's income, sale of the property, or rental income derived from the property. Loans within this portfolio segment are particularly sensitive to the valuation of real estate. Construction and Land Development: Loans for real estate construction and development are repaid through cash flow related to the operations, sale or refinance of the underlying property. This portfolio segment includes extensions of credit to real estate developers or investors where repayment is dependent on the sale of the real estate or income generated from the real estate collateral. Loans within this portfolio segment are particularly sensitive to the valuation of real estate. Commercial and Industrial: The commercial and industrial loan portfolio segment includes commercial and financial loans. These loans include those loans to commercial customers for use in normal business operations to finance working capital needs, equipment purchases, or expansion projects. Loans are repaid by business cash flows. Collection risk in this portfolio is driven by the creditworthiness of the underlying borrower, particularly cash flows from the customers' business operations. Leases: The lease portfolio segment includes leases to small and mid-size companies for equipment financing leases. These leases are secured by a secured interest in the equipment being leased. Consumer and Other: The consumer loan portfolio segment includes direct consumer installment loans, overdrafts and other revolving credit loans, and educational loans. Loans in this portfolio are sensitive to unemployment and other key consumer economic measures. The following tables detail the changes in the allowance for credit losses by loan and lease classification (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:27.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="20" style="vertical-align:bottom;white-space:nowrap;width:70.89%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Three Months Ended September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:27.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.41%;margin:0pt;padding:0pt;"><p

style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:center;margin:0pt;">Construction </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:27.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Real </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.41%;margin:0pt;padding:0pt;"> and Land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> and </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Real Estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Development </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> and Other </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:27.25%;background:#cceeff;margin:0pt;padding:0pt;"> Beginning balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15,630</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 7,543 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,496</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 7,234 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 670</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 117 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 34,690 </td></tr><tr><td style="vertical-align:bottom;width:27.25%;margin:0pt;padding:0pt;"> Charged-off loans and leases </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.97%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> (430) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> (924) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> (72) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> (1,426) </td></tr><tr><td style="vertical-align:bottom;width:27.25%;background:#cceeff;margin:0pt;padding:0pt;"> Recoveries of charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.97%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 40 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> 8 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 23 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 72 </td></tr><tr><td style="vertical-align:bottom;width:27.25%;margin:0pt;padding:0pt;"> Provision charged to expense ⁽¹⁾ </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (57) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (14) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 222 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 785 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,291 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 46 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,273 </td></tr><tr><td style="vertical-align:bottom;width:27.25%;background:#cceeff;margin:0pt;padding:0pt;"> Ending balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15,574</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7,529 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,718</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7,629 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,045</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 114 </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.85%;background:#ccceff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#ccceff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#ccceff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 35,609 </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:28.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="20" style="vertical-align:bottom;white-space:nowrap;width:70.12%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Three Months Ended September 30, 2023 </td></tr><tr><td style="vertical-align:bottom;width:28.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.41%;margin:0pt;padding:0pt;"> Construction </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Real </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.41%;margin:0pt;padding:0pt;"> and Land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> and </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.48%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-

align:center;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Real Estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Development </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:5.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> and Other </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:28.02%;background:#cceeff;margin:0pt;padding:0pt;"> Beginning balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 14,314</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 6,748 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,446</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 5,504 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:4.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 586</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 149 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 32,747 </td></tr><tr><td style="vertical-align:bottom;width:28.02%;margin:0pt;padding:0pt;"> Charged-off loans and leases </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> (9) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.97%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> (179) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.48%;margin:0pt;padding:0pt;"> (143) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> (86) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> (417) </td></tr><tr><td style="vertical-align:bottom;width:28.02%;background:#cceeff;margin:0pt;padding:0pt;"> Recoveries of charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 4 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.97%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 48 </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.48%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 19 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 73 </td></tr><tr><td style="vertical-align:bottom;width:28.02%;margin:0pt;padding:0pt;"> Provision charged to expense ⁽²⁾ </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 691 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 413 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (369) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 307 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 201 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 41 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,284 </td></tr><tr><td style="vertical-align:bottom;width:28.02%;background:#cceeff;margin:0pt;padding:0pt;"> Ending balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15,007</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7,156 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,077</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 5,680 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 644</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 123 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 33,687 </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:26.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> <div

style="bottom:0pt;position:absolute;width:100%;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:26.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="20" style="vertical-align:bottom;white-space:nowrap;width:71.51%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Nine Months Ended September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:26.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.41%;margin:0pt;padding:0pt;"> Construction </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Real </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.41%;margin:0pt;padding:0pt;"> and Land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> and </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:26.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Real </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.41%;margin:0pt;padding:0pt;"> and Land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> and </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:26.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Real Estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Development </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.79%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> and Other </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:26.63%;background:#cceeff;margin:0pt;padding:0pt;"> Beginning balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 15,264 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td

style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 7,249</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.97%;background:#cceeff;margin:0pt;padding:0pt;"> 4,874 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 6,924</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.87%;background:#cceeff;margin:0pt;padding:0pt;"> 640 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 115</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 35,066 </td></tr><tr><td style="vertical-align:bottom;width:26.63%;margin:0pt;padding:0pt;"> Charged-off loans and leases </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.97%;margin:0pt;padding:0pt;"> (441) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> (853) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.87%;margin:0pt;padding:0pt;"> (1,246) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> (263) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> (2,803) </td></tr><tr><td style="vertical-align:bottom;width:26.63%;background:#cceeff;margin:0pt;padding:0pt;"> Recoveries of charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 34 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 4 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.97%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 136 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.87%;background:#cceeff;margin:0pt;padding:0pt;"> 8 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 73 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 255 </td></tr><tr><td style="vertical-align:bottom;width:26.63%;margin:0pt;padding:0pt;"> Provision charged to expense ⁽¹⁾ </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 276 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 276 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (715) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,422 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,643 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 189 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-

size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 3,091 </td></tr><tr><td style="vertical-align:bottom;width:26.63%;background:#cceeff;margin:0pt;padding:0pt;"> Ending balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15,574</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7,529 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,718</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7,629 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.87%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,045</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 114 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 35,609 </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:27.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="20" style="vertical-align:bottom;white-space:nowrap;width:70.89%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Nine Months Ended September 30, 2023 </td></tr><tr><td style="vertical-align:bottom;width:27.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.41%;margin:0pt;padding:0pt;"> Construction </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"><p style="font-

family:'Times New Roman','Times','serif';font-size:9pt;text-align:center;margin:0pt;">Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:27.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Real </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.41%;margin:0pt;padding:0pt;"> and Land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> and </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:27.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Real Estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Development </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> and Other </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:27.25%;background:#cceeff;margin:0pt;padding:0pt;"> Beginning balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 10,821</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 4,028 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,059</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 3,997 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,293</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 136 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 23,334 </td></tr><tr><td style="vertical-align:bottom;width:27.25%;margin:0pt;padding:0pt;"> Impact of adopting ASU 2016-13 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> 879 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> 1,952 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.97%;margin:0pt;padding:0pt;"> 2,145 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;">

1,451 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> (683) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> 13 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> 5,757 </td></tr><tr><td style="vertical-align:bottom;width:27.25%;background:#cceeff;margin:0pt;padding:0pt;"> Purchased credit-deteriorated gross up </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 2,652 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 166 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.97%;background:#cceeff;margin:0pt;padding:0pt;"> 25 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 27 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> 28 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 2,898 </td></tr><tr><td style="vertical-align:bottom;width:27.25%;margin:0pt;padding:0pt;"> Charged-off loans and leases </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> (9) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.97%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> (387) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> (211) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> (332) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> (939) </td></tr><tr><td style="vertical-align:bottom;width:27.25%;background:#cceeff;margin:0pt;padding:0pt;"> Recoveries of charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 5 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 13 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.97%;background:#cceeff;margin:0pt;padding:0pt;"> 25 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 153 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 187 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 383 </td></tr><tr><td style="vertical-align:bottom;width:27.25%;margin:0pt;padding:0pt;"> Provision charged to expense ⁽²⁾ </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;border-bottom:1px solid

#000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 650 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,006 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (177) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 439 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 217 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 119 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,254 </td></tr><tr><td style="vertical-align:bottom;width:27.25%;background:#cceeff;margin:0pt;padding:0pt;"> Ending balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15,007</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7,156 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,077</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 5,680 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 644</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 123 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 33,687 </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:36pt;"></td><td style="font-family:'Times New Roman','Times',serif;font-size:6pt;vertical-align:top;white-space:nowrap;width:18pt;padding:0pt;">(1)</td><td style="padding:0pt;">In the provision expense in the consolidated statements of income there was a provision of $302 thousand and a release of $73 thousand unfunded commitments through the provision for credit losses not reflected in the three and nine months ended September 30, 2024.</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:36pt;"></td><td style="font-family:'Times New Roman','Times',serif;font-size:6pt;vertical-align:top;white-space:nowrap;width:18pt;padding:0pt;">(2)</td><td style="padding:0pt;">In the provision expense in the consolidated statements of income was a release of $489 thousand and $796 thousand of unfunded commitments through the provision for credit losses not reflected in the three and nine months ended September 30, 2023.</td></tr></table> We maintain the allowance for credit losses at a level that we deem appropriate to adequately cover the expected credit loss in the loan and lease portfolio. Our provision for credit losses on loan and lease for the three and nine months ended September 30, 2024, is $2.3 million and $3.1 million, respectively, and $1.3 million and $2.3 million, during the three and nine months ended September 30, 2023, respectively. As of September 30, 2024, and December 31, 2023, our allowance for credit losses was $35.6 million and $35.1 million, respectively, which we deemed to be adequate at each of the respective dates. Our allowance for credit losses as a percentage of total loans and leases was 0.96% at September 30, 2024, and 1.02% at December 31, 2023. A description of the general characteristics of the risk grades used by the Company is as follows: Pass: Loans and leases in this risk category involve borrowers of acceptable-to-strong credit quality and risk who have the apparent ability to satisfy their loan and lease obligations. Loans and leases in this risk grade would possess sufficient mitigating factors, such as adequate collateral or strong guarantors possessing the capacity to repay the debt if required, for any weakness that may exist. Watch: Loans and leases in this risk category involve borrowers that exhibit characteristics, or are operating under conditions that, if not successfully mitigated as planned, have a reasonable risk of resulting in a downgrade within the next six to twelve months. Loans and leases may remain in this risk category for six months and then are either upgraded or downgraded upon subsequent evaluation. Special Mention: Loans and leases in this risk grade are the equivalent of the regulatory definition of “Other Assets Especially Mentioned” classification. Loans and leases in this category possess some credit deficiency or potential weakness, which requires a high level of management attention. Potential weaknesses include declining trends in operating earnings and cash flows and /or reliance on the secondary source of repayment. If left uncorrected, these potential weaknesses may result in noticeable deterioration of the repayment prospects for the asset or in the Company’s credit position. Substandard: Loans and leases in this risk grade are inadequately protected by the borrower’s current financial condition and payment capability or of the collateral pledged, if any. Loans and leases so classified have a well-defined weakness or weaknesses that jeopardize the orderly repayment of debt. They are characterized by the distinct possibility that the Company will sustain some loss if the deficiencies are not corrected. Doubtful: Loans and leases in this risk grade have all the weaknesses inherent in those classified as substandard, with the added characteristic that the weaknesses make collection or orderly repayment in full, on the basis of current existing facts, conditions and values, highly questionable and improbable. Possibility of loss is extremely high, but because of certain important and reasonably specific factors that may work to the advantage and strengthening of the exposure, its classification as an estimated loss is deferred until its more exact status may be determined. Uncollectible: Loans and leases in this risk grade are considered to be non-collectible and of such little value that their continuance as bankable assets is not warranted. This does not mean the loan or lease has absolutely no recovery value, but rather it is neither practical nor desirable to defer writing off the loan or lease, even though partial recovery may be obtained in the future. Charge-offs against the allowance for credit losses are taken in the period in which the loan or lease becomes uncollectible. Consequently, the Company typically does not maintain a recorded investment in loans or leases within this category. <p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;text-align:justify;margin:0pt 0pt 12pt 0pt;">The Company evaluates the loan risk grading system definitions and allowance for credit loss methodology on an ongoing basis. The following tables outline the amount of each loan and lease classification and the amount categorized into each risk rating based on year of origination as of September 30, 2024, and December 31, 2023 (in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:101.31%;"><tr style="height:1pt;"><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> </td><td 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September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> </td><td colspan="17" style="vertical-align:bottom;white-space:nowrap;width:47.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Loans Amortized Cost Basis by Origination Year </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td 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solid

#000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2022 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2021 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.54%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2020 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.54%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Prior </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.54%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.54%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> to Term </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.43%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 236,517</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 264,292 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 599,952</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 392,605 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 158,693</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> 200,108 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 14,092</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.5%;background:#cceeff;margin:0pt;padding:0pt;"> 899 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> 1,867,158 </td></tr><tr><td style="vertical-align:bottom;white-

space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Watch </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 7,293 </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:0.91%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 5,192 </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:0.91%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 1,883 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 2,600 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 6,911 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 557 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> 24,436 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 3,153 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> 3,153 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 485 </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:0.91%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 342 </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:0.91%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 3,317 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 303 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 591 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> <span style="font-

size:7pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> 5,038 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Total commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 237,002 </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:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 271,927 </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:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 608,297 </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:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 397,805 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 161,596 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 207,610 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 14,649 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 899 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,899,785 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;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:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;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:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:1.04%;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:5.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:6.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 12pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:1.04%;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:5.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;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:27.43%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 0pt;"><b style="font-weight:bold;">Consumer real estate</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;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:5.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;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:5.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;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:5.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;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:5.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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 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</td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Unknown </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;border-bottom:1px solid #000000;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;background:#cceeff;margin:0pt;padding:0pt;"> 1,059 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;border-bottom:1px solid #000000;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;border-bottom:1px solid #000000;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;background:#cceeff;margin:0pt;padding:0pt;"> 1,059 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;border-bottom:1px solid #000000;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;border-bottom:1px solid #000000;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;background:#cceeff;margin:0pt;padding:0pt;"> 1,059 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;border-bottom:1px solid #000000;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;border-bottom:1px solid #000000;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;background:#cceeff;margin:0pt;padding:0pt;"> 1,059 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;border-bottom:1px solid #000000;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:1px solid #000000;background:#cceeff;margin:0pt;padding:0pt;"> 1,059 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;border-bottom:1px solid #000000;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;border-bottom:1px solid #000000;background:#cceeff;margin:0pt;padding:0pt;"> </td><td

style="vertical-align:bottom;white-space:nowrap;width:5.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Total consumer real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 85,368 </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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 112,631 </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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 159,602 </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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 86,243 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 49,615 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 71,676 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 123,906 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,463 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 690,504 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;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:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;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:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;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:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - 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</td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;margin:0pt;padding:0pt;">

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style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 150,971 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 79,728 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 48,854 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 6,443 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> 2,222 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> 9,956 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;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:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> 8,618 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;background:#cceeff;margin:0pt;padding:0pt;"> 983 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> 307,775 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Watch </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 2,170 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 956 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 106 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 3,231 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> 6,463 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 558 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> 558 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:5.61%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;">
72</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.6%;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-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:5.62%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;">
138</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.6%;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-
size:7pt;visibility:hidden;"></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:5.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 210</p></td></tr><tr><td style="vertical-align:bottom;white-
space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt
6pt;">Doubtful</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;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:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</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 0pt 0.05pt 0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;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;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.91%;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:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</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 0pt 0.05pt 0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;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;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.6%;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:0.92%;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;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.6%;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:1.04%;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;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.5%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:6.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 12pt;"><b style="font-weight:bold;">Total construction and land
development</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;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:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 153,699</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 0pt 0.05pt 0pt;"></p></td><td
style="vertical-align:bottom;white-space:nowrap;width:0.91%;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:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 80,684</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.91%;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:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 48,960</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.91%;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:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 9,746</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 2,222</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 10,094</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 8,618</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:1.04%;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:5.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 983</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> -315,006 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td 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</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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 47,162 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 18,926 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 28,823 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 109 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 125 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 127 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 4,209 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> 13 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> 6,275 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> - 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</td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 159 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 455 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 200 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> 129 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> 76 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> 20 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;background:#cceeff;margin:0pt;padding:0pt;"> 24 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> 1,063 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;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:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;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:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;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:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - 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Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (853) </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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 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style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 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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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 18,741 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 4,841 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> 1,420 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> 456 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> - 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size:7pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> - 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</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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Total leases </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 21,003 </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:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 20,591 </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:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 18,741 </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:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 4,841 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,420 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;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:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 456 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 67,052 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (29) </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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (602) </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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (585) </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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (1) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (1) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (28) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (1,246) </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer and other </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:5.61%;margin:0pt;padding:0pt;"> 3,966 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 2,585 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 1,121 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 470 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 282 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 243 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 4,853 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td 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</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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> - 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</td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> 2 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> - 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</td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> 4 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> 6 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;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:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;margin:0pt;padding:0pt;"> <span style="font-

size:7pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;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:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Total consumer and other </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 3,971 </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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,585 </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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,123 </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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 470 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 282 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 247 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 4,853 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 13,531 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (5) </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:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (72) </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:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (54) </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:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (30) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (45) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (57) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> <span style="font-

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</td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:5.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 594,852 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 615,135 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 974,939 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 537,338 </td><td 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style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> 397,070 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;background:#cceeff;margin:0pt;padding:0pt;"> 6,436 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> 3,664,699 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Watch </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 2,284 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 8,456 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 5,425 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 9,573 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 2,723 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 7,016 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 3,314 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;margin:0pt;padding:0pt;"> 92 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> 38,883 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 558 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 3,153 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt

2.25pt 0.05pt 0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> 3,762 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 674 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 501 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 457 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 3,765 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 432 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 4,034 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 247 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;margin:0pt;padding:0pt;"> 24 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> 10,134 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Total loans </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 598,368</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 624,092 </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:0.91%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 983,974 </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

0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;">- 550,676</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 234,203 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 318,982</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 400,631 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.5%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 6,552</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,717,478 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Total YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (34)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (1,292) </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:0.91%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (874)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (31) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (487)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (85) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.5%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (2,803) </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;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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:5.43%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> </td><td colspan="26" style="vertical-align:bottom;white-space:nowrap;width:72.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> December 31, 2023 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> </td><td colspan="17" style="vertical-align:bottom;white-space:nowrap;width:47.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Loans Amortized Cost Basis by Origination Year </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:0.85%;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:1.53%;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:5.43%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> Revolving </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:5.56%;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:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> Loans </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> Revolving </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> Converted </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.43%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2022 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2021 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2020 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2019 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Prior </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> to Term </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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:5.43%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 237,110</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 578,227 </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:0.85%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 433,505</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 181,374 </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:0.85%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 134,495</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 106,315 </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:0.85%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 15,132</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 6,690</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 1,692,848 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Watch </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;margin:0pt;padding:0pt;"> 22,295 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 1,267 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 1,950 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 921 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 4,426 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 2,926 </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:0.85%;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:1.53%;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:5.43%;background:#cceeff;margin:0pt;padding:0pt;"> 3,500 </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 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 37,285 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 3,215 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> - 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</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:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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:5.43%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 3,215 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;margin:0pt;padding:0pt;"> 903 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 3,932 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 310 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 282 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 430 </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:0.85%;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:1.53%;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:5.43%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 5,857 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - 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style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt
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0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;margin:0pt;padding:0pt;"><p
style="font-family:'Times 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:1.53%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td
style="vertical-align:bottom;white-space:nowrap;width:0.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times 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:1.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times 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:5.43%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt
0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td
style="vertical-align:bottom;white-space:nowrap;width:0.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt
0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td></tr><tr><td
style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;margin:0pt 0pt 0.05pt 6pt;">Pass</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;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:5.57%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 123,203</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 0pt 0.05pt 0pt;">
</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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:6.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 0pt;"> 174,755</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.85%;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:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 0pt;"> 98,460</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.85%;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:7pt;text-align:right;margin:0pt

2.25pt 0.05pt 0pt;"> 53,688 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 33,598 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 48,378 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 107,949 </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:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;background:#cceeff;margin:0pt;padding:0pt;"> 3,026 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 643,057 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Watch </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;margin:0pt;padding:0pt;"> 171 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 258 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 116 </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:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 55 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 1,581 </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:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 2,181 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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:5.43%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 53 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 196 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 824 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 176 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 253 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 164 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 2,850 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 113 </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:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 4,576 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;border-bottom:1px solid #000000;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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;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:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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:5.43%;background:#cceeff;border-bottom:1px solid #000000;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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Total consumer real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 123,570 </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:0.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 175,579 </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:0.85%;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;"> 98,894 </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:0.85%;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;"> 54,057 </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:0.85%;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;"> 33,762 </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:0.85%;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;"> 51,336 </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:0.85%;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;"> 109,643 </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:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 3,026 </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:0.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 649,867 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;border-bottom:1px solid #000000;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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;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:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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;"> (9) </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:0.85%;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:1.53%;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:5.43%;background:#cceeff;border-bottom:1px solid #000000;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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (9) </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;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:1.53%;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:5.43%;background:#cceeff;border-bottom:1px solid #000000;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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (9) </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land development </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;">

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space:nowrap;width:0.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">
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space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">
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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 0pt 0.05pt 0pt;">
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space:nowrap;width:0.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">
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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 0pt 0.05pt 0pt;">
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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 0pt 0.05pt 0pt;">
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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 0pt 0.05pt 0pt;">
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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 0pt 0.05pt 0pt;">
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space:nowrap;width:0.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">
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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 0pt 0.05pt 0pt;">
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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 0pt 0.05pt 0pt;">
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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 0pt 0.05pt 0pt;">
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space:nowrap;width:0.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">
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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;">
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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 0pt 0.05pt 0pt;">
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space:nowrap;width:0.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">
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space:nowrap;width:6.6%;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></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 6pt;">Pass</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.86%;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-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 113,752</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 0pt 0.05pt 0pt;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:6.6%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;">
115,032</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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-
size:7pt;visibility:hidden;"></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:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 23,823</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 0pt 0.05pt 0pt;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times 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:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;">
2,749</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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-
size:7pt;visibility:hidden;"></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:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 5,056</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 0pt 0.05pt 0pt;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times 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:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;">
6,595</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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-
size:7pt;visibility:hidden;"></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:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 40,667</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 0pt 0.05pt 0pt;"><span style="font-
size:7pt;visibility:hidden;"></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:5.43%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;">
7,489</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"><p style="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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size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 315,163</p></td></tr><tr><td style="vertical-align:bottom;white-
space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt
6pt;">Watch</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;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:5.57%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 0pt;"> 6,670</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.85%;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:6.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 0pt;"> 3,233</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.85%;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:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 0pt;"> 607</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.85%;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:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
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</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:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 1 </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:0.85%;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:1.53%;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:5.43%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 10,511 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;margin:0pt;padding:0pt;"> 437 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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:5.43%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 437 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 35 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 620 </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:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 419 </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:0.85%;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:1.53%;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:5.43%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 1,074 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;border-bottom:1px solid #000000;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:0.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - 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- </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:0.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Total construction and land development </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 120,859 </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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 118,265 </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:0.85%;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;"> 24,465 </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:0.85%;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;"> 3,369 </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:0.85%;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;"> 5,056 </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:0.85%;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;"> 7,015 </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:0.85%;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;"> 40,667 </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:1.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 7,489 </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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 327,185 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - 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size:7pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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:5.43%;border-bottom:1px solid #000000;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:0.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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</td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 162,799 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 62,796 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 22,639 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 9,135 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 25,207 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 185,619 </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:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;background:#cceeff;margin:0pt;padding:0pt;"> 7,270 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 644,422 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Watch </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;margin:0pt;padding:0pt;"> 54 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 15 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 13 </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:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:7pt;text-align:right;margin:0pt

2.25pt 0.05pt 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:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;margin:0pt;padding:0pt;"> 193 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 614 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 200 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 129 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 75 </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:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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:5.43%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 1,211 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;border-bottom:1px solid #000000;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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;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:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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:5.43%;background:#cceeff;border-bottom:1px solid #000000;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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Total commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 169,204 </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:0.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 163,428 </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:0.85%;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;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-

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align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 63,009</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 0pt 0.05pt 0pt;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.85%;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;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 22,768</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 0pt 0.05pt 0pt;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.85%;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;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 9,210</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 0pt 0.05pt 0pt;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.85%;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;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 25,207</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 0pt 0.05pt 0pt;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.85%;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;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 185,739</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 0pt 0.05pt 0pt;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:1.06%;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;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:5.43%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 7,353</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;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-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.85%;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;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 645,918</p></td></tr><tr><td style="vertical-align:bottom;white-
space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 12pt;">
<b style="font-weight:bold;">YTD gross charge-offs</b></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;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;"><span style="font-
size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (75)</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 0pt 0.05pt 0pt;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (274)</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 0pt 0.05pt 0pt;">
<span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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;"><span style="font-
size:7pt;visibility:hidden;"></span></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:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (50)</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 0pt 0.05pt 0pt;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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;"><span style="font-size:7pt;visibility:hidden;"></span></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:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (183)</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 0pt 0.05pt 0pt;">
<span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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;"><span style="font-
size:7pt;visibility:hidden;"></span></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:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 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 0pt 0.05pt 0pt;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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;"><span style="font-size:7pt;visibility:hidden;"></span></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:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 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 0pt 0.05pt 0pt;">
<span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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;"><span style="font-
size:7pt;visibility:hidden;"></span></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:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (2)</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 0pt 0.05pt 0pt;"><span style="font-size:7pt;visibility:hidden;"></span></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;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:5.43%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 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 0pt 0.05pt 0pt;">
<span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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;"><span style="font-
size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (584)</p></td></tr>
<tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;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-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.86%;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-
size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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-size:7pt;visibility:hidden;"></span></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 0pt 0.05pt 0pt;"><span style="font-
size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:6.6%;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-
size:7pt;visibility:hidden;"></span></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 0pt 0.05pt 0pt;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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-
size:7pt;visibility:hidden;"></span></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;"><span style="font-size:7pt;visibility:hidden;"></span></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 0pt 0.05pt 0pt;"><span style="font-
size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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-size:7pt;visibility:hidden;"></span></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;"><span style="font-
size:7pt;visibility:hidden;"></span></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 0pt 0.05pt 0pt;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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-
size:7pt;visibility:hidden;"></span></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;"><span style="font-size:7pt;visibility:hidden;"></span></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 0pt 0.05pt 0pt;"><span style="font-
size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
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Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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:5.43%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;margin:0pt;padding:0pt;"> 28,922 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 26,658 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 8,658 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 3,603 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 703 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 208 </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:0.85%;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:1.53%;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:5.43%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 68,752 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Watch </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;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:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 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
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Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 6pt;">Special mention</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.86%;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-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
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Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:5.43%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"><p style="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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size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td></tr><tr><td style="vertical-align:bottom;white-
space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt
6pt;">Substandard</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;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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</td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;border-bottom:1px solid #000000;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:0.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:1px solid #000000;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:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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;"> - 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</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:0.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Total leases </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 28,922 </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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 26,658 </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:0.85%;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;"> 8,658 </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:0.85%;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;"> 3,603 </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:0.85%;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;"> 703 </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:0.85%;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;"> 208 </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:0.85%;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;"> - 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style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 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:10pt;margin:0pt 0pt 0.05pt 0pt;"><span style="font-
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<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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Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (12)</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 0pt 0.05pt 0pt;"><span style="font-
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Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (345)</p></td></tr><tr><td style="vertical-align:bottom;white-
space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">
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style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 0pt;"><b style="font-weight:bold;">Consumer and other</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt
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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 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:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td
style="vertical-align:bottom;white-space:nowrap;width:0.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times 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:1.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times 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;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;margin:0pt;padding:0pt;"> - 5,926 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> - 2,049 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> - 841 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> - 373 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> - 132 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> - 206 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> - 3,931 </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:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;background:#cceeff;margin:0pt;padding:0pt;"> - 67 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> - 13,525 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Watch </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> - 10 </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:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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:5.43%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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:5.43%;background:#cceeff;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;border-bottom:1px solid #000000;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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;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:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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:5.43%;background:#cceeff;border-bottom:1px solid #000000;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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Total consumer and other </td><td

style="vertical-align:bottom;white-space:nowrap;width:0.86%;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:5.57%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 5,926</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.85%;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:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 2,049</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.85%;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%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 841</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.85%;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%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 373</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.85%;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%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 142</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.85%;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%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 206</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.85%;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%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 3,931</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:1.06%;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:5.43%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 67</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.85%;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:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 13,535</p></td></tr><tr><td style="vertical-align:bottom;white-
space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 12pt;">
<b style="font-weight:bold;">YTD gross charge-offs</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;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;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (40)</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (135)</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 0pt 0.05pt 0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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;"><span style="font-
size:7pt;visibility:hidden;"></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:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (74)</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (54)</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 0pt 0.05pt 0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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;"><span style="font-
size:7pt;visibility:hidden;"></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:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (33)</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (89)</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 0pt 0.05pt 0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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;"><span style="font-
size:7pt;visibility:hidden;"></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:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 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 0pt 0.05pt 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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:5.43%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 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 0pt 0.05pt 0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (425)</p></td></tr>
<tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.86%;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-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.54%;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-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:6.6%;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-
size:7pt;visibility:hidden;"></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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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-
size:7pt;visibility:hidden;"></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:1.53%;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-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times 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;"><span style="font-
size:7pt;visibility:hidden;"></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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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-

size:7pt;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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:5.43%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Total loans </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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:5.43%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;margin:0pt;padding:0pt;"> 677,870 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 1,059,520 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 628,083 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 264,426 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 183,119 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 186,909 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 353,298 </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:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;margin:0pt;padding:0pt;"> 24,542 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 3,377,767 </td></tr><tr><td style="vertical-align:bottom;white-

space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Watch </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;margin:0pt;padding:0pt;"> 29,190 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 4,515 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 2,828 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 1,037 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 4,436 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 2,982 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 1,701 </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:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;background:#cceeff;margin:0pt;padding:0pt;"> 3,583 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 50,272 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;margin:0pt;padding:0pt;"> 437 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 3,215 </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:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 53 </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:0.85%;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:1.53%;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:5.43%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 3,705 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;margin:0pt;padding:0pt;"> 1,292 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 1,438 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 4,343 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 1,312 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 521 </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:0.85%;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:7pt;text-align:right;margin:0pt

2.25pt 0.05pt 0pt;"> 3,699 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 113 </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:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 12,718 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;border-bottom:1px solid #000000;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:0.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:1px solid #000000;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:0.85%;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:1.53%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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:5.43%;border-bottom:1px solid #000000;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:0.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Total loans </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 708,789</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">|</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,068,688 </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:0.85%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 635,254</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">|</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 266,775 </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:0.85%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 188,076</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">|</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 193,643 </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:0.85%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 355,112</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">|</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 28,125 </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:0.85%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 3,444,462</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 12pt;"><b style="font-weight:bold;">Total YTD gross charge-offs</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (237) </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:0.85%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (602) </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:0.85%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (142)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (237) </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:0.85%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (45)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (98) </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:0.85%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (2)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;border-bottom:3px double #000000;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:0.85%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (1,363) </td></tr></table> Past Due Loans and Leases: A loan or lease is considered past due if any required principal and interest payments have not been received as of the date such payments were required to be made under the terms of the loan or lease agreement. Generally, management places a loan or lease on nonaccrual when there is a clear indicator that the borrower's cash flow may not be sufficient to meet payments as they become due, which is generally when a loan or lease is 90 days past due. The following tables present an aging analysis of our loan and lease portfolio (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:34.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="17" style="vertical-align:bottom;white-space:nowrap;width:62.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 90 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-

align:bottom;white-space:nowrap;width:1.67%;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:7.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 30-59 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 60-89 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> or More </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> Loans Not </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,909</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 37 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 802</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 2,748 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,897,037</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.94%;background:#cceeff;margin:0pt;padding:0pt;"> 1,899,785 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"> Consumer real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 596 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 709 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 387 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 1,692 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 688,812 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;margin:0pt;padding:0pt;"> 690,504 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land development </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 41 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 41 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 314,965 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;background:#cceeff;margin:0pt;padding:0pt;"> 315,006 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 454 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 1,653 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 2,107 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 729,493 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;margin:0pt;padding:0pt;"> 731,600 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;background:#cceeff;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 1,814 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 812 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 1,601 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 4,227 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 62,825 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;background:#cceeff;margin:0pt;padding:0pt;"> 67,052 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"> Consumer and other </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 85 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 18 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 16 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 119 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 13,412 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 13,531 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-

family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0pt 6pt;">Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 4,858</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,576 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 4,500</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 10,934 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,706,544</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,717,478 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"> . </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:34.52%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> . </td><td colspan="17" style="vertical-align:bottom;white-space:nowrap;width:62.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> December 31, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 90 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-

</td></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 30-59 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 60-89 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> or More </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> Loans Not </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 52</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 270 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,660</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 1,982 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 1,737,223 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;background:#cceeff;margin:0pt;padding:0pt;"> 1,739,205 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"> Consumer real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 2,216 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 1,347 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 561 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 4,124 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 645,743 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;margin:0pt;padding:0pt;"> 649,867 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land development </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 631 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 620 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 1,251 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 325,934 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;background:#cceeff;margin:0pt;padding:0pt;"> 327,185 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 956 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 330 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 2,286 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 3,572 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 642,346 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;margin:0pt;padding:0pt;"> 645,918 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;background:#cceeff;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 1,208 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 132 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 212 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 1,552 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 67,200 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;background:#cceeff;margin:0pt;padding:0pt;"> 68,752 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"> Consumer and other </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 80 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 9 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 98 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 187 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 13,348 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 13,535 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;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;"> 5,143 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,088</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 5,437 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 12,668</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,431,794 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,444,462 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr></table> The table below presents the amortized cost basis of loans on nonaccrual status and loans past due 90 or more days and still accruing interest at September 30, 2024 and December 31, 2023. Also presented is the balance of loans on nonaccrual status at September 30, 2024 and December 31, 2023, for which there was no related allowance for credit losses is recorded (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:24.31%;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:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;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:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;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:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;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:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;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:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;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:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:24.31%;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:36.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </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:36.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> December 31, 2023 </td></tr><tr><td style="vertical-align:bottom;width:24.31%;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:8.15%;margin:0pt;padding:0pt;"> Total </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:13.74%;margin:0pt;padding:0pt;"> Nonaccrual </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:10.99%;margin:0pt;padding:0pt;"> Loans Past Due </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:8.15%;margin:0pt;padding:0pt;"> Total </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:13.74%;margin:0pt;padding:0pt;"> Nonaccrual </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:10.99%;margin:0pt;padding:0pt;"> Loans Past Due </td></tr><tr><td style="vertical-align:bottom;width:24.31%;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:8.15%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">Nonaccrual </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:13.74%;margin:0pt;padding:0pt;"> With No Allowance </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:10.99%;margin:0pt;padding:0pt;"> Over 90 Days </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:8.15%;margin:0pt;padding:0pt;"> Nonaccrual </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:13.74%;margin:0pt;padding:0pt;"> With No Allowance </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:10.99%;margin:0pt;padding:0pt;"> Over 90 Days </td></tr><tr><td style="vertical-align:bottom;width:24.31%;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:8.15%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Loans </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:13.74%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> for Credit Losses </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:10.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Still Accruing </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:8.15%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Loans </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:13.74%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> for Credit Losses </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:10.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Still Accruing </td></tr><tr><td style="vertical-align:bottom;width:24.31%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </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:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,416</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;background:#cceeff;margin:0pt;padding:0pt;"> 802 </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:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;background:#cceeff;margin:0pt;padding:0pt;"> 2,044 </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:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,352</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:24.31%;margin:0pt;padding:0pt;"> Consumer real estate </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:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;margin:0pt;padding:0pt;"> 3,242 </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:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;margin:0pt;padding:0pt;"> 1,800 </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:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;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:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;margin:0pt;padding:0pt;"> 2,647 </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:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;margin:0pt;padding:0pt;"> 1,562 </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:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:24.31%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land development </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:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;background:#cceeff;margin:0pt;padding:0pt;"> 41 </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:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;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:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;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:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;background:#cceeff;margin:0pt;padding:0pt;"> 620 </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:1.63%;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:12.1%;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:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:24.31%;margin:0pt;padding:0pt;"> Commercial and industrial </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:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;margin:0pt;padding:0pt;"> 1,990 </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:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;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:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;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:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;margin:0pt;padding:0pt;"> 2,480 </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:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;margin:0pt;padding:0pt;"> 160 </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:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:24.31%;background:#cceeff;margin:0pt;padding:0pt;"> Leases </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:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;background:#cceeff;margin:0pt;padding:0pt;"> 2,626 </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:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;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:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;background:#cceeff;margin:0pt;padding:0pt;"> 156 </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:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;background:#cceeff;margin:0pt;padding:0pt;"> 140 </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:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;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:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;background:#cceeff;margin:0pt;padding:0pt;"> 72 </td></tr><tr><td style="vertical-align:bottom;width:24.31%;margin:0pt;padding:0pt;"> Consumer and other </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:0.96%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 4 </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:1.63%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;border-bottom:1px solid #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:1.3%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 16 </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:0.96%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;border-bottom:1px solid #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:1.63%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;border-bottom:1px solid #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:1.3%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 98 </td></tr><tr><td style="vertical-align:bottom;width:24.31%;background:#cceeff;margin:0pt;padding:0pt;"> Total </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:0.96%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,319</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,602 </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:1.3%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 172</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7,931 </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:1.63%;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;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,074</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 170 </td></tr></table> The following table presents the amortized cost basis of collateral-dependent loans, which are individually evaluated to determine expected credit losses (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:51.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:51.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"> </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:45.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:51.99%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Real Estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Other </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:51.99%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 4,353</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> 4,353 </td></tr><tr><td style="vertical-align:bottom;width:51.99%;margin:0pt;padding:0pt;"> Consumer real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;margin:0pt;padding:0pt;"> 2,096 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;margin:0pt;padding:0pt;"> 2,096 </td></tr><tr><td style="vertical-align:bottom;width:51.99%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land development </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> 859 </td></tr><tr><td style="vertical-align:bottom;width:51.99%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;margin:0pt;padding:0pt;"> 859 </td></tr><tr><td style="vertical-align:bottom;width:51.99%;background:#cceeff;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:

space:nowrap;width:1.59%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> 534 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> 534 </td></tr><tr><td style="vertical-align:bottom;width:51.99%;margin:0pt;padding:0pt;"> Consumer and other </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:51.99%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">6,449</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,393 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;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;">7,842</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:51.99%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></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;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></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;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></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;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:51.99%;background:#cceeff;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:2.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:45.45%;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:center;margin:0pt;"><b style="font-weight:bold;">December 31, 2023</p></td></tr><tr><td style="vertical-align:bottom;width:51.99%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;"><b style="font-weight:bold;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.45%;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;">Real Estate</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;"><b style="font-weight:bold;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.45%;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;">Other</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;"><b style="font-weight:bold;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.45%;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;">Total</p></td></tr><tr><td style="vertical-align:bottom;width:51.99%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">Commercial real estate</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:1.59%;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:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> 5,155 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> 5,155 </td></tr><tr><td style="vertical-align:bottom;width:51.99%;margin:0pt;padding:0pt;"> Consumer real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;margin:0pt;padding:0pt;"> 2,756 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;margin:0pt;padding:0pt;"> 2,756 </td></tr><tr><td style="vertical-align:bottom;width:51.99%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land development </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> 1,411 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:1.59%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> 1,411 </td></tr><tr><td style="vertical-align:bottom;width:51.99%;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;margin:0pt;padding:0pt;"> 1,018 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;margin:0pt;padding:0pt;"> 1,018 </td></tr><tr><td style="vertical-align:bottom;width:51.99%;background:#cceeff;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:51.99%;margin:0pt;padding:0pt;"> Consumer and other </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:51.99%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,322</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,018 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 10,340 </td></tr></table> Loan Modifications to Borrowers Experiencing Financial Difficulty: The table below shows the amortized cost of loans and leases made to borrowers experiencing financial difficulty that were modified during the three and nine months ended September 30, 2024 and 2023, respectively. (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:44.85%;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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.85%;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:11.61%;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:11.61%;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:11.59%;margin:0pt;padding:0pt;"><p style="font-

family:'Times New Roman','Times','serif';font-size:7pt;text-align:center;margin:0.05pt 0pt 0.05pt 0pt;">Payment Delay </td><td style="vertical-align:bottom;white-space:nowrap;width:2.17%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;width:44.85%;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:11.61%;margin:0pt;padding:0pt;"> Payment </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:11.61%;margin:0pt;padding:0pt;"> Term </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:11.59%;margin:0pt;padding:0pt;"> and Term </td><td style="vertical-align:bottom;white-space:nowrap;width:2.17%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:44.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Three Months Ended September 30, 2024 </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:11.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Delay </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:11.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Extension </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:11.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Extension </td><td style="vertical-align:bottom;white-space:nowrap;width:2.17%;margin:0pt;padding:0pt;"> - </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:44.85%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0.05pt 2.25pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0.05pt 0pt 0.05pt 0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0.05pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0.05pt 2.25pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.17%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0.05pt 0pt 0.05pt 0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0.05pt 0pt 0.05pt 0pt;"><span style="font-size:7.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:44.85%;margin:0pt;padding:0pt;"> Consumer real estate </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:1.38%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.37%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.17%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;margin:0pt;padding:0pt;"> -83 </td></tr><tr><td style="vertical-align:bottom;width:44.85%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land development </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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.17%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;background:#cceeff;margin:0pt;padding:0pt;"> -83 </td></tr><tr><td style="vertical-align:bottom;width:44.85%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </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:1.38%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;margin:0pt;padding:0pt;"><p

style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0.05pt 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;margin:0pt;padding:0pt;"> 27 </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:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;margin:0pt;padding:0pt;"> 27 </td></tr><tr><td style="vertical-align:bottom;width:44.85%;background:#cceeff;margin:0pt;padding:0pt;"> Leases </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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:44.85%;margin:0pt;padding:0pt;"> Consumer and other </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:1.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;border-bottom:1px solid #000000;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:1.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0.05pt 2.25pt 0.05pt 0pt;">110</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.17%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0.05pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0.05pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 110 </td></tr><tr><td style="vertical-align:bottom;width:44.85%;background:#cceeff;margin:0pt;padding:0pt;"> Total </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:1.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0.05pt 2.25pt 0.05pt 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 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align:center;margin:0.05pt 0pt 0.05pt 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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:44.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Nine Months Ended September 30, 2024 </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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.85%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0.05pt 2.25pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0.05pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0.05pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;margin:0pt;padding:0pt;"> 226 </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:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0.05pt 2.25pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.17%;background:#cceeff;margin:0pt;padding:0pt;"><p 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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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;margin:0pt;padding:0pt;"> 83 </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:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;background:#cceeff;margin:0pt;padding:0pt;"> 83 </td></tr><tr><td style="vertical-align:bottom;width:44.85%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land development </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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:44.85%;margin:0pt;padding:0pt;"> Commercial and industrial </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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;margin:0pt;padding:0pt;"><p style="font-family:'Times

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style="vertical-align:bottom;width:44.85%;background:#cceeff;margin:0pt;padding:0pt;"> Leases </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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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 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#000000;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:1.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;border-bottom:1px solid #000000;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:1.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:44.85%;background:#cceeff;margin:0pt;padding:0pt;"> Total </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:1.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0.05pt 2.25pt 0.05pt 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:0.05pt 0pt 0.05pt 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style="vertical-align:bottom;width:44.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;margin:0pt;padding:0pt;"> <p style="font-family:'Times New

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style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.19%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.6%;margin:0pt;padding:0pt;"> Payment </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:11.6%;margin:0pt;padding:0pt;"> Term </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:11.6%;margin:0pt;padding:0pt;"> and Term </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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.84%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Three Months Ended September 30, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.19%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Delay </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:11.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Extension </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td colspan="2" 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0.05pt 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;text-align:right;margin:0.05pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0.05pt 0pt 0.05pt 0pt;"><span style="font-size:7.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;margin:0pt;padding:0pt;"> 528 </td></tr><tr><td style="vertical-align:bottom;width:44.84%;margin:0pt;padding:0pt;"> Consumer real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;width:44.84%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land development </td><td style="vertical-align:bottom;white-space:nowrap;width:2.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;margin:0pt;padding:0pt;"> 748 </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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;margin:0pt;padding:0pt;"> 748 </td></tr><tr><td style="vertical-align:bottom;width:44.84%;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td 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Consumer and other </td><td style="vertical-align:bottom;white-space:nowrap;width:2.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;border-bottom:1px solid #000000;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:1.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;border-bottom:1px solid #000000;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:1.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;width:44.84%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0.05pt 2.25pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0.05pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0.05pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,790 </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:1.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0.05pt 2.25pt 0.05pt 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 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</td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0.05pt 0pt 0.05pt

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Ended September 30, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.84%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0.05pt 2.25pt 0.05pt 0pt;"> 403</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0.05pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0.05pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;margin:0pt;padding:0pt;"> 566 </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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0.05pt 2.25pt 0.05pt 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;text-align:right;margin:0.05pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New 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style="vertical-align:bottom;white-space:nowrap;width:2.19%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;margin:0pt;padding:0pt;"> 63 </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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;margin:0pt;padding:0pt;"> 153 </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:1.38%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;margin:0pt;padding:0pt;"> 216 </td></tr><tr><td style="vertical-align:bottom;width:44.84%;background:#cceeff;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:2.19%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:44.84%;margin:0pt;padding:0pt;"> Consumer and other </td><td style="vertical-align:bottom;white-space:nowrap;width:2.19%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;border-bottom:1px solid #000000;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:1.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;border-bottom:1px solid #000000;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:1.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;border-bottom:1px solid #000000;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:1.38%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:44.84%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.19%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0.05pt 2.25pt 0.05pt 0pt;"> 466</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0.05pt 0pt 0.05pt 0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0.05pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,828 </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:1.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0.05pt 2.25pt 0.05pt 0pt;"> 153</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0.05pt 0pt 0.05pt 0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0.05pt 0pt 0.05pt 0pt;"><span style="font-size:7.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,447 </td></tr></table> . The following table summarizes the financial impacts of loan modifications made to borrowers experiencing financial difficulty during the three and nine months ended September 30, 2024 and 2023, respectively. (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:58.02%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> <span style="font-

size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:58.02%;margin:0pt;padding:0pt;"> Weighted-Average </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.16%;margin:0pt;padding:0pt;"> Term </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.16%;margin:0pt;padding:0pt;"> Weighted-Average </td></tr><tr><td style="vertical-align:bottom;width:58.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.16%;margin:0pt;padding:0pt;"> Extension </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.16%;margin:0pt;padding:0pt;"> Total Payment </td></tr><tr><td style="vertical-align:bottom;width:58.02%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Three Months Ended September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.16%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (in months) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.16%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Delay </td></tr><tr><td style="vertical-align:bottom;width:58.02%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> § </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:58.02%;margin:0pt;padding:0pt;"> Consumer real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> 62 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:58.02%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land development </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:58.02%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> 38 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:58.02%;background:#cceeff;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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Construction and land development </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:58.02%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:58.02%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer and other </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </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:58.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> <div

style="bottom:0pt;position:absolute;width:100%;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:58.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.16%;margin:0pt;padding:0pt;"> Weighted-Average </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.16%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:58.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.16%;margin:0pt;padding:0pt;"> Term </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.16%;margin:0pt;padding:0pt;"> Weighted-Average </td></tr><tr><td style="vertical-align:bottom;width:58.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.16%;margin:0pt;padding:0pt;"> Extension </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.16%;margin:0pt;padding:0pt;"> Total Payment </td></tr><tr><td style="vertical-align:bottom;width:58.02%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Three Months Ended September 30, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.16%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (in months) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.16%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Delay </td></tr><tr><td style="vertical-align:bottom;width:58.02%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> 12 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:58.02%;margin:0pt;padding:0pt;"> Consumer real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> 20 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:58.02%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land development </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> 9 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:58.02%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:58.02%;background:#cceeff;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:58.02%;margin:0pt;padding:0pt;"> Consumer and other </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:58.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="font-size:11pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:58.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:58.02%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Nine Months Ended September 30, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:58.02%;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> 23 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> 23 </td></tr><tr><td style="vertical-align:bottom;width:58.02%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> 15 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:58.02%;margin:0pt;padding:0pt;"> Construction and land development </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> 9 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:58.02%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> 30 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> 7 </td></tr><tr><td style="vertical-align:bottom;width:58.02%;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:58.02%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer and other </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr></table> The table below shows an age analysis of loans and leases made to borrowers experiencing financial difficulty that were modified in the last twelve months, (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:39.4%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;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:8.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td colspan="14" style="vertical-align:bottom;white-space:nowrap;width:58.66%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:39.4%;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:10.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.19%;margin:0pt;padding:0pt;"> 90 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.19%;margin:0pt;padding:0pt;"> 30-89 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.19%;margin:0pt;padding:0pt;"> or More </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.19%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> Current </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Nonaccrual </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:39.4%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </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:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 637</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;margin:0pt;padding:0pt;"> 55 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;margin:0pt;padding:0pt;"> 398 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;margin:0pt;padding:0pt;"> 1,090 </td></tr><tr><td style="vertical-

align:bottom;width:39.4%;margin:0pt;padding:0pt;"> Consumer 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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;margin:0pt;padding:0pt;"> 354 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;margin:0pt;padding:0pt;"> 176 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;margin:0pt;padding:0pt;"> 530 </td></tr><tr><td style="vertical-align:bottom;width:39.4%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land development </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:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;margin:0pt;padding:0pt;"> 2,307 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;margin:0pt;padding:0pt;"> 2,307 </td></tr><tr><td style="vertical-align:bottom;width:39.4%;margin:0pt;padding:0pt;"> Commercial and industrial </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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;margin:0pt;padding:0pt;"> 16 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;margin:0pt;padding:0pt;"> 169 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;margin:0pt;padding:0pt;"> 185 </td></tr><tr><td style="vertical-align:bottom;width:39.4%;background:#cceeff;margin:0pt;padding:0pt;"> Leases </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:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.4%;margin:0pt;padding:0pt;"> Consumer and other </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:1.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-

align:bottom;white-space:nowrap;width:8.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.4%;background:#cceeff;margin:0pt;padding:0pt;"> Total </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:1.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 3,314</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 55 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 743 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;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 0.05pt 0pt;"> 4,112</p></td></tr></table><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;font-weight:bold;margin:0pt 0pt 12pt 0pt;"></p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;font-weight:bold;margin:0pt 0pt 12pt 0pt;"><i style="font-style:italic;font-weight:normal;text-decoration-color:#000000;text-decoration-line:underline;text-decoration-style:solid;">Foreclosure Proceedings and Balances</i>:</p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;margin:0pt 0pt 12pt 0pt;">As of September 30, 2024, there was no residential real estate property secured by real estate included in other real estate owned and there were no residential real estate loans in the process of foreclosure. </p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;margin:0pt;">Major categories of loans and leases are summarized as follows <i style="font-style:italic;">(in thousands)</i>:</p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;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-align:bottom;width:59.73%;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:3.18%;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';font-size:10pt;margin:0pt;">.</p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;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';font-size:10pt;margin:0pt;">.</p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:14.93%;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';font-size:10pt;margin:0pt;">.</p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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';font-size:10pt;margin:0pt;">.</p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;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';font-size:10pt;margin:0pt;">.</p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:14.91%;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';font-size:10pt;margin:0pt;">.</p></div></div></td></tr><tr><td style="vertical-align:bottom;width:59.73%;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:3.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">.</p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:16.95%;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;">September 30, </p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:16.93%;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;">December 31, </p></td></tr><tr><td style="vertical-align:bottom;width:59.73%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:16.95%;border-bottom:1px solid #000000;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;">2024</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:16.93%;border-bottom:1px solid #000000;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;">2023</p></td></tr><tr><td style="vertical-align:bottom;width:59.73%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">Commercial real estate</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:2.01%;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:14.93%;background:#cceeff;margin:0pt;padding:0pt;"> 1,899,785 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:14.91%;background:#cceeff;margin:0pt;padding:0pt;"> 1,739,205 </td></tr><tr><td style="vertical-align:bottom;width:59.73%;margin:0pt;padding:0pt;"> Consumer real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:14.93%;margin:0pt;padding:0pt;"> 690,504 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:14.91%;margin:0pt;padding:0pt;"> 649,867 </td></tr><tr><td style="vertical-align:bottom;width:59.73%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land development </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:14.93%;background:#cceeff;margin:0pt;padding:0pt;"> 315,006 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:14.91%;background:#cceeff;margin:0pt;padding:0pt;"> 327,185 </td></tr><tr><td style="vertical-align:bottom;width:59.73%;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:14.93%;margin:0pt;padding:0pt;"> 731,600 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:14.91%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 645,918 </td></tr><tr><td style="vertical-align:bottom;width:59.73%;background:#cceeff;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:14.93%;background:#cceeff;margin:0pt;padding:0pt;"> 67,052 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:14.91%;background:#cceeff;margin:0pt;padding:0pt;"> 68,752 </td></tr><tr><td style="vertical-align:bottom;width:59.73%;margin:0pt;padding:0pt;"> Consumer and other </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.93%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 13,531 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 13,535 </td></tr><tr><td style="vertical-align:bottom;width:59.73%;background:#cceeff;margin:0pt;padding:0pt;"> Total loans and leases </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:14.93%;background:#cceeff;margin:0pt;padding:0pt;"> 3,717,478 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;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:14.91%;background:#cceeff;margin:0pt;padding:0pt;"> 3,444,462 </td></tr><tr><td style="vertical-align:bottom;width:59.73%;margin:0pt;padding:0pt;"> Less: Allowance for credit losses </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.93%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (35,609) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (35,066) </td></tr><tr><td style="vertical-align:bottom;width:59.73%;background:#cceeff;margin:0pt;padding:0pt;"> Loans and leases, net </td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:14.93%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,681,869</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:14.91%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,409,396 </td></tr></table> 1899785000 1739205000 690504000 649867000 315006000 327185000 731600000 645918000 67052000 68752000 13531000 13535000 3717478000 3444462000 35609000 35066000 3681869000 3409396000 6 The following tables detail the changes in the allowance for credit losses by loan and lease classification (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:27.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:27.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> <span style="font-

size:9pt;visibility:hidden;"> </td><td colspan="20" style="vertical-align:bottom;white-space:nowrap;width:70.89%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Three Months Ended September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:27.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.41%;margin:0pt;padding:0pt;"> Construction </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:27.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Real </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.41%;margin:0pt;padding:0pt;"> and Land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> and </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Real Estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Development </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> and Other </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:27.25%;background:#cceeff;margin:0pt;padding:0pt;"> Beginning balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15,630</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 7,543 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,496</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 7,234 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 670</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 117 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;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;"> 34,690 </td></tr><tr><td style="vertical-align:bottom;width:27.25%;margin:0pt;padding:0pt;"> Charged-off loans and leases </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.97%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> (430) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> (924) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> (72) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> (1,426) </td></tr><tr><td style="vertical-align:bottom;width:27.25%;background:#cceeff;margin:0pt;padding:0pt;"> Recoveries of charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.97%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 40 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> 8 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 23 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 72 </td></tr><tr><td style="vertical-align:bottom;width:27.25%;margin:0pt;padding:0pt;"> Provision charged to expense ⁽¹⁾ </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (57) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (14) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 222 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 785 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,291 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 46 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,273 </td></tr><tr><td style="vertical-align:bottom;width:27.25%;background:#cceeff;margin:0pt;padding:0pt;"> Ending balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15,574</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7,529 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,718 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;border-bottom:3px double

#000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 7,629</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,045 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 114</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 35,609 </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:28.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="20" style="vertical-align:bottom;white-space:nowrap;width:70.12%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Three Months Ended September 30, 2023 </td></tr><tr><td style="vertical-align:bottom;width:28.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.41%;margin:0pt;padding:0pt;"> Construction </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> <span

style="font-size:9pt;visibility:hidden;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Real </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.41%;margin:0pt;padding:0pt;"> and Land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> and </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Real Estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Development </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:5.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> and Other </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:28.02%;background:#cceeff;margin:0pt;padding:0pt;"> Beginning balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 14,314</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 6,748 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,446</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 5,504 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:4.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 586</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 149 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 32,747 </td></tr><tr><td style="vertical-align:bottom;width:28.02%;margin:0pt;padding:0pt;"> Charged-off loans and leases </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> (9) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.97%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> (179) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.48%;margin:0pt;padding:0pt;"> (143) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> (86) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> (417) </td></tr><tr><td style="vertical-align:bottom;width:28.02%;background:#cceeff;margin:0pt;padding:0pt;"> Recoveries of charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:1.14%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 4 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.97%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 48 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.48%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 19 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 73 </td></tr><tr><td style="vertical-align:bottom;width:28.02%;margin:0pt;padding:0pt;"> Provision charged to expense ⁽²⁾ </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 691 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 413 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (369) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 307 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 201 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 41 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,284 </td></tr><tr><td style="vertical-align:bottom;width:28.02%;background:#cceeff;margin:0pt;padding:0pt;"> Ending balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15,007</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7,156 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,077</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 5,680 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:4.48%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 644</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 123 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 33,687 </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:26.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:26.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="20" style="vertical-align:bottom;white-space:nowrap;width:71.51%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Nine Months Ended September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:26.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.41%;margin:0pt;padding:0pt;"> Construction </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:26.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Real </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.41%;margin:0pt;padding:0pt;"> and Land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> and </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:26.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Real Estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Development </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.79%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> and Other </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:26.63%;background:#cceeff;margin:0pt;padding:0pt;"> Beginning balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15,264</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 7,249 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 4,874</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 6,924 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.87%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 640</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 115 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 35,066 </td></tr><tr><td style="vertical-align:bottom;width:26.63%;margin:0pt;padding:0pt;"> Charged-off loans and leases </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> (441) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> (853) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.87%;margin:0pt;padding:0pt;"> (1,246) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> (263) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> (2,803) </td></tr><tr><td style="vertical-align:bottom;width:26.63%;background:#cceeff;margin:0pt;padding:0pt;"> Recoveries of charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 34 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 4 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.97%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 136 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.87%;background:#cceeff;margin:0pt;padding:0pt;"> 8 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 73 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 255 </td></tr><tr><td style="vertical-align:bottom;width:26.63%;margin:0pt;padding:0pt;"> Provision charged to expense ⁽¹⁾ </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 276 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 276 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (715) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,422 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,643 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 189 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 3,091 </td></tr><tr><td style="vertical-align:bottom;width:26.63%;background:#cceeff;margin:0pt;padding:0pt;"> Ending balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15,574</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7,529 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,718</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7,629 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.87%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,045</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 114 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 35,609 </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:27.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="20" style="vertical-align:bottom;white-space:nowrap;width:70.89%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Nine Months Ended September 30, 2023 </td></tr><tr><td style="vertical-

align:bottom;width:27.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.41%;margin:0pt;padding:0pt;"> Construction </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Real </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.41%;margin:0pt;padding:0pt;"> and Land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> and </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Real </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.41%;margin:0pt;padding:0pt;"> and Land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> and </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Real Estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Development </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> and Other </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:27.25%;background:#cceeff;margin:0pt;padding:0pt;"> Beginning balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 10,821</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 4,028 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,059</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 3,997 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,293</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 136 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 23,334 </td></tr><tr><td style="vertical-align:bottom;width:27.25%;margin:0pt;padding:0pt;"> Impact of adopting ASU 2016-13 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> 879 </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> 1,952 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.97%;margin:0pt;padding:0pt;"> 2,145 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> 1,451 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> (683) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> 13 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> 5,757 </td></tr><tr><td style="vertical-align:bottom;width:27.25%;background:#cceeff;margin:0pt;padding:0pt;"> Purchased credit-deteriorated gross up </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 2,652 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 166 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.97%;background:#cceeff;margin:0pt;padding:0pt;"> 25 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 27 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> 28 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 2,898 </td></tr><tr><td style="vertical-align:bottom;width:27.25%;margin:0pt;padding:0pt;"> Charged-off loans and leases </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> (9) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.97%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;margin:0pt;padding:0pt;"> (387) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> (211) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;margin:0pt;padding:0pt;"> (332) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> (939) </td></tr><tr><td style="vertical-align:bottom;width:27.25%;background:#cceeff;margin:0pt;padding:0pt;"> Recoveries of charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 5 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 13 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.97%;background:#cceeff;margin:0pt;padding:0pt;"> 25 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:8.42%;background:#cceeff;margin:0pt;padding:0pt;"> 153 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;margin:0pt;padding:0pt;"> 187 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 383 </td></tr><tr><td style="vertical-align:bottom;width:27.25%;margin:0pt;padding:0pt;"> Provision charged to expense ⁽²⁾ </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 650 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,006 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (177) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 439 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 217 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 119 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,254 </td></tr><tr><td style="vertical-align:bottom;width:27.25%;background:#cceeff;margin:0pt;padding:0pt;"> Ending balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15,007</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7,156 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,077</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 5,680 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 644</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.14%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 123 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 33,687 </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:36pt;"></td><td style="font-family:'Times New Roman','Times',serif;font-size:6pt;vertical-align:top;white-space:nowrap;width:18pt;padding:0pt;">(1)</td><td style="padding:0pt;">In the provision expense in the consolidated statements of income there was a provision of $302 thousand and a release of $73 thousand unfunded commitments through the provision for credit losses not reflected in the three and nine months ended September 30, 2024.</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:36pt;"></td><td style="font-family:'Times New Roman','Times',serif;font-size:6pt;vertical-align:top;white-space:nowrap;width:18pt;padding:0pt;">(2)</td><td style="padding:0pt;">In the provision expense in the consolidated statements of income was a release of $489 thousand and $796 thousand of unfunded commitments through the provision for credit losses not reflected in the three and nine months ended September 30, 2023.</td></tr></table> .
15630000 7543000 3496000 7234000 670000 117000 34690000 430000 924000 72000 1426000 1000 40000 8000 23000 72000 -57000 -14000 222000 785000 1291000 46000 2273000 15574000 7529000 3718000 7629000 1045000 114000 35609000 14314000 6748000 5446000 5504000 586000 149000 32747000 9000 179000 143000 86000 417000 2000 4000 48000 19000 73000 691000 413000 -369000 307000 201000 41000 1284000 15007000 7156000 5077000 5680000 644000 123000 33687000 15264000 7249000 4874000 6924000 640000 115000 35066000 441000 853000 1246000 263000 2803000 34000 4000 136000 8000 73000 255000 276000 276000 -715000 1422000 1643000 189000 3091000 15574000 7529000 3718000 7629000 1045000 114000 35609000 10821000 4028000 3059000 3997000 1293000 136000 23334000 879000 1952000 2145000 1451000 -683000 13000 5757000 2652000 166000 25000 27000 28000 2898000 9000 387000 211000 332000 939000 5000 13000 25000 153000 187000 383000 650000 1006000 -177000 439000 217000 119000 2254000 15007000 7156000 5077000 5680000 644000 123000 33687000 302000 73000 489000 796000 2300000 3100000 1300000 2300000 35600000 35100000 0.0096 0.0102 The following tables outline the amount of each loan and lease classification and the amount categorized into each risk rating based on year of origination as of September 30, 2024, and December 31, 2023 (in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:101.31%;"><tr style="height:1pt;"><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:5.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> </td><td colspan="26" style="vertical-align:bottom;white-space:nowrap;width:72.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> </td><td colspan="17" style="vertical-align:bottom;white-space:nowrap;width:47.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Loans Amortized Cost Basis by Origination Year </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> </td><td 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</td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.54%;margin:0pt;padding:0pt;"> Revolving </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td 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#000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2022 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2021 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;">

</td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.54%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2020 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.54%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Prior </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.54%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.54%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> to Term </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.43%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 236,517</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 264,292 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 599,952</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 392,605 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 158,693</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> 200,108 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 14,092</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.5%;background:#cceeff;margin:0pt;padding:0pt;"> 899 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> 1,867,158 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Watch </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 7,293 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 5,192 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 1,883 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 2,600 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 6,911 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 557 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> 24,436 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 3,153 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> 3,153 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 485 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 342 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 3,317 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 303 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 591 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> 5,038 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:5.61%;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-
size:7pt;visibility:hidden;"></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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
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space:nowrap;width:1.59%;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:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
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space:nowrap;width:0.91%;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:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
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size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:5.62%;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:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.92%;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:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
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Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
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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;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.6%;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-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:6.5%;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-
size:7pt;visibility:hidden;"></p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 6pt;">Pass</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.91%;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:5.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 0pt;"> 150,971</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.91%;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:5.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 0pt;"> 79,728</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.91%;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:5.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 0pt;"> 48,854</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.91%;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:5.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 0pt;"> 6,443</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:5.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 0pt;"> 2,222</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:5.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 0pt;"> 9,956</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:5.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 0pt;"> 8,618</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:1.04%;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:5.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 0pt;"> 983</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:6.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 0pt;"> 307,775</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"><p style="font-family:'Times

New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 6pt;">Watch </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 2,170 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 956 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 106 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 3,231 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> 6,463 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 558 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> 558 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 72 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 138 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> <span style="font-

size:7pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> 210 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Total construction and land development </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 153,699 </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:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 80,684 </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:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 48,960 </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:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 9,746 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,222 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 10,094 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 8,618 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 983 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 315,006 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - 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#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (441)</p></td><td
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space:nowrap;width:1.6%;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:0.92%;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:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 97,216 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 135,390 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 146,669 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 47,162 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 18,926 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 28,823 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 246,985 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;margin:0pt;padding:0pt;"> 3,091 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> 724,262 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Watch </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 109 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 125 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 127 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 4,209 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> 13 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> 1,600 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;background:#cceeff;margin:0pt;padding:0pt;"> 92 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> 6,275 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 159 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 455 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 200 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> 129 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> 76 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> 20 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;background:#cceeff;margin:0pt;padding:0pt;"> 24 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> 1,063 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;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:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;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:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;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:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.6%;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-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;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:6.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td></tr><tr><td style="vertical-align:bottom;white-
space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt
12pt;"><b style="font-weight:bold;">Total commercial and industrial</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.91%;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:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 97,325</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 0pt 0.05pt 0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;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;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 135,674</p></td>
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size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.91%;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:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 147,251</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 0pt 0.05pt 0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;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;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 51,571</p></td>
<td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 19,068</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.6%;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:0.92%;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;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 28,899</p></td>
<td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 248,605</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.6%;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:1.04%;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;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.5%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 3,207</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:6.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 731,600</p></td></tr><tr><td style="vertical-align:bottom;white-
space:nowrap;width:27.43%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 12pt;"><b style="font-
weight:bold;">YTD gross charge-offs</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;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;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</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 0pt 0.05pt 0pt;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;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:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (618)</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 0pt 0.05pt 0pt;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;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:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (235)</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 0pt 0.05pt 0pt;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;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:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.6%;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-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;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:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.6%;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-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;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:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.6%;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-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;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:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.6%;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-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;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:5.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.6%;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-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;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:6.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (853)</p></td></tr><tr><td style="vertical-align:bottom;white-
space:nowrap;width:27.43%;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:0.91%;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:5.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">
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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 0pt 0.05pt 0pt;">
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space:nowrap;width:0.91%;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:5.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">
</p></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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> $ 21,003 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> $ 20,591 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> $ 18,741 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> $ 4,841 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> $ 1,420 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> $ 456 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-

align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> 67,052 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Watch </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;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:5.5%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.5%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> - 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Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:5.61%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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-
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size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.6%;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:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:5.62%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
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Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-
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size:7pt;visibility:hidden;"></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:5.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td></tr><tr><td style="vertical-align:bottom;white-
space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt
6pt;">Doubtful</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;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:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</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 0pt 0.05pt 0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;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;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
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size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</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 0pt 0.05pt 0pt;">
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size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.6%;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:0.92%;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;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.6%;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:1.04%;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;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.5%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:6.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 12pt;"><b style="font-weight:bold;">Total leases</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:0.91%;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:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 21,003</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.91%;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:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 20,591</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.91%;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:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 18,741</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
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space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 4,841</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 1,420</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 456</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:1.04%;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:5.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-
align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 67,052 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (29) </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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (602) </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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (585) </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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (1) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (28) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (1,246) </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 3,966 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 2,585 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 1,121 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 470 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 282 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 243 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 4,853 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> 13,520 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Watch </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 5 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt

2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:6.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 5</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 6pt;">Special mention</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:1.04%;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:5.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 6pt;">Substandard</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;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:5.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;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:5.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;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:5.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 2</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;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:5.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:5.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:5.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 4</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:5.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:1.04%;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:5.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:6.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 6</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 6pt;">Doubtful</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;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:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;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:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;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:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:0.92%;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:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Total consumer and other </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 3,971 </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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,585 </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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,123 </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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 470 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 282 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 247 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 4,853 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 13,531 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (5) </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:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (72) </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:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (54) </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:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (30) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (45) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (57) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (263) </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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 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style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 594,852 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 615,135 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 974,939 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 537,338 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> 231,048 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> 307,881 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Watch </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 2,284 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 8,456 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 5,425 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 9,573 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 2,723 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 7,016 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 3,314 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;margin:0pt;padding:0pt;"> 92 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> 38,883 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 558 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 3,153 </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:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> 51 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> 3,762 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> <span style="font-

size:7pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 674 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 501 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 457 </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:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 3,765 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 432 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 4,034 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;margin:0pt;padding:0pt;"> 247 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;margin:0pt;padding:0pt;"> 24 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> 10,134 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;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:0.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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:5.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;margin:0pt;padding:0pt;"> Total loans </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 598,368</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 624,092 </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:0.91%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 983,974</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 550,676 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 234,203</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 318,982 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td
style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 400,631</p></td>
<td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt
0pt 0.05pt 0pt;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:5.5%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 6,552</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;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-size:7pt;visibility:hidden;"></span></p></td><td
style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 3,717,478</p></td>
</tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.43%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 12pt;"><b style="font-weight:bold;">Total YTD gross charge-offs</b></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-
bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (34)
</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 0pt 0.05pt 0pt;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.91%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;margin:0pt 0pt 0.05pt 0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (1,292)</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt 0pt 0.05pt 0pt;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.91%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;margin:0pt 0pt 0.05pt 0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (874)</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 0pt 0.05pt 0pt;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.91%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;margin:0pt 0pt 0.05pt 0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (31)</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt 0pt 0.05pt 0pt;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;margin:0pt 0pt 0.05pt 0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (487)</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt 0pt 0.05pt 0pt;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;margin:0pt 0pt 0.05pt 0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (85)</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt 0pt 0.05pt 0pt;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;margin:0pt 0pt 0.05pt 0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.62%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt 0pt 0.05pt 0pt;"><span style="font-size:7pt;visibility:hidden;"></span></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:7pt;margin:0pt 0pt 0.05pt 0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.5%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt 0pt 0.05pt 0pt;"><span style="font-size:7pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;margin:0pt 0pt 0.05pt 0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (2,803)</p></td></tr>
</table><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;margin:0pt;"><span style="margin-bottom:12pt;visibility:hidden;"></span>
</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;white-space:nowrap;width:27.8%;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 0pt 0.05pt 0pt;"><span style="font-
size:1pt;visibility:hidden;"></span></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;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;"><span style="font-size:1pt;visibility:hidden;"></span></p></div></div></td><td style="vertical-
align:bottom;white-space:nowrap;width:5.57%;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;"><span style="font-
size:1pt;visibility:hidden;"></span></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;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;"><span style="font-size:1pt;visibility:hidden;"></span></p></div></div></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.85%;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 0pt 0.05pt 0pt;"><span style="font-
size:1pt;visibility:hidden;"></span></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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;"><span style="font-size:1pt;visibility:hidden;"></span></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
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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;"><span style="font-size:1pt;visibility:hidden;"></span></p></div></div></td><td style="vertical-
align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
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size:1pt;visibility:hidden;"></span></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 0pt 0.05pt 0pt;"><span style="font-size:1pt;visibility:hidden;"></span></p></div></div></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.85%;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 0pt 0.05pt 0pt;"><span style="font-
size:1pt;visibility:hidden;"></span></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><div
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Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"><span style="font-size:1pt;visibility:hidden;"></span></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
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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 0pt 0.05pt 0pt;"><span style="font-
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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','serif';font-size:10pt;margin:0pt 0pt 0.05pt 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:5.43%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> </td><td colspan="26" style="vertical-align:bottom;white-space:nowrap;width:72.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> December 31, 2023 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> </td><td colspan="17" style="vertical-align:bottom;white-space:nowrap;width:47.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Loans Amortized Cost Basis by Origination Year </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:0.85%;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:1.53%;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:5.43%;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:0.85%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td 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colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> Loans </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:6.41%;margin:0pt;padding:0pt;"> Revolving </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> Converted </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.43%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2022 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2021 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2020 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2019 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Prior </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> to Term </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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;

</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:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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:5.43%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 237,110</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 578,227 </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:0.85%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 433,505</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 181,374 </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:0.85%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 134,495</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 106,315 </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:0.85%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 15,132</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;margin:0pt;padding:0pt;"> 6,690 </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:0.85%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 1,692,848 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Watch </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;margin:0pt;padding:0pt;"> 22,295 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 1,267 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 1,950 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 921 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 4,426 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 2,926 </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:0.85%;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:1.53%;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:5.43%;background:#cceeff;margin:0pt;padding:0pt;"> 3,500 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 37,285 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;">

3,215 </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:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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:5.43%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 3,215 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;margin:0pt;padding:0pt;"> 903 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 3,932 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 310 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 282 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 430 </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:0.85%;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:1.53%;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:5.43%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 5,857 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;border-bottom:1px solid #000000;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:0.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:1px solid #000000;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:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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:5.43%;border-bottom:1px solid #000000;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:0.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Total commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 260,308 </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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 582,709 </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:0.85%;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;"> 439,387 </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:0.85%;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;"> 182,605 </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:0.85%;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;"> 139,203 </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:0.85%;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;"> 109,671 </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:0.85%;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;"> 15,132 </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:1.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 10,190 </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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,739,205 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - 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style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;margin:0pt;padding:0pt;"> 123,203 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 174,755 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 98,460 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 53,688 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 33,598 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 48,378 </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:0.85%;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:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 107,949 </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:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;background:#cceeff;margin:0pt;padding:0pt;"> 3,026 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 643,057 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Watch </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;margin:0pt;padding:0pt;"> 171 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 258 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 116 </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:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 55 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 1,581 </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:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 2,181 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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:5.43%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 53 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;margin:0pt;padding:0pt;"> 196 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 824 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 176 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 253 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 164 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 2,850 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 113 </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:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 4,576 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;border-bottom:1px solid #000000;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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - 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</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:1.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;background:#cceeff;border-bottom:1px solid #000000;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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Total consumer real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 123,570 </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:0.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 175,579 </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:0.85%;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;"> 98,894 </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:0.85%;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;"> 54,057 </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:0.85%;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;"> 33,762 </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:0.85%;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;"> 51,336 </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:0.85%;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;"> 109,643 </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:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 3,026 </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:0.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 649,867 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;border-bottom:1px solid #000000;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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;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:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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;"> (9) </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:0.85%;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:1.53%;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:5.43%;background:#cceeff;border-bottom:1px solid #000000;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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (9) </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;margin:0pt;padding:0pt;"> 113,752 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 115,032 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 23,823 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 2,749 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 5,056 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 6,595 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 40,667 </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:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;margin:0pt;padding:0pt;"> 7,489 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 315,163 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Watch </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 10,511 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;margin:0pt;padding:0pt;"> 437 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> - 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</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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 437 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 35 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 620 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> - 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</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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 1,074 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;border-bottom:1px solid #000000;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:0.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:1px solid #000000;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:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 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:10pt;margin:0pt 0pt 0.05pt 0pt;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 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:10pt;margin:0pt 0pt 0.05pt 0pt;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;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:5.43%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.48%;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-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td></tr><tr><td style="vertical-align:bottom;white-
space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 12pt;">
<b style="font-weight:bold;">Total construction and land development</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.86%;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:5.57%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 120,859</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 0pt 0.05pt 0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 118,265</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 24,465</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 0pt 0.05pt 0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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;"><span style="font-
size:7pt;visibility:hidden;"></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:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 3,369</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 5,056</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 0pt 0.05pt 0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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;"><span style="font-
size:7pt;visibility:hidden;"></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:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 7,015</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 40,667</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 0pt 0.05pt 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 0pt 0.05pt 0pt;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 7,489</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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 327,185</p></td></tr><tr><td style="vertical-align:bottom;white-
space:nowrap;width:27.8%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 12pt;"><b style="font-
weight:bold;">YTD gross charge-offs</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;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;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 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 0pt 0.05pt 0pt;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 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:10pt;margin:0pt 0pt 0.05pt 0pt;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 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:10pt;margin:0pt 0pt 0.05pt 0pt;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 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:10pt;margin:0pt 0pt 0.05pt 0pt;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 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:10pt;margin:0pt 0pt 0.05pt 0pt;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 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:10pt;margin:0pt 0pt 0.05pt 0pt;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;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:5.43%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.48%;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-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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:5.43%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;margin:0pt;padding:0pt;"> </td><td 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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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 162,799 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 62,796 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 22,639 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 9,135 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 25,207 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 185,619 </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:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;background:#cceeff;margin:0pt;padding:0pt;"> 7,270 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 644,422 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Watch </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;margin:0pt;padding:0pt;"> 54 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 15 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 13 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> - 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size:7pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;margin:0pt;padding:0pt;"> 193 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 614 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 200 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 129 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 75 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> - 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</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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;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:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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;"> - 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</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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Total commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 169,204 </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:0.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 163,428 </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:0.85%;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;"> 63,009 </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:0.85%;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;"> 22,768 </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:0.85%;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;"> 9,210 </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:0.85%;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:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 25,207 </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:0.85%;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;"> 185,739 </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:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 7,353 </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:0.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 645,918 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (75) </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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (274) </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:0.85%;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;"> (50) </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:0.85%;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;"> (183) </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:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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;"> (2) </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:1.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;background:#cceeff;border-bottom:1px solid #000000;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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (584) </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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:5.43%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:5.56%;margin:0pt;padding:0pt;"> 703 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 208 </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:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 68,752 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Watch </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td 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</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:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 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 0pt 0.05pt 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 0pt 0.05pt 0pt;">
</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:5.43%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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:6.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 0pt;"> -</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 6pt;">Special mention</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.86%;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-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 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 0pt 0.05pt 0pt;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:6.6%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 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:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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-
size:7pt;visibility:hidden;"></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:7pt;text-align:right;margin:0pt 2.25pt 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:10pt;margin:0pt 0pt 0.05pt 0pt;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times 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:7pt;text-align:right;margin:0pt 2.25pt 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:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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-
size:7pt;visibility:hidden;"></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:7pt;text-align:right;margin:0pt 2.25pt 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:10pt;margin:0pt 0pt 0.05pt 0pt;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times 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:7pt;text-align:right;margin:0pt 2.25pt 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:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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-
size:7pt;visibility:hidden;"></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:7pt;text-align:right;margin:0pt 2.25pt 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:10pt;margin:0pt 0pt 0.05pt 0pt;"><span style="font-
size:7pt;visibility:hidden;"></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:5.43%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> -</p></td></tr><tr><td style="vertical-align:bottom;white-
space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt
6pt;">Substandard</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;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:5.57%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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:6.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 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 0pt 0.05pt 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 0pt 0.05pt 0pt;">
</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:5.43%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.85%;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:6.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt
2.25pt 0.05pt 0pt;"> -</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 6pt;">Doubtful</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;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;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 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 0pt 0.05pt 0pt;"><span style="font-
size:7pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 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:10pt;margin:0pt 0pt 0.05pt 0pt;"><span style="font-

size:7pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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:5.43%;border-bottom:1px solid #000000;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:0.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Total leases </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 28,922 </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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 26,658 </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:0.85%;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;"> 8,658 </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:0.85%;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;"> 3,603 </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:0.85%;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;"> 703 </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:0.85%;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;"> 208 </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:0.85%;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:1.53%;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:5.43%;background:#cceeff;border-bottom:1px solid #000000;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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 68,752 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (122) </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:0.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (193) </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:0.85%;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;"> (18) </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:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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;"> (12) </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:0.85%;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:1.53%;margin:0pt;padding:0pt;"> <span style="font-

size:7pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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:5.43%;border-bottom:1px solid #000000;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:0.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (345) </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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</td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 2,049 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 841 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 373 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 132 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 206 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 3,931 </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:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;background:#cceeff;margin:0pt;padding:0pt;"> 67 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 13,525 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Watch </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;margin:0pt;padding:0pt;"> - 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</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:0.85%;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:1.53%;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:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:7pt;text-align:right;margin:0pt

2.25pt 0.05pt 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:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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:5.43%;background:#cceeff;border-bottom:1px solid #000000;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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;border-bottom:1px solid #000000;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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;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:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;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:1.53%;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:5.43%;background:#cceeff;border-bottom:1px solid #000000;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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Total consumer and other </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 5,926 </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:0.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,049 </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:0.85%;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;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-

align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 841 </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:0.85%;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;"> 373 </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:0.85%;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;"> 142 </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:0.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 206 </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:0.85%;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;"> 3,931 </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:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 67 </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:0.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 13,535 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (40) </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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (135) </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:0.85%;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;"> (74) </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:0.85%;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;"> (54) </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:0.85%;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;"> (33) </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:0.85%;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;"> (89) </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:0.85%;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:1.53%;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:5.43%;background:#cceeff;border-bottom:1px solid #000000;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:0.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (425) </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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:0.85%;margin:0pt;padding:0pt;"> </td><td 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Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Total loans </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;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 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style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 3,377,767 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Watch </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;margin:0pt;padding:0pt;"> 29,190 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 4,515 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 2,828 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 1,037 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 4,436 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 2,982 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 1,701 </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:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;background:#cceeff;margin:0pt;padding:0pt;"> 3,583 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 50,272 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;margin:0pt;padding:0pt;"> 437 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 3,215 </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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> - 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</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:0.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 3,705 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;margin:0pt;padding:0pt;"> 1,292 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 1,438 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 4,343 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 1,312 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 521 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 3,699 </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:0.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 113 </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:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;background:#cceeff;margin:0pt;padding:0pt;"> - 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</td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> 12,718 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;border-bottom:1px solid #000000;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:0.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td 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solid #000000;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;background:#cceeff;margin:0pt;padding:0pt;"> Total loans </td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 708,789</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,068,688 </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:0.85%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 635,254</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 266,775 </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:0.85%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 188,076</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 193,643 </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:0.85%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 355,112</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 28,125 </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:0.85%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;"> 3,444,462</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:27.8%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 12pt;"><b style="font-weight:bold,">Total YTD gross charge-offs</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.86%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.57%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (237) </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:0.85%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (602)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (142) </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:0.85%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (237)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-

size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (45) </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:0.85%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (98)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (2) </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:1.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.43%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0pt 2.25pt 0.05pt 0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.85%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (1,363) </td></tr></table> 236517000 264292000 599952000 392605000 158693000 200108000 14092000 899000 1867158000 7293000 5192000 1883000 2600000 6911000 557000 24436000 3153000 3153000 485000 342000 3317000 303000 591000 5038000 237002000 271927000 608297000 397805000 161596000 207610000 14649000 899000 1899785000 85179000 112549000 159602000 85817000 49505000 68295000 122522000 1463000 684932000 82000 250000 110000 105000 1157000 1704000 51000 51000 189000 176000 3225000 227000 3817000 85368000 112631000 159602000 86243000 49615000 71676000 123906000 1463000 690504000 150971000 79728000 48854000 6443000 2222000 9956000 8618000 983000 307775000 2170000 956000 106000 3231000 6463000 558000 558000 72000 138000 210000 153699000 80684000 48960000 9746000 2222000 10094000 8618000 983000 315006000 441000 441000 97216000 135390000 146669000 47162000 18926000 28823000 246985000 3091000 724262000 109000 125000 127000 4209000 13000 1600000 92000 6275000 159000 455000 200000 129000 76000 20000 24000 1063000 97325000 135674000 147251000 51571000 19068000 28899000 248605000 3207000 731600000 618000 235000 853000 21003000 20591000 18741000 4841000 1420000 456000 67052000 21003000 20591000 18741000 4841000 1420000 456000 67052000 29000 602000 585000 1000 1000 28000 1246000 3966000 2585000 1121000 470000 282000 243000 4853000 13520000 5000 5000 2000 4000 6000 3971000 2585000 1123000 470000 282000 247000 4853000 13531000 5000 72000 54000 30000 45000 57000 263000 594852000 615135000 974939000 537338000 231048000 307881000 397070000 6436000 3664699000 2284000 8456000 5425000 9573000 2723000 7016000 3314000 92000 38883000 558000 3153000 51000 3762000 674000 501000 457000 3765000 432000 4034000 247000 24000 10134000 598368000 624092000 983974000 550676000 234203000 318982000 400631000 6552000 3717478000 34000 1292000 874000 31000 487000 85000 2803000 237110000 578227000 433505000 181374000 134495000 106315000 15132000 6690000 1692848000 22295000 1267000 1950000 921000 4426000 2926000 3500000 37285000 3215000 3215000 903000 3932000 310000 282000 430000 5857000 260308000 582709000 439387000 182605000 139203000 109671000 15132000 10190000 1739205000 123203000 174755000 98460000 53688000 33598000 48378000 107949000 3026000 643057000 171000 258000 116000 55000 1581000 2181000 53000 53000 196000 824000 176000 253000 164000 2850000 113000 4576000 123570000 175579000 98894000 54057000 33762000 51336000 109643000 3026000 649867000 9000 9000 113752000 115032000 23823000 2749000 5056000 6595000 40667000 7489000 315163000 6670000 3233000 607000 1000 10511000 437000 437000 35000 620000 419000 1074000 120859000 118265000 24465000 3369000 5056000 7015000 40667000 7489000 327185000 168957000 162799000 62796000 22639000 9135000 25207000 185619000 7270000 644422000 54000 15000 13000 120000 83000 285000 193000 614000 200000 129000 75000 1211000 169204000 163428000 63009000 22768000 9210000 25207000 185739000 7353000 645918000 75000 274000 50000 183000 2000 584000 28922000 26658000 8658000 3603000 703000 208000 68752000 28922000 26658000 8658000 3603000 703000 208000 68752000 122000 193000 18000 12000 345000 5926000 2049000 841000 373000 132000 206000 3931000 67000 13525000 10000 10000 5926000 2049000 841000 373000 142000 206000 3931000 67000 13535000 40000 135000 74000 54000 33000 89000 425000 677870000 1059520000 628083000 264426000 183119000 186909000 353298000 24542000 3377767000 29190000 4515000 2828000 1037000 4436000 2982000 1701000 3583000 50272000 437000 3215000 53000 3705000 1292000 1438000 4343000 1312000 521000 3699000 113000 12718000 708789000 1068688000 635254000 266775000 188076000 193643000 355112000 28125000 3444462000 237000 602000 142000 237000 45000 98000 2000 1363000 The following tables present an aging analysis of our loan and lease portfolio (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:34.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="17" style="vertical-align:bottom;white-space:nowrap;width:62.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 90 Days </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 30-59 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 60-89 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> or More </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> Loans Not </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> - </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> - </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> - </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;width:34.52%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,909</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 37 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 802</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 2,748 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,897,037</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.94%;background:#cceeff;margin:0pt;padding:0pt;"> 1,899,785 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"> Consumer real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 596 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 709 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 387 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 1,692 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 688,812 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;margin:0pt;padding:0pt;"> 690,504 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-

align:bottom;width:34.52%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land development </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 41 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 41 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 314,965 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;background:#cceeff;margin:0pt;padding:0pt;"> 315,006 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 454 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 1,653 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 2,107 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 729,493 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;margin:0pt;padding:0pt;"> 731,600 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;background:#cceeff;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 1,814 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 812 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 1,601 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 4,227 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 62,825 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;background:#cceeff;margin:0pt;padding:0pt;"> 67,052 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"> Consumer and other </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 85 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 18 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 16 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 119 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 13,412 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> <span style="font-

size:8pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;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;"></p></td><td
style="vertical-align:bottom;white-space:nowrap;width:7.94%;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;"> 13,531</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.67%;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></tr><tr><td style="vertical-align:bottom;width:34.52%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0pt 6pt;">Total</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.67%;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:8pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.88%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 4,858</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.88%;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;"> 1,576</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.67%;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:8pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.88%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
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#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.88%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
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space:nowrap;width:1.67%;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:8pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.88%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,706,544</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:8pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.94%;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;"> 3,717,478</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;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-
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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:1.67%;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:1.06%;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:7.88%;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;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:1.06%;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;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;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;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.67%;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:1.06%;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:7.88%;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;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:1.06%;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;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;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;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.67%;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:1.06%;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:7.94%;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:1.67%;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:1.67%;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></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.67%;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="17" style="vertical-align:bottom;white-space:nowrap;width:62.11%;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;">December 31, 2023</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:34.52%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:8pt;font-
weight:bold;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:8pt;margin:0pt;"><b style="font-weight:bold;">   </p></td><td colspan="2" style="vertical-align:bottom;white-
space:nowrap;width:8.94%;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 style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"><b style="font-weight:bold;">   </p></td><td colspan="2" style="vertical-align:bottom;white-
space:nowrap;width:8.94%;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 style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"><b style="font-weight:bold;">   </p></td><td colspan="2" style="vertical-align:bottom;white-
space:nowrap;width:8.94%;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;">90 Days</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:8pt;margin:0pt;"><b style="font-weight:bold;">   </p></td><td colspan="2" style="vertical-align:bottom;white-
space:nowrap;width:8.94%;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 style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"><b style="font-weight:bold;">   </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;"><span style="font-size:8pt;font-
weight:bold;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;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:1.67%;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:7.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 30-59 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 60-89 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> or More </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> Loans Not </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 52</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 270 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,660</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 1,982 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 1,737,223 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;background:#cceeff;margin:0pt;padding:0pt;"> 1,739,205 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"> Consumer real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 2,216 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 1,347 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 561 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 4,124 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 645,743 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;margin:0pt;padding:0pt;"> 649,867 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land development </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;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;"> 631 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 620 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 1,251 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 325,934 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;background:#cceeff;margin:0pt;padding:0pt;"> 327,185 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 956 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 330 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 2,286 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 3,572 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;margin:0pt;padding:0pt;"> 642,346 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;margin:0pt;padding:0pt;"> 645,918 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:34.52%;background:#cceeff;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 1,208 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 132 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 212 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 1,552 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;background:#cceeff;margin:0pt;padding:0pt;"> 67,200 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;background:#cceeff;margin:0pt;padding:0pt;"> 68,752 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:34.52%;margin:0pt;padding:0pt;"> Consumer and other </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 80 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 9 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 98 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 187 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 13,348 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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:7.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 13,535 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;margin:0pt;padding:0pt;"> <span style="font-

size:8pt;visibility:hidden;"> </td></tr><tr><td style="vertical-align:bottom;width:34.52%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,143</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,088 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,437</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 12,668 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;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;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.88%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,431,794</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,444,462 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr></table> 1909000 37000 802000 2748000 1897037000 1899785000 596000 709000 387000 1692000 688812000 690504000 41000 41000 314965000 315006000 454000 1653000 2107000 729493000 731600000 1814000 812000 1601000 4227000 62825000 67052000 85000 18000 16000 119000 13412000 13531000 4858000 1576000 4500000 10934000 3706544000 3717478000 52000 270000 1660000 1982000 1737223000 1739205000 2216000 1347000 561000 4124000 645743000 649867000 631000 620000 1251000 325934000 327185000 956000 330000 2286000 3572000 642346000 645918000 1208000 132000 212000 1552000 67200000 68752000 80000 9000 98000 187000 13348000 13535000 5143000 2088000 5437000 12668000 3431794000 3444462000 The table below presents the amortized cost basis of loans on nonaccrual status and loans past due 90 or more days and still accruing interest at September 30, 2024 and December 31, 2023. Also presented is the balance of loans on nonaccrual status at September 30, 2024 and December 31, 2023, for which there was no related allowance for credit losses is recorded.(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:24.31%;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:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;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:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;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:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;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:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;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:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;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:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;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:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:24.31%;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:36.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </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:36.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> December 31, 2023 </td></tr><tr><td style="vertical-align:bottom;width:24.31%;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:8.15%;margin:0pt;padding:0pt;"> Total </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:13.74%;margin:0pt;padding:0pt;"> Nonaccrual </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:10.99%;margin:0pt;padding:0pt;"> Loans Past Due </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:8.15%;margin:0pt;padding:0pt;"> Total </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;"> — </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.74%;margin:0pt;padding:0pt;"> Nonaccrual </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:10.99%;margin:0pt;padding:0pt;"> Loans Past Due </td></tr><tr><td style="vertical-align:bottom;width:24.31%;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:8.15%;margin:0pt;padding:0pt;"> Nonaccrual </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:13.74%;margin:0pt;padding:0pt;"> With No Allowance </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:10.99%;margin:0pt;padding:0pt;"> Over 90 Days </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:8.15%;margin:0pt;padding:0pt;"> Nonaccrual </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:13.74%;margin:0pt;padding:0pt;"> With No Allowance </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:10.99%;margin:0pt;padding:0pt;"> Over 90 Days </td></tr><tr><td style="vertical-align:bottom;width:24.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.15%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Loans </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:13.74%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> for Credit Losses </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:10.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Still Accruing </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:8.15%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Loans </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:13.74%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> for Credit Losses </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:10.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Still Accruing </td></tr><tr><td style="vertical-align:bottom;width:24.31%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </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:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,416</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;background:#cceeff;margin:0pt;padding:0pt;"> 802 </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:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;background:#cceeff;margin:0pt;padding:0pt;"> 2,044 </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:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,352</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:24.31%;margin:0pt;padding:0pt;"> Consumer real estate </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:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;margin:0pt;padding:0pt;"> 3,242 </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:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;margin:0pt;padding:0pt;"> 1,800 </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:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;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:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;margin:0pt;padding:0pt;"> 2,647 </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:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;margin:0pt;padding:0pt;"> 1,562 </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:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:24.31%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land development </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:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;background:#cceeff;margin:0pt;padding:0pt;"> 41 </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:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;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:1.3%;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:9.68%;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:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;background:#cceeff;margin:0pt;padding:0pt;"> 620 </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:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;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:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:24.31%;margin:0pt;padding:0pt;"> Commercial and industrial </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:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;margin:0pt;padding:0pt;"> 1,990 </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:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;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:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;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:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;margin:0pt;padding:0pt;"> 2,480 </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:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;margin:0pt;padding:0pt;"> 160 </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:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:24.31%;background:#cceeff;margin:0pt;padding:0pt;"> Leases </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:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;background:#cceeff;margin:0pt;padding:0pt;"> 2,626 </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:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;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:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;background:#cceeff;margin:0pt;padding:0pt;"> 156 </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:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;background:#cceeff;margin:0pt;padding:0pt;"> 140 </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:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;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:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;background:#cceeff;margin:0pt;padding:0pt;"> 72 </td></tr><tr><td style="vertical-align:bottom;width:24.31%;margin:0pt;padding:0pt;"> Consumer and other </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:0.96%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 4 </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:1.63%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;border-bottom:1px solid #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:1.3%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 16 </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:0.96%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;border-bottom:1px solid #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:1.63%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;border-bottom:1px solid #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:1.3%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 98 </td></tr><tr><td style="vertical-align:bottom;width:24.31%;background:#cceeff;margin:0pt;padding:0pt;"> Total </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:0.96%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,319</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,602 </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:1.3%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;background:#cceeff;border-bottom:3px double

#000000;margin:0pt;padding:0pt;"> 172 </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:0.96%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.19%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 7,931</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,074 </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:1.3%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.68%;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;"> 170</p></td></tr></table> 1416000 802000 2044000 1352000 3242000 1800000 2647000 1562000 41000 620000 1990000 2480000 160000 2626000 156000 140000 72000 4000 16000 98000 9319000 2602000 172000 7931000 3074000 170000 <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;margin:0pt;">The following table presents the amortized cost basis of collateral-dependent loans, which are individually evaluated to determine expected credit losses <i style="font-style:italic;background:#ffffff;">(in thousands)</i>:</p><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-align:bottom;width:51.99%;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:2.54%;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:1.59%;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:11.85%;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:2.54%;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:1.59%;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:11.85%;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:2.54%;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:1.59%;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:11.85%;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:2.54%;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:1.59%;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:11.85%;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></tr><tr><td style="vertical-align:bottom;width:51.99%;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:2.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:45.45%;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, 2024</p></td></tr><tr><td style="vertical-align:bottom;width:51.99%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"><b style="font-weight:bold;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.45%;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;">Real Estate</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"><b style="font-weight:bold;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.45%;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;">Other</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"><b style="font-weight:bold;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.45%;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;">Total</p></td></tr><tr><td style="vertical-align:bottom;width:51.99%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">Commercial real estate</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:1.59%;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:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> 4,353 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> 4,353 </td></tr><tr><td style="vertical-align:bottom;width:51.99%;margin:0pt;padding:0pt;"> Consumer real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;margin:0pt;padding:0pt;"> 2,096 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;margin:0pt;padding:0pt;"> 2,096 </td></tr><tr><td style="vertical-align:bottom;width:51.99%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land development </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:51.99%;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"> </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:8pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;margin:0pt;padding:0pt;"> 859 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;margin:0pt;padding:0pt;"> 859 </td></tr><tr><td style="vertical-align:bottom;width:51.99%;background:#cceeff;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> 534 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> 534 </td></tr><tr><td style="vertical-align:bottom;width:51.99%;margin:0pt;padding:0pt;"> Consumer and other </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:51.99%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 6,449</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,393 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;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;"> 7,842</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:51.99%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></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;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></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;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;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:51.99%;background:#cceeff;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:2.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="6" style="vertical-align:bottom;white-space:nowrap;width:45.45%;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:center;margin:0pt;"><b style="font-weight:bold;">December 31, 2023</p></td></tr><tr><td style="vertical-align:bottom;width:51.99%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"><b style="font-weight:bold;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.45%;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;">Real Estate</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"><b style="font-weight:bold;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.45%;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;">Other</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"><b style="font-weight:bold;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.45%;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;">Total</p></td></tr><tr><td style="vertical-align:bottom;width:51.99%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">Commercial real estate</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:1.59%;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:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> 5,155 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> 5,155 </td></tr><tr><td style="vertical-align:bottom;width:51.99%;margin:0pt;padding:0pt;"> Consumer real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;margin:0pt;padding:0pt;"> 2,756 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;margin:0pt;padding:0pt;"> 2,756 </td></tr><tr><td style="vertical-align:bottom;width:51.99%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land development </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:1.59%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> 1,411 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> 1,411 </td></tr><tr><td style="vertical-align:bottom;width:51.99%;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> 1,018 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;margin:0pt;padding:0pt;"> 1,018 </td></tr><tr><td style="vertical-align:bottom;width:51.99%;background:#cceeff;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;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:11.85%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:51.99%;margin:0pt;padding:0pt;"> Consumer and other </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:51.99%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,322</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,018 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.85%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 10,340 </td></tr></table> 4353000 4353000 2096000 2096000 859000 859000 534000 534000 6449000 1393000 7842000 5155000 5155000 2756000 2756000 1411000 1411000 1018000 1018000 9322000 1018000 10340000 <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:44.85%;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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.85%;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:11.61%;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:11.61%;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:11.59%;margin:0pt;padding:0pt;"> Payment Delay </td><td style="vertical-align:bottom;white-space:nowrap;width:2.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.85%;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:11.61%;margin:0pt;padding:0pt;"> Payment </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:11.61%;margin:0pt;padding:0pt;"> Term </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:11.59%;margin:0pt;padding:0pt;"> and Term </td><td style="vertical-align:bottom;white-space:nowrap;width:2.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:44.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Three Months Ended September 30, 2024 </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:11.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Delay </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:11.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Extension </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:11.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Extension </td><td style="vertical-align:bottom;white-space:nowrap;width:2.17%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:44.85%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0.05pt 2.25pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0.05pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0.05pt 0pt 0.05pt 0pt;"><span style="font-size:7.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:44.85%;margin:0pt;padding:0pt;"> Consumer real estate </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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;margin:0pt;padding:0pt;"> 83 </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:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;margin:0pt;padding:0pt;"> 83 </td></tr><tr><td style="vertical-align:bottom;width:44.85%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land development </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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:44.85%;margin:0pt;padding:0pt;"> Commercial and industrial </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:1.38%;margin:0pt;padding:0pt;">

 </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;margin:0pt;padding:0pt;"> 27 </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:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.17%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;margin:0pt;padding:0pt;"> 27 </td></tr><tr><td style="vertical-align:bottom;width:44.85%;background:#cceeff;margin:0pt;padding:0pt;"> Leases </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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.17%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:44.85%;margin:0pt;padding:0pt;"> Consumer and other </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:1.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;border-bottom:1px solid #000000;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:1.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;border-bottom:1px solid #000000;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:1.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.17%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:44.85%;background:#cceeff;margin:0pt;padding:0pt;"> Total </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:1.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0.05pt 2.25pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0.05pt 0pt 0.05pt 0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0.05pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 110 </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:1.37%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0.05pt 2.25pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.17%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0.05pt 0pt 0.05pt 0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0.05pt 0pt 0.05pt 0pt;"><span style="font-size:7.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 110 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:44.85%;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:1.38%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.37%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:44.85%;background:#cceeff;margin:0pt;padding:0pt;"> . </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:7pt;margin:0.05pt 0pt 0.05pt

0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0.05pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0.05pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;margin:0pt;padding:0pt;"> 226 </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:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0.05pt 2.25pt 0.05pt 0pt;"> —</p></td><td 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style="vertical-align:bottom;width:44.85%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land development </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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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size:7.5pt;">Commercial and industrial </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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;margin:0pt;padding:0pt;"> 27 </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:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.17%;margin:0pt;padding:0pt;"> 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#000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;border-bottom:1px solid #000000;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:1.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;border-bottom:1px solid #000000;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:1.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.17%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 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style="vertical-align:bottom;width:44.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-

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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:11.6%;margin:0pt;padding:0pt;"> Payment Delay </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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.19%;margin:0pt;padding:0pt;">   </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.6%;margin:0pt;padding:0pt;"> Payment </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:11.6%;margin:0pt;padding:0pt;"> Term </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:11.6%;margin:0pt;padding:0pt;"> and Term </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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:44.84%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Three Months Ended September 30, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.19%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Delay </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0.05pt 2.25pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0.05pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0.05pt 0pt 0.05pt 0pt;"><span style="font-size:7.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;margin:0pt;padding:0pt;"> 528 </td></tr><tr><td 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</td><td style="vertical-align:bottom;white-space:nowrap;width:2.19%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:44.84%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Nine Months Ended September 30, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0.05pt 2.25pt 0.05pt 0pt;"> 403</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0.05pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;margin:0.05pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;margin:0pt;padding:0pt;"> 566 </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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0.05pt 2.25pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0.05pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:7pt;text-align:right;margin:0.05pt 0pt 0.05pt 0pt;"><span style="font-size:7.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;margin:0pt;padding:0pt;"> 969 </td></tr><tr><td style="vertical-align:bottom;width:44.84%;margin:0pt;padding:0pt;"> Consumer real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;margin:0pt;padding:0pt;"> 514 </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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;margin:0pt;padding:0pt;"> 514 </td></tr><tr><td style="vertical-align:bottom;width:44.84%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land development </td><td style="vertical-align:bottom;white-space:nowrap;width:2.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;margin:0pt;padding:0pt;"> 748 </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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;margin:0pt;padding:0pt;"> 748 </td></tr><tr><td style="vertical-align:bottom;width:44.84%;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;margin:0pt;padding:0pt;"> 63 </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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;margin:0pt;padding:0pt;"> 153 </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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;margin:0pt;padding:0pt;"> 216 </td></tr><tr><td style="vertical-align:bottom;width:44.84%;background:#cceeff;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:2.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;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:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:44.84%;margin:0pt;padding:0pt;"> Consumer and other </td><td style="vertical-align:bottom;white-space:nowrap;width:2.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;border-bottom:1px solid #000000;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:1.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;border-bottom:1px solid #000000;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:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;border-bottom:1px solid #000000;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:1.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0.05pt 2.25pt 0.05pt 0pt;"> 466</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0.05pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;margin:0.05pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,828 </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:1.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0.05pt 2.25pt 0.05pt 0pt;"> 153</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0.05pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:7pt;text-align:right;margin:0.05pt 0pt 0.05pt 0pt;"><span style="font-size:7.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.22%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,447 </td></tr></table> The following table summarizes the financial impacts of loan modifications made to borrowers experiencing financial difficulty during the three and nine months ended September 30, 2024 and 2023, respectively. (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:58.02%;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:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:58.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.16%;margin:0pt;padding:0pt;"> Weighted-Average </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.16%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:58.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.16%;margin:0pt;padding:0pt;"> Term </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.16%;margin:0pt;padding:0pt;"> Weighted-Average </td></tr><tr><td style="vertical-align:bottom;width:58.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.16%;margin:0pt;padding:0pt;"> Extension </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.16%;margin:0pt;padding:0pt;"> Total Payment </td></tr><tr><td style="vertical-align:bottom;width:58.02%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Three Months Ended September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.16%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (in months) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.16%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Delay </td></tr><tr><td style="vertical-align:bottom;width:58.02%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:58.02%;margin:0pt;padding:0pt;"> Consumer real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> 62 </td><td 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style="vertical-align:bottom;width:58.02%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Three Months Ended September 30, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.16%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (in months) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.16%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Delay </td></tr><tr><td style="vertical-align:bottom;width:58.02%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> 15 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:58.02%;margin:0pt;padding:0pt;"> Construction and land development </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> 9 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:58.02%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> 30 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> 7 </td></tr><tr><td style="vertical-align:bottom;width:58.02%;margin:0pt;padding:0pt;"> Leases </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:58.02%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer and other </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:16.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr></table> The table below shows an age analysis of loans and leases made to borrowers experiencing financial difficulty that were modified in the last twelve months, (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:39.4%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> <div

style="bottom:0pt;position:absolute;width:100%;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td colspan="14" style="vertical-align:bottom;white-space:nowrap;width:58.66%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:39.4%;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:10.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> 90 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.4%;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:10.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> 30-89 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.19%;margin:0pt;padding:0pt;"> or More </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.19%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> Current </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Nonaccrual </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:39.4%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </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:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 637</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;margin:0pt;padding:0pt;"> 55 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;margin:0pt;padding:0pt;"> 398 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;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:8.98%;background:#cceeff;margin:0pt;padding:0pt;"> 1,090 </td></tr><tr><td style="vertical-align:bottom;width:39.4%;margin:0pt;padding:0pt;"> Consumer 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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;margin:0pt;padding:0pt;"> 354 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;margin:0pt;padding:0pt;"> 176 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;margin:0pt;padding:0pt;"> 530 </td></tr><tr><td style="vertical-align:bottom;width:39.4%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land development </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:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;margin:0pt;padding:0pt;"> 2,307 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.4%;margin:0pt;padding:0pt;"> Consumer and other </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:1.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;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:1.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.4%;background:#cceeff;margin:0pt;padding:0pt;"> Total </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:1.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">3,314</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 55 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 743 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.98%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 4,112 </td></tr></table> 83000 83000 27000 27000 110000 110000 226000 226000 83000 83000 27000 27000 336000 336000 528000 528000 514000 514000 748000 748000 1790000 1790000 403000 566000 969000 514000 514000 748000 748000 63000 153000 216000 466000 1828000 153000 2447000 P62M P38M P64M P62M P38M P12M P20M P9M P23M 23000 P15M P9M P30M 7000 637000 55000 398000 1090000 354000 176000 530000 2307000 2307000 16000 169000 185000 3314000 55000 743000 4112000 0 0 Note 5. Goodwill and Intangible Assets In accordance with FASB ASC No. 2021-03, “Goodwill and Other (Topic 350),” regarding testing goodwill for impairment provides an entity the option to first perform a qualitative assessment to determine whether it is more likely than not that the fair value of a reporting unit is less than its carrying amount. The Company performs its annual goodwill impairment test as of December 31 of each year. The Company’s other intangible assets consist of core deposit intangibles, insurance agency customer relationships and insurance agency tradename. They are initially recognized based on a valuation performed as of the consummation date. The core deposit intangible is amortized over the average remaining life of the acquired customer deposits, the insurance agency customer relationships are amortized over 14 years and the insurance agency tradename is amortized over five years. The carrying amount of goodwill at September 30, 2024, and December 31, 2023, was $96.1 million. Other intangible assets as of the dates indicated is summarized below (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:44.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;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:1.43%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.47%;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:0.83%;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:1.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.8%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.45%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;width:10.72%;margin:0pt;padding:0pt;"> Core Deposit </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;width:16.9%;margin:0pt;padding:0pt;"> Customer Relationships </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:10.35%;margin:0pt;padding:0pt;"> Tradename </td><td style="vertical-align:bottom;white-space:nowrap;width:1.46%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.74%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.8%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.25%;margin:0pt;padding:0pt;"> Amortized other intangible assets: </td><td style="vertical-align:bottom;width:1.45%;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;"> Intangibles </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:16.9%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Intangibles </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:10.35%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Intangibles </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.46%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.74%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:0.8%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.25%;margin:0pt;padding:0pt;"> September 30, 2024: </td><td style="vertical-align:bottom;width:1.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;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:1.43%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.47%;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:0.83%;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:1.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.8%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.25%;background:#cceeff;margin:0pt;padding:0pt;"> Beginning balance January 1, 2024, gross </td><td style="vertical-align:bottom;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 17,470</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.43%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:15.47%;background:#cceeff;margin:0pt;padding:0pt;"> 5,670 </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:0.83%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.51%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 63</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.92%;background:#cceeff;margin:0pt;padding:0pt;"> 23,203 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.8%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.25%;margin:0pt;padding:0pt;"> Less: accumulated amortization </td><td style="vertical-align:bottom;width:1.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:0.83%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:9.89%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (11,021) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.43%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:15.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (2,940) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:0.83%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:9.51%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (63) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:9.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (14,024) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.8%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.25%;background:#cceeff;margin:0pt;padding:0pt;"> Balance, September 30, 2024, other intangible assets, net </td><td style="vertical-align:bottom;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 6,449</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.43%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;width:15.47%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,730 </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:0.83%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;width:9.51%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;width:1.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;width:9.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 9,179 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.8%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.25%;margin:0pt;padding:0pt;"> margin-left:0pt;visibility:hidden;"> </td><td style="vertical-align:bottom;width:1.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:9.89%;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:1.43%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:15.47%;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:0.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:9.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:9.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.8%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.25%;background:#cceeff;margin:0pt;padding:0pt;"> December 31, 2023: </td><td style="vertical-align:bottom;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:0.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:9.89%;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;width:1.43%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:15.47%;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;width:0.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:9.51%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:9.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.8%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.25%;margin:0pt;padding:0pt;"> Beginning balance January 1, 2023, gross </td><td style="vertical-align:bottom;width:1.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 17,470</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.43%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:15.47%;margin:0pt;padding:0pt;"> 5,670 </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:0.83%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.51%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 63</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.92%;margin:0pt;padding:0pt;"> 23,203 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.8%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.25%;background:#cceeff;margin:0pt;padding:0pt;"> Less: accumulated amortization </td><td style="vertical-align:bottom;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:0.83%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (9,758) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.43%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:15.47%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (2,379) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:0.83%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:9.51%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (63) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:9.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (12,200) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.8%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.25%;margin:0pt;padding:0pt;"> Balance, December 31, 2023, other intangible assets, net </td><td style="vertical-align:bottom;width:1.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;width:9.89%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 7,712</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.43%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;width:15.47%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,291 </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:0.83%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;width:9.51%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;width:1.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;width:9.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 11,003 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.8%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:0.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:9.89%;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:1.43%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.47%;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:0.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.51%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.46%;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:9.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.8%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr></table> The aggregate amortization expense for other intangible assets for the three and nine months ended September 30, 2024, was $604 thousand and $1.8 million, respectively, and for the three and nine months ended September 30, 2023, was $647 thousand and $2.0 million, respectively.</p><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:justify;margin:0pt;">As of September 30, 2024, the estimated aggregate amortization expense for future periods for intangibles is as follows <i style="font-style:italic;">(in thousands)</i>:</p><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:justify;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-align:bottom;width:86.33%;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:2.74%;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:1.72%;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:9.2%;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:86.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">Remainder of 2024</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;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:1.72%;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:9.2%;background:#cceeff;margin:0pt;padding:0pt;"> 600 </td></tr><tr><td style="vertical-align:bottom;width:86.33%;margin:0pt;padding:0pt;"> 2025 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.2%;margin:0pt;padding:0pt;"> 2,256 </td></tr><tr><td style="vertical-align:bottom;width:86.33%;background:#cceeff;margin:0pt;padding:0pt;"> 2026 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.2%;background:#cceeff;margin:0pt;padding:0pt;"> 2,086 </td></tr><tr><td style="vertical-align:bottom;width:86.33%;margin:0pt;padding:0pt;"> 2027 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.2%;margin:0pt;padding:0pt;"> 1,904 </td></tr><tr><td style="vertical-align:bottom;width:86.33%;background:#cceeff;margin:0pt;padding:0pt;"> 2028 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.2%;background:#cceeff;margin:0pt;padding:0pt;"> 1,139 </td></tr><tr><td style="vertical-align:bottom;width:86.33%;margin:0pt;padding:0pt;"> Thereafter </td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,194 </td></tr><tr><td style="vertical-align:bottom;width:86.33%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.2%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 9,179 </td></tr></table> P14Y P5Y 96100000 96100000 Other intangible assets as of the dates indicated is summarized below (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:44.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;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:1.43%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.47%;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:0.83%;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:1.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.8%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.25%;margin:0pt;padding:0pt;"> <span style="font-

size:8pt;font-weight:bold;visibility:hidden;"> </td><td style="vertical-align:bottom;width:1.45%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;width:10.72%;margin:0pt;padding:0pt;"> Core Deposit </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:16.9%;margin:0pt;padding:0pt;"> Customer Relationships </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:10.35%;margin:0pt;padding:0pt;"> Tradename </td><td style="vertical-align:bottom;white-space:nowrap;width:1.46%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.74%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.8%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.25%;margin:0pt;padding:0pt;"> Amortized other intangible assets: </td><td style="vertical-align:bottom;width:1.45%;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;"> Intangibles </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:16.9%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Intangibles </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:10.35%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Intangibles </td><td style="vertical-align:bottom;white-space:nowrap;width:1.46%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.74%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:0.8%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.25%;margin:0pt;padding:0pt;"> September 30, 2024: </td><td style="vertical-align:bottom;width:1.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;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:1.43%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.47%;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:0.83%;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:1.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.8%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.25%;background:#cceeff;margin:0pt;padding:0pt;"> Beginning balance January 1, 2024, gross </td><td style="vertical-align:bottom;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 17,470</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.43%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:15.47%;background:#cceeff;margin:0pt;padding:0pt;"> 5,670 </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:0.83%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.51%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 63</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.92%;background:#cceeff;margin:0pt;padding:0pt;"> 23,203 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.8%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.25%;margin:0pt;padding:0pt;"> Less: accumulated amortization </td><td style="vertical-align:bottom;width:1.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:0.83%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:9.89%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (11,021) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.43%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:15.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (2,940) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:0.83%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:9.51%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (63) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:9.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (14,024) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.8%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.25%;background:#cceeff;margin:0pt;padding:0pt;"> Balance, September 30, 2024, other intangible assets, net </td><td style="vertical-align:bottom;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 6,449 </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:1.43%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;width:15.47%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 2,730</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;width:9.51%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;width:1.46%;background:#cceeff;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;width:9.92%;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;"> 9,179</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.8%;background:#cceeff;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;"></p></td></tr><tr><td style="vertical-align:bottom;width:44.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 18pt,"></p></td><td style="vertical-align:bottom;width:1.45%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;margin:0pt;padding:0pt;"><p 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:9.89%;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:1.64%;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;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.43%;margin:0pt;padding:0pt;"><p 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:15.47%;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:1.64%;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;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;margin:0pt;padding:0pt;"><p 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:9.51%;margin:0pt;padding:0pt;"><p 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:1.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times 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;width:9.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.8%;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;"></p></td></tr><tr><td style="vertical-align:bottom;width:44.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 6pt;"><b style="font-weight:bold;">December 31, 2023:</p></td><td style="vertical-align:bottom;width:1.45%;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:0.83%;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:9.89%;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:1.64%;background:#cceeff;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;"></p></td><td style="vertical-align:bottom;width:1.43%;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:15.47%;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:1.64%;background:#cceeff;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;"></p></td><td style="vertical-align:bottom;width:0.83%;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:9.51%;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:1.46%;background:#cceeff;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;"></p></td><td style="vertical-align:bottom;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;width:9.92%;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:0.8%;background:#cceeff;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;"></p></td></tr><tr><td style="vertical-align:bottom;width:44.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 12pt;">Beginning balance January 1, 2023, gross</p></td><td style="vertical-align:bottom;width:1.45%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;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:9.89%;margin:0pt;padding:0pt;"> 17,470 </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:1.43%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:15.47%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 5,670</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.51%;margin:0pt;padding:0pt;"> 63 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.92%;margin:0pt;padding:0pt;"> 23,203 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.8%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.25%;background:#cceeff;margin:0pt;padding:0pt;"> Less: accumulated amortization </td><td style="vertical-align:bottom;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:0.83%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (9,758) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.43%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:15.47%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (2,379) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:0.83%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:9.51%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (63) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:9.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (12,200) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.8%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.25%;margin:0pt;padding:0pt;"> Balance, December 31, 2023, other intangible assets, net </td><td style="vertical-align:bottom;width:1.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-

align:bottom;white-space:nowrap;width:0.83%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;width:9.89%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 7,712</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.43%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;width:15.47%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,291 </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:0.83%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;width:9.51%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> -</p></td><td style="vertical-align:bottom;width:1.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;width:9.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 11,003 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.8%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:0.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:9.89%;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:1.43%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.47%;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:0.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.51%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.46%;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:9.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.8%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr></table> 17470000 5670000 63000 23203000 11021000 2940000 63000 14024000 6449000 2730000 9179000 17470000 5670000 63000 23203000 9758000 2379000 63000 12200000 7712000 3291000 11003000 604000 1800000 647000 2000000.0 As of September 30, 2024, the estimated aggregate amortization expense for future periods for intangibles is as follows (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:86.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.2%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:86.33%;background:#cceeff;margin:0pt;padding:0pt;"> Remainder of 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.2%;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;"> 600</p></td></tr><tr><td style="vertical-align:bottom;width:86.33%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">2025</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;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:1.72%;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:9.2%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,256</p></td></tr><tr><td style="vertical-align:bottom;width:86.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">2026</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;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:1.72%;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:9.2%;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;"> 2,086</p></td></tr><tr><td style="vertical-align:bottom;width:86.33%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">2027</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;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:1.72%;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:9.2%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,904</p></td></tr><tr><td style="vertical-align:bottom;width:86.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">2028</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;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:1.72%;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:9.2%;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;"> 1,139</p></td></tr><tr><td style="vertical-align:bottom;width:86.33%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">Thereafter</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;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:1.72%;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:9.2%;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 3pt 0pt 0pt;"> 1,194</p></td></tr><tr><td style="vertical-align:bottom;width:86.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">Total</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;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:1.72%;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:9.2%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 9,179 </td></tr></table> 600000 2256000 2086000 1904000 1139000 1194000 9179000 Note 6. Borrowings, Line of Credit and Subordinated Debt Borrowings: At September 30, 2024, total borrowings were $9.0 million compared to $13.1 million at December 31, 2023. Borrowings consist of the following (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:64.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.36%;margin:0pt;padding: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%;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;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:13.72%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:64.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.36%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.26%;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.22%;margin:0pt;padding:0pt;"> December 31, </td></tr><tr><td style="vertical-align:bottom;width:64.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.36%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.26%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.22%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:64.75%;background:#cceeff;margin:0pt;padding:0pt;"> Securities sold under customer repurchase agreements </td><td style="vertical-align:bottom;white-space:nowrap;width:2.36%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:13.76%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 3,997</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.72%;background:#cceeff;margin:0pt;padding:0pt;"> 5,078 </td></tr><tr><td style="vertical-align:bottom;width:64.75%;margin:0pt;padding:0pt;"> Other borrowings </td><td style="vertical-align:bottom;white-space:nowrap;width:2.36%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.76%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 5,000 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 8,000 </td></tr><tr><td style="vertical-align:bottom;width:64.75%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.36%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:13.76%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 8,997</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.72%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 13,078 </td></tr></table> Securities Sold Under Agreements to Repurchase. Securities sold under repurchase agreements, which are secured borrowings, generally mature within one to four days from the transaction date. Securities sold under repurchase agreements are reflected at the amount of cash received in connection with the transaction. The Company may be required to provide additional collateral based on the fair value of the underlying securities. The Company monitors the fair value of the underlying securities on a daily basis. The Company had securities sold under agreements to repurchase with commercial checking customers which were secured by government agency securities. The carrying value of investment securities pledged as collateral under repurchase agreements was $6.6 million and $7.6 million at September 30, 2024 and December 31, 2023, respectively. The average balance of repurchase agreements during the nine-month period ended September 30, 2024, and 2023 was $4.8 million and $5.0 million, respectively. The maximum month-end outstanding balance for the nine-month period ended September 30, 2024, and 2023 was $5.8 million and $6.1 million, respectively. Other Borrowings: The Company has a revolving line of credit for an aggregate amount of $35 million. The maturity of the line of credit is February 1, 2025. At September 30, 2024, $5.0 million was outstanding under the line of credit, and $30.0 million of the line of credit remained available to the Company. Subordinated Debt. On September 28, 2018, the Company issued $40 million of 5.625% fixed-to-floating rate subordinated notes (the "Notes"), which were outstanding as of September 30, 2024 and December 31, 2023. Unamortized debt issuance cost was $337 thousand and $401 thousand at September 30, 2024 and December 31, 2023, respectively. The Notes initially bore interest at a rate of 5.625% per annum from and including September 28, 2018, to but excluding October 2, 2023, with interest during this period payable semi-annually in arrears. As of October 2, 2023, to but excluding the maturity date or early redemption date, the interest rate has, with the sunset of the London Inter-bank Offered Rate, reset quarterly to an annual floating rate equal to three-month Chicago Mercantile Exchange published term Secured Overnight Financing Rate ("SOFR"), plus 281.161 basis points, with interest during this period payable quarterly in arrears. The Notes are redeemable by the Company, in whole or in part, on or after October 2, 2023, and at any time, in whole but not in part, upon the occurrence of certain events. The Notes have been structured to qualify initially as Tier 2 capital for the Company for regulatory capital purposes. The Notes' unamortized debt issuance costs totaled $337 thousand at September 30, 2024 and will be amortized through the Notes' maturity date. Amortization expense totaled $21 thousand and $63 thousand for the three and nine months ended September 30, 2024, and 2023, respectively. On September 1, 2021, the Company acquired $2.5 million of subordinated notes ("sub-debt") from the acquisition of Sevier County Bancshares, Inc. The sub-debt bears interest at a rate of 6.75% per annum until August 14, 2024, with the interest during this period payable semi-annually in arrears. On August 14, 2024, the Company redeemed this sub-debt in whole. At September 30, 2024, total borrowings were $9.0 million compared to $13.1 million at December 31, 2023. Borrowings consist of the following (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:64.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.36%;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:13.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;margin:0pt;padding:0pt;"> </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:13.72%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:64.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.36%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.26%;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.22%;margin:0pt;padding:0pt;"> December 31, </td></tr><tr><td style="vertical-align:bottom;width:64.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.36%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.26%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.22%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:64.75%;background:#cceeff;margin:0pt;padding:0pt;"> Securities sold under customer repurchase agreements </td><td style="vertical-align:bottom;white-space:nowrap;width:2.36%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:13.76%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 3,997</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.72%;background:#cceeff;margin:0pt;padding:0pt;"> 5,078 </td></tr><tr><td style="vertical-align:bottom;width:64.75%;margin:0pt;padding:0pt;"> Other borrowings </td><td style="vertical-align:bottom;white-space:nowrap;width:2.36%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.76%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 5,000 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 8,000 </td></tr><tr><td style="vertical-align:bottom;width:64.75%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.36%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:13.76%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 8,997</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.72%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 13,078 </td></tr></table> 9000000.0 13100000 3997000 5078000 5000000 8000000 8997000 13078000 P4D 6600000 7600000 4800000 5000000.0 5800000 6100000 35000000 5000000.0 30000000.0 40000000 0.05625 337000 401000 401000 0.05625 0.0281161 337000 21000 21000 63000 2500000 0.0675 Note 7. Employee Benefit Plans 401(k) Plan: The Company provides a deferred salary reduction plan ("Plan") under Section 401(k) of the Internal Revenue Code covering substantially all employees. After 90 days of service, the Company matches 100% of employee contributions up to 3% of compensation and 50% of employee contributions on the next 2% of compensation. The Company's contribution to the Plan for the three and nine month periods ending September 30, 2024, was $504 thousand and $1.5 million, respectively. The Company's contribution to the Plan for the three and nine months ended September 30, 2023, was $475 thousand and $1.4 million, respectively. Equity Incentive Plans: The Compensation Committee of the Company's board of directors may grant or award eligible participants stock options, restricted stock, restricted stock units, stock appreciation rights, and other stock-based awards or any combination of awards (collectively referred to herein as "Rights"). At September 30, 2024, the Company had one active equity incentive plan available for future grants, the 2015 Stock Incentive Plan, which has 1,595,020 Rights available for future grants or awards. The Company's 2015 Stock Incentive Plan has 10,148 Rights issued. Stock Options: A summary of the status of stock option plans is presented in the following 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:75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;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:2.37%;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:9.35%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;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:2.37%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.85%;margin:0pt;padding:0pt;"> Weighted </td></tr><tr><td style="vertical-align:bottom;width:75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;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:2.37%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.85%;margin:0pt;padding:0pt;"> Average </td></tr><tr><td style="vertical-align:bottom;width:75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;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:2.37%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.85%;margin:0pt;padding:0pt;"> Exercisable </td></tr><tr><td style="vertical-align:bottom;width:75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:2.37%;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;"> Number </td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Price </td></tr><tr><td style="vertical-align:bottom;width:75%;background:#cceeff;margin:0pt;padding:0pt;"> Outstanding at December 31, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 16,340 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.35%;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;">13.55</p></td></tr><tr><td style="vertical-align:bottom;width:75%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Granted</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;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: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:2.37%;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:1.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.35%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td></tr><tr><td style="vertical-align:bottom;width:75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Exercised</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;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;"> (6,192)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;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:1.5%;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:9.35%;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;"> 11.09</p></td></tr><tr><td style="vertical-align:bottom;width:75%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Forfeited</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;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: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;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;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:1.5%;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:9.35%;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:75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">Outstanding at September 30, 2024</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;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;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;"> 10,148</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;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:1.5%;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:9.35%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 15.05 </td></tr></table> . Information pertaining to stock options outstanding at September 30, 2024, is as follows: . <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:11.63%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;width:11.66%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.86%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.62%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:11.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:11.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td colspan="6" style="vertical-align:bottom;white-space:nowrap;width:42.7%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Options Outstanding </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:28.08%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Options Exercisable </td></tr><tr><td style="vertical-align:bottom;width:11.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:11.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> Weighted- </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;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:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.62%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:11.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:11.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> Average </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.5%;margin:0pt;padding:0pt;"> Weighted- </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> Weighted- </td></tr><tr><td style="vertical-align:bottom;width:11.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:11.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> Remaining </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.5%;margin:0pt;padding:0pt;"> Average </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> Average </td></tr><tr><td colspan="2" style="vertical-align:bottom;width:23.29%;margin:0pt;padding:0pt;"> Exercise </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> Number </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> Contractual </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.5%;margin:0pt;padding:0pt;"> Exercise </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> Number </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> Exercise </td></tr><tr><td colspan="2" style="vertical-align:bottom;width:23.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Prices </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Outstanding </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Life </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Price </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Exercisable </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Price </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:11.63%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.66%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15.05</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 10,148</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;">1.00 years</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.86%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;background:#cceeff;margin:0pt;padding:0pt;"> 15.05 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;background:#cceeff;margin:0pt;padding:0pt;"> 10,148 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.86%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.62%;background:#cceeff;margin:0pt;padding:0pt;"> 15.05 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:11.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td></tr><tr><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:23.29%;background:#cceeff;margin:0pt;padding:0pt;"> Outstanding, end of period </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 10,148 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1.00 years </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.86%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15.05</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 10,148</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.86%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.62%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 15.05 </td></tr></table> . The Company did not recognize any stock option-based compensation expense during the three and nine months ended September 30, 2024, and 2023, respectively, as all stock options issued are fully vested, and no future compensation cost will be recognized related to nonvested stock-based compensation arrangements granted under the Plan. . Stock options of 1,692 and 6,192 shares were exercised during the three and nine month periods ended September 30, 2024, respectively. No stock options were exercised during the three months ended September 30, 2023. Stock options of 15,705 shares were exercised during the nine month period ended September 30, 2023. The income tax benefit recognized for the exercise of options during the three and nine months ended September 30, 2024, was a benefit of $0 and $14 thousand, respectively, and for the nine months ended September 30, 2023, a benefit of $60 thousand. The intrinsic value of options exercised during the three and nine months ended September 30, 2024, was $15 thousand and $69 thousand, respectively. No stock options were exercised during the three months ended September 30, 2023. The intrinsic value of options exercised during the nine months ended September 30, 2023, was $242 thousand. The aggregate intrinsic value of total options outstanding and exercisable options at September 30, 2024, was $143 thousand. Cash received from options exercised under all share-based payment arrangements for the nine months ended September 30, 2024, was $68 thousand.</p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;margin:0pt 0pt 12pt 0pt;"><i style="font-style:italic;text-decoration-color:#000000;text-decoration-line:underline;text-decoration-style:solid;">Restricted Stock Awards:</i></p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;margin:0pt;">A summary of the activity of the Company's unvested restricted stock awards for the period ended September 30, 2024, is presented below:</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;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:77.84%;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:7.84%;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:1.41%;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:8.77%;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></tr><tr><td style="vertical-align:bottom;width:77.84%;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:2.06%;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;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;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:2.06%;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;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.18%;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;">Weighted</p></td></tr><tr><td style="vertical-align:bottom;width:77.84%;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:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;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:2.06%;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:10.18%;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;">Average</p></td></tr><tr><td style="vertical-align:bottom;width:77.84%;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:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;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:2.06%;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:10.18%;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;">Grant-Date</p></td></tr><tr><td style="vertical-align:bottom;width:77.84%;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:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;border-bottom:1px solid #000000;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;">Number</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;text-align:center;margin:0pt;">.</p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.18%;border-bottom:1px solid #000000;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;">Fair Value</p></td></tr><tr><td style="vertical-align:bottom;width:77.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">Balance at December 31, 2023</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:7.84%;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;"> 171,770</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:1.41%;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:8.77%;background:#cceeff;margin:0pt;padding:0pt;"> 22.22 </td></tr><tr><td style="vertical-align:bottom;width:77.84%;margin:0pt;padding:0pt;"> Granted </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:7.84%;margin:0pt;padding:0pt;"> 79,643 </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:1.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.77%;margin:0pt;padding:0pt;"> 24.04 </td></tr><tr><td style="vertical-align:bottom;width:77.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Vested </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:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> (51,236) </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:1.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.77%;background:#cceeff;margin:0pt;padding:0pt;"> 21.74 </td></tr><tr><td style="vertical-align:bottom;width:77.84%;margin:0pt;padding:0pt;"> Forfeited/expired </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:7.84%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (3,309) </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:1.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.77%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 24.75 </td></tr><tr><td style="vertical-align:bottom;width:77.84%;background:#cceeff;margin:0pt;padding:0pt;"> Balance at September 30, 2024 </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:7.84%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 196,868 </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:1.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 23.04 </td></tr></table> . The Company measures the fair value of restricted stock awards based on the price of the Company's common stock on the grant date, and compensation expense is recorded over the vesting period. The compensation expense for restricted stock awards during the three and nine months ended September 30, 2024, was $372 thousand and $1.3 million, respectively, and was $271 thousand and $1.2 million, during the three and nine months ended September 30, 2023, respectively. As of September 30, 2024, there was $2.1 million of unrecognized compensation cost related to non-vested restricted stock awards granted under the plan. The cost is expected to be recognized over a weighted average period of 2.15 years. The grant-date fair value of restricted stock awards vested was $1.1 million for the nine months ended September 30, 2024. </p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;margin:0pt;">.</p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 6pt 0pt;"><i style="font-style:italic;text-decoration-color:#000000;text-decoration-line:underline;text-decoration-style:solid;">Stock Appreciation Rights ("SARs");</i></p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;margin:0pt;">A summary of the status of SARs plans is presented in the following table:</p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;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-align:bottom;width:63.81%;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 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:7.84%;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:1.41%;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 0pt 0.05pt 0pt;">.</p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:8.77%;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 0pt 0.05pt 0pt;">.</p></div></div></td></tr><tr><td style="vertical-align:bottom;width:63.81%;margin:0pt;padding:0pt;"><p style="font-family:'Times 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 style="vertical-align:bottom;white-space:nowrap;width:15.4%;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: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="2" style="vertical-align:bottom;white-space:nowrap;width:16.65%;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;"><b style="font-weight:bold;">Weighted </p></td></tr><tr><td style="vertical-align:bottom;width:63.81%;margin:0pt;padding:0pt;"><p style="font-family:'Times 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 style="vertical-align:bottom;white-space:nowrap;width:15.4%;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: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="2" style="vertical-align:bottom;white-space:nowrap;width:16.65%;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;"><b style="font-weight:bold;">Average</p></td></tr><tr><td style="vertical-align:bottom;width:63.81%;margin:0pt;padding:0pt;"><p style="font-family:'Times 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 style="vertical-align:bottom;white-space:nowrap;width:15.4%;border-bottom:1px solid #000000;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;"><b style="font-weight:bold;">Number</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="2" style="vertical-align:bottom;white-space:nowrap;width:16.65%;border-bottom:1px solid #000000;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;"><b style="font-weight:bold;">Exercisable Price</p></td></tr><tr><td style="vertical-align:bottom;width:63.81%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">Outstanding at December 31, 2023</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:15.4%;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;"> 20,000</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:1.25%;background:#cceeff;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:15.4%;background:#cceeff;margin:0pt;padding:0pt;"> 20.70 </td></tr><tr><td style="vertical-align:bottom;width:63.81%;margin:0pt;padding:0pt;"> Granted </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:15.4%;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:1.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:15.4%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:63.81%;background:#cceeff;margin:0pt;padding:0pt;"> Exercised </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:15.4%;background:#cceeff;margin:0pt;padding:0pt;"> (16,000) </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:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:15.4%;background:#cceeff;margin:0pt;padding:0pt;"> 20.70 </td></tr><tr><td style="vertical-align:bottom;width:63.81%;margin:0pt;padding:0pt;"> Forfeited </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:15.4%;border-bottom:1px solid #000000;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:1.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:15.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:63.81%;background:#cceeff;margin:0pt;padding:0pt;"> Outstanding at September 30, 2024 </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;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.4%;background:#ccceff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 4,000 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#ccceff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#ccceff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:15.4%;background:#ccceff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 20.70 </td></tr></table> Information pertaining to SARs outstanding at September 30, 2024, is as follows: <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;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:22.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.48%;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:13.48%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:22.75%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td colspan="6" style="vertical-align:bottom;white-space:nowrap;width:40.76%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> SARs Outstanding </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:29.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> SARs Exercisable </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:22.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;margin:0pt;padding:0pt;"> Weighted- </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.48%;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:13.48%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:22.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;margin:0pt;padding:0pt;"> Average </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.58%;margin:0pt;padding:0pt;"> Weighted- </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.48%;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:13.48%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:22.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;margin:0pt;padding:0pt;"> Remaining </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.58%;margin:0pt;padding:0pt;"> Average </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.48%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.29%;margin:0pt;padding:0pt;"> Weighted- Average </td></tr><tr><td colspan="2" style="vertical-align:bottom;width:24.41%;margin:0pt;padding:0pt;"> Exercise </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.15%;margin:0pt;padding:0pt;"> Number </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;margin:0pt;padding:0pt;"> Contractual </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.58%;margin:0pt;padding:0pt;"> Exercise </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.08%;margin:0pt;padding:0pt;"> Number </td><td style="vertical-align:bottom;white-space:nowrap;width:2.48%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.29%;margin:0pt;padding:0pt;"> Exercise </td></tr><tr><td colspan="2" style="vertical-align:bottom;width:24.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Prices </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.15%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Outstanding </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Life </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.51%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Price </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.08%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Exercisable </td><td style="vertical-align:bottom;white-space:nowrap;width:2.48%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Price </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:22.75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 20.70</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.15%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 4,000</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">0.25 years</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.51%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;background:#cceeff;margin:0pt;padding:0pt;"> 20.70 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.08%;background:#cceeff;margin:0pt;padding:0pt;"> 4,000 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:13.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 20.70</p></td></tr><tr><td style="vertical-align:bottom;width:1.65%;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:22.75%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;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:10.15%;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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;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:12.07%;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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;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:12.08%;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 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.48%;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:1.81%;border-bottom:1px solid #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:13.48%;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 0pt 0.05pt 0pt;"></p></td></tr><tr><td style="vertical-align:bottom;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:22.75%;background:#cceeff;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;">Outstanding, end of period</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.15%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 4,000</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;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 0.05pt 0pt;">0.25 years</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;background:#cceeff;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:1.51%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;">

20.70 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.08%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 4,000 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.48%;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;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.48%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 20.70 </td></tr></table> SARs compensation expense of $41 thousand and $7 thousand was recognized for the three and nine months ended September 30, 2024, respectively, and $5 thousand and ($118) thousand for the three and nine months ended September 30, 2023. The credit adjustment for the nine month periods ended September 30, 2023, was due to adjustments related to the fair value evaluation of SARs.</p> 1 0.03 0.50 0.02 504000 1500000 475000 1400000 1 1595020 10148 <p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:justify;margin:0pt;">A summary of the status of stock option plans is presented in the following table:</p><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:justify;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-align:bottom;width: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><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;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;">.</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;">.</p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;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;">.</p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;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;">.</p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:9.35%;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: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:2.37%;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;"> </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:center;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;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;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.85%;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;">Weighted</p></td></tr><tr><td style="vertical-align:bottom;width: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:2.37%;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:9.37%;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:2.37%;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:10.85%;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;">Average</p></td></tr><tr><td style="vertical-align:bottom;width: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:2.37%;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:9.37%;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:2.37%;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:10.85%;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;">Exercisable</p></td></tr><tr><td style="vertical-align:bottom;width: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:2.37%;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: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:center;margin:0pt;"><b style="font-weight:bold;">Number</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;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:10.85%;border-bottom:1px solid #000000;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;">Price</p></td></tr><tr><td style="vertical-align:bottom;width:75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">Outstanding at December 31, 2023</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;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;"> 16,340</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;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:1.5%;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:9.35%;background:#cceeff;margin:0pt;padding:0pt;"> 13.55 </td></tr><tr><td style="vertical-align:bottom;width:75%;margin:0pt;padding:0pt;"> Granted </td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;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:2.37%;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:9.35%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:75%;background:#cceeff;margin:0pt;padding:0pt;"> Exercised </td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> (6,192) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;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:9.35%;background:#cceeff;margin:0pt;padding:0pt;"> 11.09 </td></tr><tr><td style="vertical-align:bottom;width:75%;margin:0pt;padding:0pt;"> Forfeited </td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;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;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.35%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:75%;background:#cceeff;margin:0pt;padding:0pt;"> Outstanding at September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 10,148 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.37%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.35%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 15.05 </td></tr></table> 16340 13.55 6192 11.09 10148 15.05 . <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:11.63%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;width:11.66%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> <span style="font-

size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.62%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:11.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:11.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td colspan="6" style="vertical-align:bottom;white-space:nowrap;width:42.7%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Options Outstanding </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:28.08%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Options Exercisable </td></tr><tr><td style="vertical-align:bottom;width:11.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:11.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> Weighted- </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.62%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:11.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:11.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.62%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:11.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:11.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.5%;margin:0pt;padding:0pt;"> Weighted- </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> Weighted- </td></tr><tr><td style="vertical-align:bottom;width:11.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:11.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.62%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:11.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:11.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.62%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:11.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:11.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.5%;margin:0pt;padding:0pt;"> Average </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> Average </td></tr><tr><td colspan="2" style="vertical-align:bottom;width:23.29%;margin:0pt;padding:0pt;"> Exercise </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> Number </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> Contractual </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.5%;margin:0pt;padding:0pt;"> Exercise </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;margin:0pt;padding:0pt;"> Number </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> Exercise </td></tr><tr><td colspan="2" style="vertical-align:bottom;width:23.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Prices </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Outstanding </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Life </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Price </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Exercisable </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Price </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:11.63%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.66%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15.05</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 10,148</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;">1.00 years</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.86%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;background:#cceeff;margin:0pt;padding:0pt;"> 15.05 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;background:#cceeff;margin:0pt;padding:0pt;"> 10,148 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.86%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.62%;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;"> 15.05</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:11.63%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.66%;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:2.95%;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:11.64%;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;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;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:11.64%;border-bottom:1px solid #000000;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:2.95%;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:1.86%;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:11.64%;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;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;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:11.64%;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;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;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:11.62%;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;"></p></td></tr><tr><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:23.29%;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;">Outstanding, end of period</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;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:11.64%;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 3pt 0pt 0pt;"> 10,148</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;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:11.64%;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:center;margin:0pt;">1.00 years</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;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:1.86%;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:11.64%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 15.05 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.64%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 10,148 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.86%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.62%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 15.05 </td></tr></table> 15.05 10148 P1Y 15.05 10148 15.05 10148 P1Y 15.05 10148 15.05 0 0 0 0 1692 6192 0 15705 0 14000 60000 15000 69000 0 242000 143000 68000 <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:77.84%;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:7.84%;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:1.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.77%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:77.84%;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:7.84%;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:10.18%;margin:0pt;padding:0pt;"> Weighted </td></tr><tr><td style="vertical-align:bottom;width:77.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> <span style="font-

weight:bold;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;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:10.18%;margin:0pt;padding:0pt;"> Average </td></tr><tr><td style="vertical-align:bottom;width:77.84%;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:7.84%;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:10.18%;margin:0pt;padding:0pt;"> Grant-Date </td></tr><tr><td style="vertical-align:bottom;width:77.84%;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:7.84%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Number </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:10.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td></tr><tr><td style="vertical-align:bottom;width:77.84%;background:#cceeff;margin:0pt;padding:0pt;"> Balance at December 31, 2023 </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:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> 171,770 </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:1.41%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.77%;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;"> 22.22</p></td></tr><tr><td style="vertical-align:bottom;width:77.84%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Granted</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 style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 79,643</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 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:8.77%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 24.04</p></td></tr><tr><td style="vertical-align:bottom;width:77.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Vested</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:7.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (51,236)</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:1.41%;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:8.77%;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;"> 21.74</p></td></tr><tr><td style="vertical-align:bottom;width:77.84%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Forfeited/expired</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 style="vertical-align:bottom;white-space:nowrap;width:7.84%;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;"> (3,309)</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 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:8.77%;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;"> 24.75</p></td></tr><tr><td style="vertical-align:bottom;width:77.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">Balance at September 30, 2024</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:7.84%;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;"> 196,868</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:1.41%;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:8.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 23.04 </td></tr></table> 171770 22.22 79643 24.04 51236 21.74 3309 24.75 196868 23.04 372000 1300000 271000 1200000 2100000 P2Y1M24D 1100000 <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:63.81%;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:15.4%;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:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.4%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:63.81%;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:15.4%;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:16.65%;margin:0pt;padding:0pt;"> Weighted </td></tr><tr><td style="vertical-align:bottom;width:63.81%;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:15.4%;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:16.65%;margin:0pt;padding:0pt;"> Average </td></tr><tr><td style="vertical-align:bottom;width:63.81%;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:15.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Number </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:16.65%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Exercisable Price </td></tr><tr><td style="vertical-align:bottom;width:63.81%;background:#cceeff;margin:0pt;padding:0pt;"> Outstanding at December 31, 2023 </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:15.4%;background:#cceeff;margin:0pt;padding:0pt;"> 20,000 </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:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:15.4%;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;"> 20.70 </td></tr><tr><td style="vertical-align:bottom;width:63.81%;margin:0pt;padding:0pt;"> Granted </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:15.4%;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:1.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:15.4%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:63.81%;background:#cceeff;margin:0pt;padding:0pt;"> Exercised </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:15.4%;background:#cceeff;margin:0pt;padding:0pt;"> (16,000) </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:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:15.4%;background:#cceeff;margin:0pt;padding:0pt;"> 20.70 </td></tr><tr><td style="vertical-align:bottom;width:63.81%;margin:0pt;padding:0pt;"> Forfeited </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:15.4%;border-bottom:1px solid #000000;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:1.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:15.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:63.81%;background:#cceeff;margin:0pt;padding:0pt;"> Outstanding at September 30, 2024 </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:15.4%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 4,000 </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:1.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:15.4%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 20.70 </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;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;width:22.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:10.15%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.51%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:12.08%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.48%;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:13.48%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;width:22.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> . </td><td colspan="6" style="vertical-align:bottom;white-space:nowrap;width:40.76%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> SARs Outstanding </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> . </td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:29.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> SARs Exercisable </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;width:22.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:10.15%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;margin:0pt;padding:0pt;"> Weighted- </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.51%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.48%;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:13.48%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;width:22.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:10.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;margin:0pt;padding:0pt;"> Average </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.58%;margin:0pt;padding:0pt;"> Weighted- </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.48%;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:13.48%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:22.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;margin:0pt;padding:0pt;"> Remaining </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.58%;margin:0pt;padding:0pt;"> Average </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.48%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.29%;margin:0pt;padding:0pt;"> Weighted- Average </td></tr><tr><td colspan="2" style="vertical-align:bottom;width:24.41%;margin:0pt;padding:0pt;"> Exercise </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.15%;margin:0pt;padding:0pt;"> Number </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;margin:0pt;padding:0pt;"> Contractual </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.58%;margin:0pt;padding:0pt;"> Exercise </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.08%;margin:0pt;padding:0pt;"> Number </td><td style="vertical-align:bottom;white-space:nowrap;width:2.48%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.29%;margin:0pt;padding:0pt;"> Exercise </td></tr><tr><td colspan="2" style="vertical-align:bottom;width:24.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Prices </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.15%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Outstanding </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Life </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.51%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Price </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.08%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Exercisable </td><td style="vertical-align:bottom;white-space:nowrap;width:2.48%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Price </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:22.75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 20.70</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.15%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 4,000</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">0.25 years</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.51%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;background:#cceeff;margin:0pt;padding:0pt;"> 20.70 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.08%;background:#cceeff;margin:0pt;padding:0pt;"> 4,000 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.48%;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:13.48%;background:#cceeff;margin:0pt;padding:0pt;"> 20.70 </td></tr><tr><td style="vertical-align:bottom;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:22.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.15%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.51%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.08%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.48%;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:13.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:22.75%;background:#cceeff;margin:0pt;padding:0pt;"> Outstanding, end of period </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.15%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 4,000 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 0.25 years </td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.51%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 20.70</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.47%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:12.08%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 4,000</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.48%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 20.70 </td></tr></table> 20000 20.70 16000 20.70 4000 20.70 20.70 4000 P0Y3M 20.70 4000 20.70 4000 P0Y3M 20.70 4000 20.70 41000 7000 5000 118000 Note 8. Commitments and Contingent Liabilities The Company is a party to financial instruments with off-balance sheet risk in the normal course of business to meet the financing and depository needs of its customers. These financial instruments include commitments to extend credit and standby letters of credit. Such commitments involve, to varying degrees, elements of credit risk and interest rate risk in excess of the amount recognized on the balance sheet. The majority of all commitments to extend credit are variable rate instruments while the standby letters of credit are primarily fixed rate instruments. The Company's exposure to credit loss is represented by the contractual amount of those instruments. The Company uses the same credit policies in making commitments as it does for on-balance sheet instruments. A summary of the Company's total contractual amount for all off-balance sheet commitments are as follows (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:67.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;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:12.43%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:67.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.91%;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.91%;margin:0pt;padding:0pt;"> December 31, </td></tr><tr><td style="vertical-align:bottom;width:67.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:67.87%;background:#cceeff;margin:0pt;padding:0pt;"> Commitments to extend credit </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:12.43%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 780,576</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.43%;background:#cceeff;margin:0pt;padding:0pt;"> 716,951 </td></tr><tr><td style="vertical-align:bottom;width:67.87%;margin:0pt;padding:0pt;"> Standby letters of credit </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;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:12.43%;margin:0pt;padding:0pt;"> 29,280 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;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:12.43%;margin:0pt;padding:0pt;"> 7,611 </td></tr></table> At September 30, 2024, and December 31, 2023, the allowance for credit losses for these off-balance sheet commitments was $2.3 million and $2.4 million, respectively. The expense (credit) related to the allowance for off-balance sheet commitments during the three and nine months ended September 30, 2024, was $302 thousand and ($73) thousand, respectively, and was ($489) thousand and ($795) thousand, respectively, during the three and nine months ended September 30, 2023, respectively. Commitments to extend credit are agreements to lend to a customer as long as there is no violation of any condition established in the contract. Commitments generally have fixed expiration dates or other termination clauses and may require payment of a fee. Since many of the commitments are expected to expire without being drawn upon, the total commitment amounts do not necessarily represent future cash requirements. The amount of collateral obtained, if deemed necessary by the Company upon extension of credit, is based on management's credit evaluation of the customer. Collateral held varies, but may include accounts receivable, inventory, property and equipment, residential real estate, and income-producing commercial properties. Standby letters of credit issued by the Company are conditional commitments to guarantee the performance of a customer to a third party. Those letters of credit are primarily issued to support public and private borrowing arrangements. The credit risk involved in

issuing letters of credit is essentially the same as that involved in extending loans to customers. Collateral held varies and is required in instances which the Company deems necessary. At September 30, 2024 and December 31, 2023, the carrying amount of liabilities related to the Company's obligation to perform under standby letters of credit was insignificant. The Company is subject in the normal course of business to various pending and threatened legal proceedings in which claims for monetary damages are asserted. Management, after consultation with legal counsel, does not anticipate that the aggregate ultimate liability arising out of litigation pending or threatened against the Company will be material to the Company's consolidated financial position. On an on-going basis, the Company assesses any potential liabilities or contingencies in connection with such legal proceedings. For those matters where it is deemed probable that the Company will incur losses and the amount of the losses can be reasonably estimated, the Company would record an expense and corresponding liability in its consolidated financial statements. A summary of the Company's total contractual amount for all off-balance sheet commitments are as follows (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:67.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;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:12.43%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:67.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.91%;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.91%;margin:0pt;padding:0pt;"> December 31, </td></tr><tr><td style="vertical-align:bottom;width:67.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:67.87%;background:#cceeff;margin:0pt;padding:0pt;"> Commitments to extend credit </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:12.43%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 780,576</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.43%;background:#cceeff;margin:0pt;padding:0pt;"> 716,951 </td></tr><tr><td style="vertical-align:bottom;width:67.87%;margin:0pt;padding:0pt;"> Standby letters of credit </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;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:12.43%;margin:0pt;padding:0pt;"> 29,280 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;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:12.43%;margin:0pt;padding:0pt;"> 7,611 </td></tr></table> 780576000 716951000 29280000 7611000 2300000 2400000 302000 -73000 -489000 -795000 Note 9. Fair Value Disclosures Determination of Fair Value: The Company uses fair value measurements to record fair value adjustments to certain assets and liabilities and to determine fair value disclosures. In accordance with the "Fair Value Measurements and Disclosures" ASC Topic 820, the fair value of a financial instrument is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value is best determined based upon quoted market prices. In cases where quoted market prices are not available, fair values are based on estimates using present value or other valuation techniques. Those techniques are significantly affected by the assumptions used, including the discount rate and estimates of future cash flows. Accordingly, the fair value estimates may not be realized in an immediate settlement of the instrument. ASC Topic 820 provides a consistent definition of fair value, which focuses on exit price in an orderly transaction between market participants at the measurement date under current market conditions. If there has been a significant decrease in the volume and level of activity for the asset or liability, a change in valuation technique or the use of multiple valuation techniques may be appropriate. In such instances, determining the price at which willing market participants would transact business at the measurement date under current market conditions depends on the facts and circumstances and requires the use of significant judgment. The fair value is a reasonable point within the range that is most representative of fair value under current market conditions. Fair Value Hierarchy: In accordance with this guidance, the Company groups its financial assets and financial liabilities generally measured at fair value in three levels, based on the markets in which the assets and liabilities are traded and the reliability of the assumptions used to determine fair value. Level 1 - Valuation is based on quoted prices in active markets for identical assets or liabilities that the reporting entity has the ability to access at the measurement date. Level 1 assets and liabilities generally include debt and equity securities that are traded in an active exchange market. Valuations are obtained from readily available pricing sources for market transactions involving identical assets or liabilities. Level 2 - Valuation is based on inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly. The valuation may be based on 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 for substantially the full term of the asset or liability. Level 3 - Valuation is based on unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities. Level 3 assets and liabilities include financial instruments whose value is determined using pricing models, discounted cash flow methodologies, or similar techniques, as well as instruments for which determination of fair value requires significant management judgment or estimation. A financial instrument's categorization within the valuation hierarchy is based upon the lowest level of input that is significant to the fair value measurement. The following methodologies were used by the Company in estimating fair value disclosures for financial instruments measured on a recurring basis: Securities available-for-sale - The fair value of U.S. Treasury, U.S. Government-sponsored enterprises, municipal securities, other debt securities and mortgage-backed securities, is estimated using a third-party pricing service. The third party provider evaluates securities based on comparable investments with trades and market data and will utilize pricing models that use a variety of inputs, such as benchmark yields, reported trades, broker-dealer quotes, issuer spreads, benchmark securities, bids and offers as needed. These securities are generally classified as Level 2. Derivative financial instruments and interest rate swap agreements - The fair value for derivative financial instruments and interest rate swap agreements is determined based on market prices, broker-dealer quotations on similar products, or other related input parameters. The derivative financial instruments are generally classified Level 2. Recurring Measurements of Fair Value: The tables below present the recorded amount of assets and liabilities measured at fair value on a recurring basis (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:47.19%;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:9.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:47.19%;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:9.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.72%;margin:0pt;padding:0pt;"> Quoted Prices in </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.99%;margin:0pt;padding:0pt;"> Significant </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.99%;margin:0pt;padding:0pt;"> Significant </td></tr><tr><td style="vertical-align:bottom;width:47.19%;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:9.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.72%;margin:0pt;padding:0pt;"> Active Markets </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.99%;margin:0pt;padding:0pt;"> Other </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.99%;margin:0pt;padding:0pt;"> Other </td></tr><tr><td style="vertical-align:bottom;width:47.19%;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:9.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.72%;margin:0pt;padding:0pt;"> for Identical </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.99%;margin:0pt;padding:0pt;"> Observable </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.99%;margin:0pt;padding:0pt;"> Unobservable </td></tr><tr><td style="vertical-align:bottom;width:47.19%;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:9.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.72%;margin:0pt;padding:0pt;"> Assets </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.99%;margin:0pt;padding:0pt;"> Inputs </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.99%;margin:0pt;padding:0pt;"> Inputs </td></tr><tr><td style="vertical-align:bottom;width:47.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Description </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:10.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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;"> (Level 1) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 2) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 3) </td></tr><tr><td style="vertical-align:bottom;width:47.19%;background:#cceeff;margin:0pt;padding:0pt;"> September 30, 2024: </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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"><p

style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:47.19%;background:#cceeff;margin:0pt;padding:0pt;"> Securities available-for-sale: </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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:47.19%;margin:0pt;padding:0pt;"> U.S. Treasury </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;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 77,911</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 77,911</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:47.19%;background:#cceeff;margin:0pt;padding:0pt;"> U.S. Government-sponsored enterprises (GSEs) </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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> 42,566 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:47.19%;margin:0pt;padding:0pt;"> Municipal securities </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:9.72%;margin:0pt;padding:0pt;"> 18,097 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;margin:0pt;padding:0pt;"> 18,097 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:47.19%;background:#cceeff;margin:0pt;padding:0pt;"> Other debt securities </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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> 40,232 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> 40,232 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:47.19%;margin:0pt;padding:0pt;"> Mortgage-backed securities (GSEs) </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%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 322,530 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:47.19%;background:#cceeff;margin:0pt;padding:0pt;"> Total securities available-for-sale </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;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 501,336 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 501,336 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:47.19%;background:#cceeff;margin:0pt;padding:0pt;"> Derivative financial instruments and interest rate swap agreements </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%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 12,387 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 12,387 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:47.19%;margin:0pt;padding:0pt;"> Total assets at fair value </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%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 513,723</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 513,723 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"><p style="font-

family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;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></tr><tr><td style="vertical-align:bottom;width:47.19%;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:2.01%;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;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;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:2.02%;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:1.4%;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:10.32%;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:2.02%;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:1.26%;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:9.72%;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:47.19%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"><b style="font-weight:bold;">Liabilities:</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%;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:9.72%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;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:2.02%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></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;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;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:47.19%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Derivative financial instruments and interest rate swap agreements</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: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:9.72%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 14,023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 14,023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:47.19%;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:9.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:47.19%;background:#cceeff;margin:0pt;padding:0pt;"> December 31, 2023: </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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:47.19%;background:#cceeff;margin:0pt;padding:0pt;"> Assets: </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:9.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:47.19%;background:#cceeff;margin:0pt;padding:0pt;"> Securities available-for-sale: </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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:47.19%;margin:0pt;padding:0pt;"> U.S. Treasury </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;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 76,033</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:47.19%;background:#cceeff;margin:0pt;padding:0pt;"> U.S. Government-sponsored enterprises (GSEs) </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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> 48,093 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:47.19%;background:#cceeff;margin:0pt;padding:0pt;"> Municipal securities </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:9.72%;margin:0pt;padding:0pt;"> 18,276 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;margin:0pt;padding:0pt;"> 18,276 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:47.19%;background:#cceeff;margin:0pt;padding:0pt;"> Other debt securities </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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> 33,069 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:47.19%;background:#cceeff;margin:0pt;padding:0pt;"> Mortgage-backed securities (GSEs) </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%;border-bottom:1px solid #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:9.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 232,939 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 232,939 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:47.19%;background:#cceeff;margin:0pt;padding:0pt;"> Total securities available-for-sale </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;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 408,410 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 408,410 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:47.19%;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:9.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:47.19%;background:#cceeff;margin:0pt;padding:0pt;"> Derivative financial instruments and interest rate swap agreements </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;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 12,821 </td><td 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Assets Measured at Fair Value on a Nonrecurring Basis: Under certain circumstances management adjusts fair value for assets and liabilities although they are not measured at fair value on an ongoing basis. The following tables present the financial instruments carried on the consolidated balance sheets by caption and by level in the fair value hierarchy, for which a nonrecurring change in fair value has been recorded (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:35.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;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:13.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.4%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;">   </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.66%;margin:0pt;padding:0pt;"> Quoted Prices in </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;">   </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.69%;margin:0pt;padding:0pt;"> Significant </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;">   </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.69%;margin:0pt;padding:0pt;"> Significant </td></tr><tr><td style="vertical-align:bottom;width:35.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.66%;margin:0pt;padding:0pt;"> Active Markets </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> <span style="font-

weight:bold;visibility:hidden;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.69%;margin:0pt;padding:0pt;"> Other </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.69%;margin:0pt;padding:0pt;"> Other </td></tr><tr><td style="vertical-align:bottom;width:35.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.66%;margin:0pt;padding:0pt;"> for Identical </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.69%;margin:0pt;padding:0pt;"> Observable </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.69%;margin:0pt;padding:0pt;"> Unobservable </td></tr><tr><td style="vertical-align:bottom;width:35.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.66%;margin:0pt;padding:0pt;"> Assets </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.69%;margin:0pt;padding:0pt;"> Inputs </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.69%;margin:0pt;padding:0pt;"> Inputs </td></tr><tr><td style="vertical-align:bottom;width:35.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.66%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 1) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 2) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 3) </td></tr><tr><td style="vertical-align:bottom;width:35.89%;background:#cceeff;margin:0pt;padding:0pt;"> September 30, 2024: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:12.4%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">656</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;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:1.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.21%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.4%;margin:0pt;padding:0pt;"> — </td></tr><tr><td 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Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,295</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;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:1.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.21%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.4%;margin:0pt;padding:0pt;"> 1,295 </td></tr><tr><td style="vertical-align:bottom;width:35.89%;background:#cceeff;margin:0pt;padding:0pt;"> Other real estate owned </td><td 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style="vertical-align:bottom;white-space:nowrap;width:12.4%;background:#cceeff;margin:0pt;padding:0pt;"> 279 </td></tr></table> For Level 3 assets measured at fair value on a non-recurring basis, the significant unobservable inputs used in the fair value measurements are presented 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:44.16%;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:1.71%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.73%;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:9.28%;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:17.57%;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:9.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.16%;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:1.71%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.73%;margin:0pt;padding:0pt;"> </td><td 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align:center;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.56%;margin:0pt;padding:0pt;"> Weighted </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;width:44.16%;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:1.71%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.73%;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:9.28%;margin:0pt;padding:0pt;"> Valuation </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:17.57%;margin:0pt;padding:0pt;"> Significant Other </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:9.56%;margin:0pt;padding:0pt;"> Average of </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:44.16%;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:9.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </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:9.28%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Technique </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:17.57%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Unobservable Input </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:9.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Input </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:44.16%;background:#cceeff;margin:0pt;padding:0pt;"> September 30, 2024: </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:1.71%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.73%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td 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</td></tr><tr><td style="vertical-align:bottom;width:44.16%;background:#cceeff;margin:0pt;padding:0pt;"> Other real estate owned </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:1.71%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.73%;background:#cceeff;margin:0pt;padding:0pt;"> — </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:9.28%;background:#cceeff;margin:0pt;padding:0pt;"> Appraisal </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:17.57%;background:#cceeff;margin:0pt;padding:0pt;"> Appraisal discounts </td><td 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style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:17.57%;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:9.56%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:44.16%;background:#cceeff;margin:0pt;padding:0pt;"> December 31, 2023: </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:1.71%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.73%;background:#cceeff;margin:0pt;padding:0pt;"> . </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:9.28%;background:#cceeff;margin:0pt;padding:0pt;"> . </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:17.57%;background:#cceeff;margin:0pt;padding:0pt;"> . </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:9.56%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;background:#cceeff;margin:0pt;padding:0pt;">   </td></tr><tr><td style="vertical-align:bottom;width:44.16%;margin:0pt;padding:0pt;"> Collateral-dependent loans </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:1.71%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.73%;margin:0pt;padding:0pt;"> 1,295 </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:9.28%;margin:0pt;padding:0pt;"> Appraisal </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:17.57%;margin:0pt;padding:0pt;"> Appraisal discounts </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:9.56%;background:#cceeff;margin:0pt;padding:0pt;"> 73 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:44.16%;background:#cceeff;margin:0pt;padding:0pt;"> Other real estate owned </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:1.71%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:7.73%;background:#cceeff;margin:0pt;padding:0pt;"> 279 </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:9.28%;background:#cceeff;margin:0pt;padding:0pt;"> Appraisal </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:17.57%;background:#cceeff;margin:0pt;padding:0pt;"> Appraisal discounts </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:9.56%;background:#cceeff;margin:0pt;padding:0pt;"> 33 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;background:#cceeff;margin:0pt;padding:0pt;"> % </td></tr></table>   Collateral-dependent loans: A collateral-dependent loan is measured based on the fair value of the collateral securing these loans, less selling costs. Collateral-dependent loans are classified within Level 3 of the fair value hierarchy. Collateral may be real estate and/or business assets including equipment, inventory, and/or accounts receivable. The Company determines the value of the collateral based on independent appraisals performed by qualified licensed appraisers. These appraisals may utilize a single valuation approach or a combination of approaches including comparable sales and the income approach. Appraised values are discounted for costs to sell and may be discounted further based on management's historical knowledge, changes in market conditions from the date of the most recent appraisal, and/or management's expertise and knowledge of the customer and the customer's business. Such discounts by management are subjective and are typically significant unobservable inputs for determining fair value. Collateral-dependent loans are reviewed and evaluated on at least a quarterly basis for additional impairment and adjusted accordingly, based on the same factors discussed above. The amount of valuation allowance on all collateral-dependent loans was $3.2 million and $3.5 million as of September 30, 2024, and December 31, 2023, respectively. Other real estate owned: Other real estate owned, consisting of properties obtained through foreclosure or in satisfaction of loans, are initially recorded at fair value less estimated costs to sell upon transfer of the loans to other real estate. Subsequently, other real estate is carried at the lower of carrying value or fair value less costs to sell. Fair values are generally based on third-party appraisals of the property and are classified within Level 3 of the fair value hierarchy. The appraisals are sometimes further discounted based on management's historical knowledge, and/or changes in market conditions from the date of the most recent appraisal, and/or management's expertise and knowledge of the customer and the customer's business. Such discounts are typically significant unobservable inputs for determining fair value. In cases where the carrying amount exceeds the fair value, less estimated costs to sell, the difference is recognized in noninterest expense. Carrying value and estimated fair value: The carrying amount and estimated fair value of the Company's financial instruments are as follows (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:46.43%;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:1.19%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;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:1.19%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;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:1.2%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;">   </td><td colspan="14" style="vertical-align:bottom;white-space:nowrap;width:51.66%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value Measurements Using </td></tr><tr><td style="vertical-align:bottom;width:46.43%;margin:0pt;padding:0pt;">   </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:8.81%;margin:0pt;padding:0pt;"> Carrying </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:1.19%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;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:1.2%;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.82%;margin:0pt;padding:0pt;"> Estimated </td></tr><tr><td style="vertical-align:bottom;width:46.43%;margin:0pt;padding:0pt;"> </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:8.81%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Amount </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:8.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 1 </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:8.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 3 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td></tr><tr><td style="vertical-align:bottom;width:46.43%;background:#cceeff;margin:0pt;padding:0pt;"> September 30, 2024: </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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;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:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.43%;margin:0pt;padding:0pt;"> Assets: </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:1.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;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:1.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;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:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.43%;background:#cceeff;margin:0pt;padding:0pt;"> Cash and cash equivalents </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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 192,914</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.19%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;background:#cceeff;margin:0pt;padding:0pt;"> 192,914 </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:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 192,914 </td></tr><tr><td style="vertical-align:bottom;width:46.43%;margin:0pt;padding:0pt;"> Securities available-for-sale </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:1.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> 501,336 </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:1.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;margin:0pt;padding:0pt;"> — </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:8pt;margin: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:7.62%;margin:0pt;padding:0pt;"> 501,336 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;margin:0pt;padding:0pt;"> 501,336 </td></tr><tr><td style="vertical-align:bottom;width:46.43%;background:#cceeff;margin:0pt;padding:0pt;"> Securities held-to-maturity </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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 127,779 </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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;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:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 113,267 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 113,267 </td></tr><tr><td style="vertical-align:bottom;width:46.43%;background:#cceeff;margin:0pt;padding:0pt;"> Other investments </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:1.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> 20,352 </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:1.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;margin:0pt;padding:0pt;"> N/A </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:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;margin:0pt;padding:0pt;"> </td><td 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family:'Calibri','Helvetica','sans-serif';font-size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.43%;background:#cceeff;margin:0pt;padding:0pt;"> December 31, 2023: </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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 352,271</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.19%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;background:#cceeff;margin:0pt;padding:0pt;"> 352,271 </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="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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 281,236 </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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;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:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 262,538 </td><td style="vertical-align:bottom;white-

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style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> 13,662 </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:1.19%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;margin:0pt;padding:0pt;"> N/A </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:1.2%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;margin:0pt;padding:0pt;"> N/A </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 548,397 </td></tr><tr><td style="vertical-align:bottom;width:46.43%;background:#cceeff;margin:0pt;padding:0pt;"> Borrowings </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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 13,078 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 13,078 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 13,078 </td></tr><tr><td style="vertical-align:bottom;width:46.43%;margin:0pt;padding:0pt;"> Subordinated debt </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:1.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> 42,099 </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:1.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;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:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;margin:0pt;padding:0pt;"> 39,822 </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:1.19%;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:7.62%;margin:0pt;padding:0pt;"> 39,822 </td></tr><tr><td style="vertical-align:bottom;width:46.43%;background:#cceeff;margin:0pt;padding:0pt;"> Derivative financial instruments and interest rate swap agreements </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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 14,807 </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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;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:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 14,807 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 14,807 </td></tr></table> Limitations: Fair value estimates are made at a specific point in time, based on relevant market information and information about the financial instrument. These estimates do not reflect any premium or discount that could result from offering for sale at one time the Company's entire holdings of a particular financial instrument. These estimates are subjective in nature and involve uncertainties and matters of significant judgment and therefore cannot be determined with precision. Changes in assumptions could significantly affect the estimates. The tables below present the recorded amount of assets and liabilities measured at fair value on a recurring basis (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:47.19%;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:9.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:47.19%;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:9.72%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> — </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.72%;margin:0pt;padding:0pt;"> Quoted Prices in </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> — </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.99%;margin:0pt;padding:0pt;"> Significant </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;">

  </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.99%;margin:0pt;padding:0pt;"> Significant </td></tr><tr><td style="vertical-align:bottom;width:47.19%;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:9.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.72%;margin:0pt;padding:0pt;"> Active Markets </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.99%;margin:0pt;padding:0pt;"> Other </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.99%;margin:0pt;padding:0pt;"> Other </td></tr><tr><td style="vertical-align:bottom;width:47.19%;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:9.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.72%;margin:0pt;padding:0pt;"> for Identical </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.99%;margin:0pt;padding:0pt;"> Observable </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.99%;margin:0pt;padding:0pt;"> Unobservable </td></tr><tr><td style="vertical-align:bottom;width:47.19%;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:9.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.72%;margin:0pt;padding:0pt;"> Assets </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.99%;margin:0pt;padding:0pt;"> Inputs </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.99%;margin:0pt;padding:0pt;"> Inputs </td></tr><tr><td style="vertical-align:bottom;width:47.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Description </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:10.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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;"> (Level 1) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 2) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 3) </td></tr><tr><td style="vertical-align:bottom;width:47.19%;background:#cceeff;margin:0pt;padding:0pt;"> September 30, 2024: </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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="font-size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:47.19%;margin:0pt;padding:0pt;"> U.S. Treasury </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;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 77,911</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 77,911</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:47.19%;background:#cceeff;margin:0pt;padding:0pt;"> U.S. Government-sponsored enterprises (GSEs) </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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> 42,566 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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 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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:9.72%;margin:0pt;padding:0pt;"> 18,097 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> 18,097 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:47.19%;background:#cceeff;margin:0pt;padding:0pt;"> Other debt securities </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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> 40,232 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> 40,232 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:47.19%;margin:0pt;padding:0pt;"> Mortgage-backed securities (GSEs) </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%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 322,530 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 322,530 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:47.19%;background:#cceeff;margin:0pt;padding:0pt;"> Total securities available-for-sale </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;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 501,336 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;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:10.32%;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:2.02%;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:1.26%;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:9.72%;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;"> 501,336</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.02%;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:1.26%;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:9.72%;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;width:47.19%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 12pt;"><span style="font-
size:8pt;margin-left:0pt;visibility:hidden;"></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%;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:9.72%;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:2.02%;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:1.4%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:10.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"><span style="font-
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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:8pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;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:2.02%;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:9.72%;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:8pt;visibility:hidden;"></p></td></tr><tr><td style="vertical-align:bottom;width:47.19%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;"><span style="font-
family:'Times New Roman','Times','serif';font-size:8pt;font-style:normal;font-weight:normal;">Derivative financial instruments and interest rate swap agreements
</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:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:9.72%;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;"> 12,387</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.02%;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:1.4%;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:10.32%;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:2.02%;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:1.26%;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:9.72%;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;"> 12,387</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.02%;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:1.26%;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:9.72%;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;width:47.19%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0pt 6pt;">Total assets at fair
value</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:8pt;margin:0pt;">$</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:9.72%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 513,723</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:1.4%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:8pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;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:2.02%;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:1.26%;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:9.72%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-
align:right;margin:0pt 3pt 0pt 0pt;"> 513,723</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"><p style="font-
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space:nowrap;width:1.26%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:8pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;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></tr><tr><td style="vertical-
align:bottom;width:47.19%;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:2.01%;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-
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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:1.4%;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:10.32%;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:2.02%;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:1.26%;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:9.72%;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></tr><tr><td style="vertical-align:bottom;width:47.19%;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"><b style="font-weight:bold;">Liabilities:</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%;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:9.72%;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.02%;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:1.4%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:10.32%;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:8pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
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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:8pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
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space:nowrap;width:2.02%;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:1.26%;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:9.72%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:47.19%;background:#cceeff;margin:0pt;padding:0pt;"> Derivative financial instruments and interest rate swap agreements </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;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 14,023</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 14,023</p></td><td 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style="vertical-align:bottom;white-space:nowrap;width:2.01%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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Roman','Times','serif';font-size:8pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;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:2.02%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></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:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;margin:0pt;padding:0pt;"> 76,033 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:47.19%;background:#cceeff;margin:0pt;padding:0pt;"> U.S. Government-sponsored enterprises (GSEs) </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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> 48,093 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td 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style="vertical-align:bottom;white-space:nowrap;width:9.72%;margin:0pt;padding:0pt;"> 18,276 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;margin:0pt;padding:0pt;"> 18,276 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:47.19%;background:#cceeff;margin:0pt;padding:0pt;"> Other debt securities </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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> 33,069 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:9.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 232,939 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 232,939 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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#000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 421,231</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;border-bottom:3px double 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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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:47.19%;margin:0pt;padding:0pt;"> Liabilities: </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:9.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;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:9.72%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:47.19%;background:#cceeff;margin:0pt;padding:0pt;"> Derivative financial instruments and interest rate swap agreements </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;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 14,807</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.4%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.32%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.72%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 14,807</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.02%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-

space:nowrap;width:9.72%;background:#ccceff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr></table> 77911000 77911000 42566000 42566000 18097000 18097000 40232000 40232000 322530000 322530000 501336000 501336000 12387000 12387000 513723000 513723000 14023000 14023000 76033000 76033000 48093000 48093000 18276000 18276000 330690003306900023293900023293900040841000040841000012821000012821000421231000421231000148070001480700 <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:35.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;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:13.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.4%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.66%;margin:0pt;padding:0pt;"> Quoted Prices in </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.69%;margin:0pt;padding:0pt;"> Significant </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.69%;margin:0pt;padding:0pt;"> Significant </td></tr><tr><td style="vertical-align:bottom;width:35.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.66%;margin:0pt;padding:0pt;"> Active Markets </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.69%;margin:0pt;padding:0pt;"> Other </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.69%;margin:0pt;padding:0pt;"> Other </td></tr><tr><td style="vertical-align:bottom;width:35.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.66%;margin:0pt;padding:0pt;"> for Identical </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.69%;margin:0pt;padding:0pt;"> Observable </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.69%;margin:0pt;padding:0pt;"> Unobservable </td></tr><tr><td style="vertical-align:bottom;width:35.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.66%;margin:0pt;padding:0pt;"> Assets </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.69%;margin:0pt;padding:0pt;"> Inputs </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.69%;margin:0pt;padding:0pt;"> Inputs </td></tr><tr><td style="vertical-align:bottom;width:35.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.66%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 1) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-

size:10pt;text-align:center;margin:0pt;">(Level 2) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;">) </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 3) </td></tr><tr><td style="vertical-align:bottom;width:35.89%;background:#cceeff;margin:0pt;padding:0pt;"> September 30, 2024: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:12.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;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:13.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:12.4%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35.89%;margin:0pt;padding:0pt;"> Collateral-dependent loans </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:12.4%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">656</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.21%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:12.4%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">656</p></td></tr><tr><td style="vertical-align:bottom;width:35.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Other real estate owned</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;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:1.28%;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:12.4%;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:2.09%;background:#cceeff;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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Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td></tr><tr><td style="vertical-align:bottom;width:35.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;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:1.28%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:12.4%;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:2.09%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New 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style="vertical-align:bottom;white-space:nowrap;width:13.21%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;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:1.28%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.4%;margin:0pt;padding:0pt;"> 1,295 </td></tr><tr><td style="vertical-align:bottom;width:35.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt

6pt;">Other real estate owned </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.4%;background:#cceeff;margin:0pt;padding:0pt;"> 279 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;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:13.21%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.4%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.4%;background:#cceeff;margin:0pt;padding:0pt;"> 279 </td></tr></table> 656000 656000 1295000 1295000 279000 279000 For Level 3 assets measured at fair value on a non-recurring basis, the significant unobservable inputs used in the fair value measurements are presented 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:44.16%;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:1.71%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.73%;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:9.28%;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:17.57%;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:9.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.16%;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:1.71%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.73%;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:9.28%;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:17.57%;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:9.56%;margin:0pt;padding:0pt;"> Weighted </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.16%;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:1.71%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.73%;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:9.28%;margin:0pt;padding:0pt;"> Valuation </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:17.57%;margin:0pt;padding:0pt;"> Significant Other </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:9.56%;margin:0pt;padding:0pt;"> Average of </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.16%;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:9.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </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:9.28%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Technique </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:17.57%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Unobservable Input </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:9.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Input </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.16%;background:#cceeff;margin:0pt;padding:0pt;"> September 30, 2024: </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:1.71%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.73%;background:#cceeff;margin:0pt;padding:0pt;"> </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:9.28%;background:#cceeff;margin:0pt;padding:0pt;"> </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:17.57%;background:#cceeff;margin:0pt;padding:0pt;"> </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:9.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.16%;margin:0pt;padding:0pt;"> Collateral-dependent loans </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:1.71%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.73%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 656</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 style="vertical-align:bottom;white-space:nowrap;width:9.28%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:center;margin:0pt;">Appraisal</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 style="vertical-align:bottom;white-space:nowrap;width:17.57%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:center;margin:0pt;">Appraisal discounts</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 style="vertical-align:bottom;white-space:nowrap;width:9.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 79</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;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:44.16%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0pt 6pt;">Other real estate owned</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:1.71%;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:7.73%;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:2.06%;background:#cceeff;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:9.28%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:center;margin:0pt;">Appraisal</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;text-align:center;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:17.57%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:center;margin:0pt;">Appraisal discounts</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:9.56%;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:1.72%;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:44.16%;margin:0pt;padding:0pt;"><p 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 style="vertical-align:bottom;white-space:nowrap;width:1.71%;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:7.73%;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:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:center;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.28%;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:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:center;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:17.57%;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:2.06%;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:9.56%;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:1.72%;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:44.16%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"><b style="font-weight:bold;">December 31, 2023:</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:1.71%;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:7.73%;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: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:9.28%;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:2.06%;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:17.57%;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:2.06%;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:9.56%;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:1.72%;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:44.16%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0pt 6pt;">Collateral-dependent loans</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 style="vertical-align:bottom;white-space:nowrap;width:1.71%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.73%;margin:0pt;padding:0pt;"> 1,295 </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:9.28%;margin:0pt;padding:0pt;"> Appraisal </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:17.57%;margin:0pt;padding:0pt;"> Appraisal discounts </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:9.56%;margin:0pt;padding:0pt;"> 73 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:44.16%;background:#cceeff;margin:0pt;padding:0pt;"> Other real estate owned </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:1.71%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.73%;background:#cceeff;margin:0pt;padding:0pt;"> 279 </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:9.28%;background:#cceeff;margin:0pt;padding:0pt;"> Appraisal </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:17.57%;background:#cceeff;margin:0pt;padding:0pt;"> Appraisal discounts </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:9.56%;background:#cceeff;margin:0pt;padding:0pt;"> 33 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;background:#cceeff;margin:0pt;padding:0pt;"> % </td></tr></table> 656000 79 1295000 73 279000 33 3200000 3500000 The carrying amount and estimated fair value of the Company's financial instruments are as follows (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:46.43%;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:1.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> <div

style="bottom:0pt;position:absolute;width:100%;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;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:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.43%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> </td><td colspan="14" style="vertical-align:bottom;white-space:nowrap;width:51.66%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value Measurements Using </td></tr><tr><td style="vertical-align:bottom;width:46.43%;margin:0pt;padding:0pt;"> </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:8.81%;margin:0pt;padding:0pt;"> Carrying </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:1.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;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:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.82%;margin:0pt;padding:0pt;"> Estimated </td></tr><tr><td style="vertical-align:bottom;width:46.43%;margin:0pt;padding:0pt;"> </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:8.81%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Amount </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:8.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 1 </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:8.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 3 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td></tr><tr><td style="vertical-align:bottom;width:46.43%;background:#cceeff;margin:0pt;padding:0pt;"> September 30, 2024: </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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;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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</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:1.89%;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:7.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.43%;background:#cceeff;margin:0pt;padding:0pt;"> Cash and cash equivalents </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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 192,914</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.19%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;background:#cceeff;margin:0pt;padding:0pt;"> 192,914 </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:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 192,914 </td></tr><tr><td style="vertical-align:bottom;width:46.43%;background:#cceeff;margin:0pt;padding:0pt;"> Securities available-for-sale </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:1.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> 501,336 </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:1.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;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:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> 501,336 </td></tr><tr><td style="vertical-align:bottom;width:46.43%;background:#cceeff;margin:0pt;padding:0pt;"> Securities held-to-maturity </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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 127,779 </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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;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:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 113,267 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;margin:0pt;padding:0pt;"> N/A </td></tr><tr><td style="vertical-align:bottom;width:46.43%;background:#cceeff;margin:0pt;padding:0pt;"> Loans and leases, net and loans held for sale </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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 3,687,673 </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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;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:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 3,564,572 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 3,564,572 </td></tr><tr><td style="vertical-align:bottom;width:46.43%;margin:0pt;padding:0pt;"> Derivative financial instruments and interest rate swap agreements </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:1.19%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> 12,387 </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:1.19%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;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:1.2%;margin:0pt;padding:0pt;"> . </td><td 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family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;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:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> 834,207 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;margin:0pt;padding:0pt;"> </td><td 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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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 8,997 </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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;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:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> 37,860 </td></tr><tr><td style="vertical-align:bottom;width:46.43%;background:#cceeff;margin:0pt;padding:0pt;"> Derivative financial instruments and interest rate swap agreements </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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 14,023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times

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style="vertical-align:bottom;white-space:nowrap;width:7.62%;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;"> 352,271</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:8pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.19%;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:7.56%;background:#cceeff;margin:0pt;padding:0pt;"> 352,271 </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:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td 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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:1.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 352,271 </td></tr><tr><td style="vertical-align:bottom;width:46.43%;margin:0pt;padding:0pt;"> Securities available-for-sale </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:1.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> 408,410 </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:1.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;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:1.2%;margin:0pt;padding:0pt;"> 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style="vertical-align:bottom;white-space:nowrap;width:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 281,236 </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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;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:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 262,538 </td><td 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style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> 13,662 </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:1.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;margin:0pt;padding:0pt;"> N/A </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:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;margin:0pt;padding:0pt;"> N/A </td></tr><tr><td style="vertical-align:bottom;width:46.43%;background:#cceeff;margin:0pt;padding:0pt;"> Loans and leases, net and loans held for sale </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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 3,413,814 </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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;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:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 3,308,980 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 3,308,980 </td></tr><tr><td style="vertical-align:bottom;width:46.43%;margin:0pt;padding:0pt;"> Derivative financial instruments and interest rate swap agreements </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:1.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> 12,821 </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:1.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;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:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

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:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 1,812,427 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 1,812,427 </td></tr><tr><td style="vertical-align:bottom;width:46.43%;margin:0pt;padding:0pt;"> Time deposits </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:1.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> 550,468 </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:1.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;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:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> 548,397 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;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:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> 548,397 </td></tr><tr><td style="vertical-align:bottom;width:46.43%;background:#cceeff;margin:0pt;padding:0pt;"> Borrowings </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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 13,078 </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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;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:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 13,078 </td></tr><tr><td style="vertical-align:bottom;width:46.43%;margin:0pt;padding:0pt;"> Subordinated debt </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:1.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> 42,099 </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:1.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;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:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;margin:0pt;padding:0pt;"> 39,822 </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:1.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;margin:0pt;padding:0pt;"> 39,822 </td></tr><tr><td style="vertical-align:bottom;width:46.43%;background:#cceeff;margin:0pt;padding:0pt;"> Derivative financial instruments and interest rate swap agreements </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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 14,807 </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:1.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.56%;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:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 14,807 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.9%;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:7.62%;background:#cceeff;margin:0pt;padding:0pt;"> 14,807 </td></tr></table> 192914000 192914000 192914000 501336000 501336000 501336000 127779000 113267000 113267000 20352000 3687673000 3564572000 3564572000 12387000 12387000 12387000 863949000 863949000 863949000 834207000 834207000 834207000 1854777000 1854777000 1854777000 769558000 769621000 769621000 8997000 8997000 8997000 39663000 37860000 37860000 14023000 14023000 14023000 352271000 352271000 352271000 408410000 408410000 408410000 281236000 262538000 262538000 13662000 3413814000 3308980000 3308980000 12821000 12821000 12821000 898044000 898044000 898044000 1006915000 1006915000 1006915000 1812427000 1812427000 1812427000 550468000 548397000 548397000 13078000 13078000 13078000 42099000 39822000 39822000 14807000 14807000 14807000 Note 10.Derivatives Financial Instruments Derivatives designated as fair value hedges: <p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-

align:justify;margin:0pt;">Financial derivatives are reported at fair value in other assets or other liabilities. The accounting for changes in the fair value of a derivative depends on whether it has been designated and qualifies as part of a hedging relationship. For derivative instruments that are designated and qualify as a fair value hedge, the gain or loss on the derivative net investment hedge instrument as well as the offsetting gain or loss on the hedged asset or liability attributable to the hedged risk are recognized in current earnings. The gain or loss on the derivative instrument is presented on the same income statement line item as the earnings effect of the hedged item. The Company utilizes interest rate swaps designated as fair value hedges to mitigate the effect of changing interest rates on the fair values of certain fixed rate securities designated as available-for-sale. The hedging strategy converts the fixed interest rates to SOFR-based variable interest rates. These derivatives are designated as partial term hedges covering specified periods of time prior to the maturity date of the hedged securities. The Company adopted ASU 2017-12, “Derivatives and Hedging (Topic 815) - Targeted Improvements to Accounting for Hedging Activities” in 2018, which allows such partial term hedge designations. ‌ A summary of the Company’s fair value hedge relationships for the periods presented 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;white-space:nowrap;width:35.67%;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:7.78%;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:9.62%;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:8.47%;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:8.78%;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:1.03%;margin:0pt;padding:0pt;"> ‌ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.79%;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:1.55%;margin:0pt;padding:0pt;"> ‌ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.89%;margin:0pt;padding:0pt;"> ‌ </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:35.67%;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:7.78%;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:9.62%;margin:0pt;padding:0pt;"> Weighted </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:8.47%;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:8.78%;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:1.03%;margin:0pt;padding:0pt;"> ‌ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.79%;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:1.55%;margin:0pt;padding:0pt;"> ‌ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.89%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35.67%;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:7.78%;margin:0pt;padding:0pt;"> ‌ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.62%;margin:0pt;padding:0pt;"> Average </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:8.47%;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:8.78%;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:1.03%;margin:0pt;padding:0pt;"> ‌ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.79%;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:1.55%;margin:0pt;padding:0pt;"> ‌ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.89%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35.67%;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;width:7.78%;margin:0pt;padding:0pt;"> Balance </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:9.62%;margin:0pt;padding:0pt;"> Remaining </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:8.47%;margin:0pt;padding:0pt;"> Weighted </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:8.78%;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:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.79%;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:1.55%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.89%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35.67%;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;width:7.78%;margin:0pt;padding:0pt;"> Sheet </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:9.62%;margin:0pt;padding:0pt;"> Maturity </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:8.47%;margin:0pt;padding:0pt;"> Average </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:8.78%;margin:0pt;padding:0pt;"> Receive </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:7.83%;margin:0pt;padding:0pt;"> Notional </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:9.44%;margin:0pt;padding:0pt;"> Estimated </td></tr><tr><td style="vertical-align:bottom;width:35.67%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Asset/Liability derivatives </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Location </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:9.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (In Years) </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:8.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Pay Rate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:8.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Rate </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:7.83%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Amount </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:9.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td></tr><tr><td style="vertical-align:bottom;width:35.67%;background:#cceeff;margin:0pt;padding:0pt;"> September 30, 2024: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.78%;background:#cceeff;margin:0pt;padding:0pt;"> </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:9.62%;background:#cceeff;margin:0pt;padding:0pt;"> </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:8.47%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:8.78%;background:#cceeff;margin:0pt;padding:0pt;"> </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:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.79%;background:#cceeff;margin:0pt;padding:0pt;"> </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:1.55%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35.67%;margin:0pt;padding:0pt;"> Interest rate swap agreements - securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.78%;margin:0pt;padding:0pt;"> Other liabilities </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:9.62%;margin:0pt;padding:0pt;"> 2.03 </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:8.47%;margin:0pt;padding:0pt;"> 4.30 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> % </td><td style="vertical-align:bottom;width:8.78%;margin:0pt;padding:0pt;"> SOFR </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:1.03%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.79%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 55,507</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.55%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.89%;margin:0pt;padding:0pt;"> (955) </td></tr><tr><td style="vertical-align:bottom;width:35.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.78%;background:#cceeff;margin:0pt;padding:0pt;"> </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:9.62%;background:#cceeff;margin:0pt;padding:0pt;"> </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:8.47%;background:#cceeff;margin:0pt;padding:0pt;"> </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;text-align:center;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;width:8.78%;background:#cceeff;margin:0pt;padding:0pt;"> </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:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.79%;background:#cceeff;margin:0pt;padding:0pt;"> </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:1.55%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35.67%;margin:0pt;padding:0pt;"> December 31, 2023: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.78%;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:9.62%;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:8.47%;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;width:8.78%;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:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.79%;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:1.55%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.89%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35.67%;background:#cceeff;margin:0pt;padding:0pt;"> Interest rate swap agreements - securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.78%;background:#cceeff;margin:0pt;padding:0pt;"> Other liabilities </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:9.62%;background:#cceeff;margin:0pt;padding:0pt;"> 3.40 </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:8.47%;background:#cceeff;margin:0pt;padding:0pt;"> 4.25 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> % </td><td style="vertical-align:bottom;width:8.78%;background:#cceeff;margin:0pt;padding:0pt;"> SOFR </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:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.79%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 27,050</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.55%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.89%;background:#cceeff;margin:0pt;padding:0pt;"> (536) </td></tr></table> The effects of the Company's fair value hedge relationships reported in interest income on taxable securities on the consolidated income statement were as follows (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:48.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;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:9.02%;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:9.03%;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:9.01%;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:9.03%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:48.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:23.23%;margin:0pt;padding:0pt;"> Three Months Ended </td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:23.21%;margin:0pt;padding:0pt;"> Nine Months Ended </td></tr><tr><td style="vertical-align:bottom;width:48.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:23.23%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:23.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td></tr><tr><td style="vertical-align:bottom;width:48.99%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman', 'Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.47%;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:10.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </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:10.45%;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:10.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:48.99%;background:#cceeff;margin:0pt;padding:0pt;"> Interest income on taxable securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.02%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,091</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.03%;background:#cceeff;margin:0pt;padding:0pt;"> 4,335 </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;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.01%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 14,710</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.03%;background:#cceeff;margin:0pt;padding:0pt;"> 7,986 </td></tr><tr><td style="vertical-align:bottom;width:48.99%;margin:0pt;padding:0pt;"> Effects of fair value hedge relationships </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;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:9.02%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 142 </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%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.03%;border-bottom:1px solid #000000;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%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.01%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 391 </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%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.03%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:48.99%;background:#cceeff;margin:0pt;padding:0pt;"> Reported interest income on taxable securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.02%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,233</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 4,335 </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;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.01%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15,101</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7,986 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:48.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;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:9.02%;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:9.03%;margin:0pt;padding:0pt;"> </td><td 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style="bottom:0pt;position:absolute;width:100%;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.03%;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:9.01%;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:9.03%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:48.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:23.23%;margin:0pt;padding:0pt;"> Three Months Ended </td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:23.21%;margin:0pt;padding:0pt;"> Nine Months Ended </td></tr><tr><td style="vertical-align:bottom;width:48.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:23.23%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:23.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td></tr><tr><td style="vertical-align:bottom;width:48.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Gain (loss) on fair value hedging relationship </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.47%;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:10.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </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:10.45%;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:10.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:48.99%;background:#cceeff;margin:0pt;padding:0pt;"> Interest rate swap agreements - securities: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;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:9.02%;background:#cceeff;margin:0pt;padding:0pt;"> </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:9.03%;background:#cceeff;margin:0pt;padding:0pt;"> </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:9.01%;background:#cceeff;margin:0pt;padding:0pt;"> </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:9.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:48.99%;margin:0pt;padding:0pt;"> Hedged items </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.02%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> (1,069)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.03%;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;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.01%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> (955)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.03%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:48.99%;background:#cceeff;margin:0pt;padding:0pt;"> Derivative designated as hedging instruments </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;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:9.02%;background:#cceeff;margin:0pt;padding:0pt;"> 1,069 </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:9.03%;background:#cceeff;margin:0pt;padding:0pt;"> — </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:9.01%;background:#cceeff;margin:0pt;padding:0pt;"> 955 </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:9.03%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:48.99%;margin:0pt;padding:0pt;"> Carry amount of hedged assets - mortgage-backed securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;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:9.02%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 48,886 </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:9.03%;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:9.01%;margin:0pt;padding:0pt;"> 48,886 </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:9.03%;margin:0pt;padding:0pt;"> — </td></tr></table> Derivatives Designated as Cash Flow Hedges: The Company enters into interest rate derivative contracts on assets and liabilities that are designated as qualifying cash flow hedges. The Company hedges the exposure to variability in expected future cash flows attributable to changes in contractual specified interest rates. To qualify for hedge accounting, a formal assessment is prepared to determine whether the hedging relationship, both at inception and on an ongoing basis, is expected to be highly effective in offsetting cash flows attributable to the hedged risk. At inception, a statistical regression analysis is prepared to determine hedge effectiveness. At each reporting period thereafter, a statistical regression or qualitative analysis is performed. If it is determined that hedge effectiveness has not been or will not continue to be highly effective, then hedge accounting ceases and any gain or loss in accumulated other comprehensive income ("AOCI") is recognized in earnings immediately. The cash flow hedges are recorded at fair value in other assets and liabilities on the consolidated balance sheets with changes in fair value recorded in AOCI, net of tax, see - Consolidated Statements of Comprehensive Income (Loss). Amounts recorded to AOCI are reclassified into earnings in the same period in which the hedged asset or liability affects earnings and are presented in the same income statement line item as the earnings effect of the hedged asset or liability, as future interest payments are made on the underlying assets. At September 30, 2024, the Company estimates that in the next 12 months an additional $126 thousand will be reclassified as a decrease in interest income and $634 thousand will be reclassified as an increase in interest expense. At September 30, 2024 and December 31, 2023, cash flow hedges are as follows (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;white-space:nowrap;width:30.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;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:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.71%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;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:8.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.8%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:30.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;margin:0pt;padding:0pt;"> </td><td colspan="7" style="vertical-align:bottom;white-space:nowrap;width:33.13%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td colspan="7" style="vertical-align:bottom;white-space:nowrap;width:34.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> December 31, 2023 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:30.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;margin:0pt;padding:0pt;"> Balance Sheet </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.86%;margin:0pt;padding:0pt;"> Notional </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:9.76%;margin:0pt;padding:0pt;"> Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;margin:0pt;padding:0pt;"> Balance Sheet </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.11%;margin:0pt;padding:0pt;"> Notional </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.85%;margin:0pt;padding:0pt;"> Estimated </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:30.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Location </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;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;"> Amount </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;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.76%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Location </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Amount </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:30.66%;background:#cceeff;margin:0pt;padding:0pt;"> Cash flow hedges: </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;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:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.71%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;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:8.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.8%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:30.66%;margin:0pt;padding:0pt;"> Assets </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;margin:0pt;padding:0pt;"> Other liabilities </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 50,000</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.71%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (37)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Other liabilities</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.08%;margin:0pt;padding:0pt;"> 100,000 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.8%;margin:0pt;padding:0pt;"> (556) </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:30.66%;background:#cceeff;margin:0pt;padding:0pt;"> Assets </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;background:#cceeff;margin:0pt;padding:0pt;"> Other assets </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;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;"> 50,000 </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:1.05%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.71%;background:#cceeff;margin:0pt;padding:0pt;"> 13 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;background:#cceeff;margin:0pt;padding:0pt;"> Other assets </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;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:8.08%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.8%;background:#cceeff;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:30.66%;margin:0pt;padding:0pt;"> Liabilities </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;margin:0pt;padding:0pt;"> Other liabilities </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;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;"> 150,000 </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:1.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.71%;margin:0pt;padding:0pt;"> (636) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;margin:0pt;padding:0pt;"> Other liabilities </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;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:8.08%;margin:0pt;padding:0pt;"> 150,000 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.8%;margin:0pt;padding:0pt;"> (881) </td></tr><tr><td style="vertical-align:bottom;white-

space:nowrap;width:30.66%;background:#cceeff;margin:0pt;padding:0pt;"> Liabilities </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;background:#cceeff;margin:0pt;padding:0pt;"> Other assets </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;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;"> 25,000 </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:1.05%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.71%;background:#cceeff;margin:0pt;padding:0pt;"> 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;background:#cceeff;margin:0pt;padding:0pt;"> Other assets </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;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:8.08%;background:#cceeff;margin:0pt;padding:0pt;"> 25,000 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.8%;background:#cceeff;margin:0pt;padding:0pt;"> 7 </td></tr></table> The following table presents the effect of fair value and cash flow hedge accounting on AOCI (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:46.12%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:3%;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;width:12.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:2.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:15.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:2.99%;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;width:12.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:2.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:15.15%;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;width:12.96%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.12%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Derivatives in cash flow hedging relationships: </td><td style="vertical-align:bottom;width:3%;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;width:12.96%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Amount of Gain (Loss) Recognized on OCI on Derivative </td><td style="vertical-align:bottom;width:2.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:15.15%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Location of Gain or (Loss) Recognized from AOCI into Income </td><td style="vertical-align:bottom;width:2.99%;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;width:12.96%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Amount of Gain or (Loss) Reclassified from AOCI into Income </td></tr><tr><td style="vertical-align:bottom;width:46.12%;background:#cceeff;margin:0pt;padding:0pt;"> Three Months Ended September 30, 2024 </td><td style="vertical-align:bottom;width:3%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:2.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.12%;margin:0pt;padding:0pt;"> Interest rate swaps - Assets </td><td style="vertical-align:bottom;width:3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;width:12.96%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,177</p></td><td style="vertical-align:bottom;width:2.99%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;width:15.15%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:center;margin:0pt;">Interest income</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;width:12.96%;margin:0pt;padding:0pt;"> (203) </td></tr><tr><td style="vertical-align:bottom;width:46.12%;background:#cceeff;margin:0pt;padding:0pt;"> Interest rate swaps - Liabilities </td><td style="vertical-align:bottom;width:3%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> (943) </td><td style="vertical-align:bottom;width:2.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:15.15%;background:#cceeff;margin:0pt;padding:0pt;"> Interest expense </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> 227 </td></tr><tr><td style="vertical-align:bottom;width:46.12%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:3%;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;width:12.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:2.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:15.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;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;width:12.96%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.12%;background:#cceeff;margin:0pt;padding:0pt;"> Three Months Ended September 30, 2023 </td><td style="vertical-align:bottom;width:3%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:2.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:2.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.12%;margin:0pt;padding:0pt;"> Interest rate swaps - Assets </td><td style="vertical-align:bottom;width:3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;width:12.96%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> (432)</p></td><td style="vertical-align:bottom;width:2.99%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;width:15.15%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;">Interest income</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;width:12.96%;margin:0pt;padding:0pt;"> (173) </td></tr><tr><td style="vertical-align:bottom;width:46.12%;background:#cceeff;margin:0pt;padding:0pt;"> Interest rate swaps - Liabilities </td><td style="vertical-align:bottom;white-space:nowrap;width:3%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> 587 </td><td style="vertical-align:bottom;width:2.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:15.15%;background:#cceeff;margin:0pt;padding:0pt;"> Interest expense </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> 157 </td></tr><tr><td style="vertical-align:bottom;width:46.12%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3%;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:12.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;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:12.96%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.12%;background:#cceeff;margin:0pt;padding:0pt;"> Nine Months Ended September 30, 2024 </td><td style="vertical-align:bottom;width:3%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:2.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.12%;margin:0pt;padding:0pt;"> Interest rate swaps - Assets </td><td style="vertical-align:bottom;width:3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;width:12.96%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 532</p></td><td style="vertical-align:bottom;width:2.99%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;width:15.15%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;">Interest income</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;width:12.96%;margin:0pt;padding:0pt;"> (610) </td></tr><tr><td style="vertical-align:bottom;width:46.12%;background:#cceeff;margin:0pt;padding:0pt;"> Interest rate swaps - Liabilities </td><td style="vertical-align:bottom;white-space:nowrap;width:3%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> 240 </td><td style="vertical-align:bottom;width:2.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:15.15%;background:#cceeff;margin:0pt;padding:0pt;"> Interest expense </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> 724 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:46.12%;margin:0pt;padding:0pt;"> <span style="font-

family:'Calibri','Helvetica','sans-serif';font-size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3%;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;width:12.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:2.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:15.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;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;width:12.96%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.12%;background:#cceeff;margin:0pt;padding:0pt;"> Nine Months Ended September 30, 2023 </td><td style="vertical-align:bottom;width:3%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:2.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.12%;margin:0pt;padding:0pt;"> Interest rate swaps - Assets </td><td style="vertical-align:bottom;width:3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;width:12.96%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> (861)</p></td><td style="vertical-align:bottom;width:2.99%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;width:15.15%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;">Interest income</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;width:12.96%;margin:0pt;padding:0pt;"> (275) </td></tr><tr><td style="vertical-align:bottom;width:46.12%;background:#cceeff;margin:0pt;padding:0pt;"> Interest rate swaps - Liabilities </td><td style="vertical-align:bottom;white-space:nowrap;width:3%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> 698 </td><td style="vertical-align:bottom;width:2.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:15.15%;background:#cceeff;margin:0pt;padding:0pt;"> Interest expense </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> 165 </td></tr></table> The following table presents the effect of fair value and cash flow hedge accounting on the income statement (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:58.45%;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:1.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;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:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;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:7.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:58.45%;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:18.78%;margin:0pt;padding:0pt;"> Three Months Ended </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:19.47%;margin:0pt;padding:0pt;"> Nine Months Ended </td></tr><tr><td style="vertical-align:bottom;width:58.45%;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:18.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:19.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td></tr><tr><td style="vertical-align:bottom;width:58.45%;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:8.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> <b style="font-

weight:bold;">2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:58.45%;background:#cceeff;margin:0pt;padding:0pt;"> Total interest income </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:1.18%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 64,159</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> 55,448 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 185,633</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;margin:0pt;padding:0pt;"> 160,823 </td></tr><tr><td style="vertical-align:bottom;width:58.45%;margin:0pt;padding:0pt;"> Effects of cash flow hedge relationships </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:1.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (203) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (173) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;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:7.83%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (610) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (275) </td></tr><tr><td style="vertical-align:bottom;width:58.45%;background:#cceeff;margin:0pt;padding:0pt;"> Reported total interest income </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:1.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 63,956</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 55,275 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;background:#cceeff;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;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 185,023</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 160,548 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:58.45%;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:1.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;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:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;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:7.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:58.45%;background:#cceeff;margin:0pt;padding:0pt;"> Total interest expense </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:1.18%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 29,151</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> 24,426 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;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:7.83%;background:#cceeff;margin:0pt;padding:0pt;"> 86,180 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;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:7.83%;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;"> 62,150</p></td></tr><tr><td style="vertical-align:bottom;width:58.45%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">Effects of cash flow hedge relationships</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 style="vertical-align:bottom;white-space:nowrap;width:1.18%;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:7.29%;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;"> (227)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;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:1.17%;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:7.28%;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;"> (157)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;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:1.04%;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:7.83%;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;"> (724)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;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:7.83%;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;"> (165)</p></td></tr><tr><td style="vertical-align:bottom;width:58.45%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Reported total interest expense</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:1.18%;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:7.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 28,924 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 24,269</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 85,456 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 61,985 </td></tr></table> Non-hedged derivatives: The Company provides a loan hedging program to certain loan customers. Through this program, the Company originates a variable rate loan with the customer. The Company and the customer will then enter into a fixed interest rate swap. Lastly, an identical offsetting swap is entered into by the Company with a dealer bank. These “back-to-back” swap arrangements are intended to offset each other and allow the Company to book a variable rate loan, while providing the customer with a contract for fixed interest payments. In these arrangements, the Company’s net cash flow is equal to the interest income received from the variable rate loan originated with the customer. These customer swaps are not designated as hedging instruments and are recorded at fair value in other assets and other liabilities. Since the income statement impact of the offsetting positions is limited, any changes in fair value are recognized as other noninterest income in the current period. At September 30, 2024 and December 31, 2023, interest rate swaps related to the Company’s loan hedging program that were outstanding are presented in the following table (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;white-space:nowrap;width:42.4%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;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:1.21%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;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:1.21%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;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:1.21%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:42.4%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;"> . </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:26.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> . </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:26.84%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> December 31, 2023 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:42.4%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;margin:0pt;padding:0pt;"> Notional </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:1.21%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;margin:0pt;padding:0pt;"> Estimated </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:1.21%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;margin:0pt;padding:0pt;"> Notional </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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;margin:0pt;padding:0pt;"> Estimated </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:42.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Amount </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:1.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:42.4%;background:#cceeff;margin:0pt;padding:0pt;"> Interest rate swap agreements: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;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:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;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:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;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:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;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:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:42.4%;margin:0pt;padding:0pt;"> Assets </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 360,003</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;margin:0pt;padding:0pt;"> 12,373 </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:1.21%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;margin:0pt;padding:0pt;"> 294,133 </td><td style="vertical-align:bottom;white-space:nowrap;width:42.4%;background:#cceeff;margin:0pt;padding:0pt;"> Liabilities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;background:#cceeff;margin:0pt;padding:0pt;"> 360,003 </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:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;background:#cceeff;margin:0pt;padding:0pt;"> (12,373) </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:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;background:#cceeff;margin:0pt;padding:0pt;"> 294,133 </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:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;background:#cceeff;margin:0pt;padding:0pt;"> (12,813) </td></tr></table> The Company establishes limits and monitors exposures for customer swap positions. Any fees received to enter the swap agreements at inception are recognized in earnings when received and is included in noninterest income. Such fees were as follows (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:58.58%;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:1.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;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:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;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:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;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:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.26%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:58.58%;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:18.78%;margin:0pt;padding:0pt;"> Three Months Ended </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:18.73%;margin:0pt;padding:0pt;"> Nine Months Ended </td></tr><tr><td style="vertical-align:bottom;width:58.58%;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:18.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:18.73%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td></tr><tr><td style="vertical-align:bottom;width:58.58%;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:8.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:58.58%;background:#cceeff;margin:0pt;padding:0pt;"> Interest rate swap agreements </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:1.18%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,103</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">x</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> 326 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,378</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">x</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.26%;background:#cceeff;margin:0pt;padding:0pt;"> 823 </td></tr></table> Collateral requirements: These derivative rate contracts have collateral requirements, both at inception of the trade and as the value of each derivative position changes. At September 30, 2024, collateral totaling $150 thousand and $390 thousand at December 31, 2023, was pledged to the derivative counterparties to comply with collateral requirements. <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;white-space:nowrap;width:35.67%;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:7.78%;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:9.62%;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:8.47%;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:8.78%;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:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.79%;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:1.55%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.89%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:35.67%;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:7.78%;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:9.62%;margin:0pt;padding:0pt;"> Weighted </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:8.47%;margin:0pt;padding:0pt;"><p style="font-

</td><td style="vertical-align:bottom;width:7.78%;background:#cceeff;margin:0pt;padding:0pt;"> </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:9.62%;background:#cceeff;margin:0pt;padding:0pt;"> </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:8.47%;background:#cceeff;margin:0pt;padding:0pt;"> </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:8.78%;background:#cceeff;margin:0pt;padding:0pt;"> </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:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.79%;background:#cceeff;margin:0pt;padding:0pt;"> </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:1.55%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35.67%;margin:0pt;padding:0pt;"> Interest rate swap agreements - securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.78%;margin:0pt;padding:0pt;"> Other liabilities </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:9.62%;margin:0pt;padding:0pt;"> 2.03 </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:8.47%;margin:0pt;padding:0pt;"> 4.30 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> % </td><td style="vertical-align:bottom;width:8.78%;margin:0pt;padding:0pt;"> SOFR </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:1.03%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.79%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 55,507</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.55%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.89%;margin:0pt;padding:0pt;"> (955) </td></tr><tr><td style="vertical-align:bottom;width:35.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.78%;background:#cceeff;margin:0pt;padding:0pt;"> </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:9.62%;background:#cceeff;margin:0pt;padding:0pt;"> </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:8.47%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:8.78%;background:#cceeff;margin:0pt;padding:0pt;"> </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:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.79%;background:#cceeff;margin:0pt;padding:0pt;"> </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:1.55%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35.67%;margin:0pt;padding:0pt;"> December 31, 2023: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.78%;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:9.62%;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:8.47%;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:8.78%;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:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.79%;background:#cceeff;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:1.55%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35.67%;background:#cceeff;margin:0pt;padding:0pt;"> Interest rate swap agreements - securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.78%;background:#cceeff;margin:0pt;padding:0pt;"> Other liabilities </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:9.62%;background:#cceeff;margin:0pt;padding:0pt;"> 3.40 </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:8.47%;background:#cceeff;margin:0pt;padding:0pt;"> 4.25 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> % </td><td style="vertical-align:bottom;width:8.78%;background:#cceeff;margin:0pt;padding:0pt;"> SOFR </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:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.79%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 27,050</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.55%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.89%;background:#cceeff;margin:0pt;padding:0pt;"> (536) </td></tr></table> <p style="font-family:'Times New Roman','Times',serif;font-

size:10pt;margin:0pt;">The effects of the Company's fair value hedge relationships reported in interest income on taxable securities on the consolidated income statement were as follows (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:48.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;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:9.02%;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:9.03%;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:9.01%;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:9.03%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:48.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:23.23%;margin:0pt;padding:0pt;"> Three Months Ended </td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:23.21%;margin:0pt;padding:0pt;"> Nine Months Ended </td></tr><tr><td style="vertical-align:bottom;width:48.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:23.23%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:23.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td></tr><tr><td style="vertical-align:bottom;width:48.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.47%;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:10.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </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:10.45%;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:10.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:48.99%;background:#cceeff;margin:0pt;padding:0pt;"> Interest income on taxable securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.02%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,091</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.03%;background:#cceeff;margin:0pt;padding:0pt;"> 4,335 </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;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.01%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 14,710</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.03%;background:#cceeff;margin:0pt;padding:0pt;"> 7,986 </td></tr><tr><td style="vertical-align:bottom;width:48.99%;margin:0pt;padding:0pt;"> Effects of fair value hedge relationships </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;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:9.02%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 142 </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%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.03%;border-bottom:1px solid #000000;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%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.01%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 391 </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%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.03%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:48.99%;background:#cceeff;margin:0pt;padding:0pt;"> Reported interest income on taxable securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.02%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 5,233 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="font-size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 4,335</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.01%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 15,101 </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;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7,986 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:48.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;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:9.02%;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:9.03%;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:9.01%;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:9.03%;margin:0pt;padding:0pt;"> </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:48.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;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:9.02%;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:9.03%;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:9.01%;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:9.03%;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:9.03%;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:9.03%;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:9.03%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:48.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;margin:0pt;padding:0pt;"> Three Months Ended </td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:23.21%;margin:0pt;padding:0pt;"> Nine Months Ended </td></tr><tr><td style="vertical-align:bottom;width:48.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:23.23%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:23.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td></tr><tr><td style="vertical-align:bottom;width:48.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Gain (loss) on fair value hedging relationship </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.47%;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:10.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </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:10.45%;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:10.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:48.99%;background:#cceeff;margin:0pt;padding:0pt;"> Interest rate swap agreements - securities: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;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:9.02%;background:#cceeff;margin:0pt;padding:0pt;"> </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:9.03%;background:#cceeff;margin:0pt;padding:0pt;"><p

style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> </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:9.01%;background:#cceeff;margin:0pt;padding:0pt;"> </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:9.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:48.99%;margin:0pt;padding:0pt;"> Hedged items </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.02%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> (1,069)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.03%;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;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.01%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> (955)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.03%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:48.99%;background:#cceeff;margin:0pt;padding:0pt;"> Derivative designated as hedging instruments </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;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:9.02%;background:#cceeff;margin:0pt;padding:0pt;"> 1,069 </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:9.03%;background:#cceeff;margin:0pt;padding:0pt;"> — </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:9.03%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:48.99%;margin:0pt;padding:0pt;"> Carry amount of hedged assets - mortgage-backed securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.28%;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:9.02%;margin:0pt;padding:0pt;"> 48,886 </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:9.03%;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:9.01%;margin:0pt;padding:0pt;"> 48,886 </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:9.03%;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:9.01%;margin:0pt;padding:0pt;"> 48,886 </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:9.03%;margin:0pt;padding:0pt;"> — </td></tr></table> P2Y10D 0.0430 55507000 955000 P3Y4M24D 0.0425 27050000 536000 5091000 4335000 14710000 7986000 142000 391000 5233000 4335000 15101000 7986000 -1069000 -955000 1069000 955000 48886000 48886000 -126000 -634000 At September 30, 2024 and December 31, 2023, cash flow hedges are as follows (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;white-space:nowrap;width:30.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;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:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.71%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;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:8.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.8%;margin:0pt;padding:0pt;"> <div

style="bottom:0pt;position:absolute;width:100%;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:30.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;margin:0pt;padding:0pt;"> </td><td colspan="7" style="vertical-align:bottom;white-space:nowrap;width:33.13%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td colspan="7" style="vertical-align:bottom;white-space:nowrap;width:34.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> December 31, 2023 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:30.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;margin:0pt;padding:0pt;"> Balance Sheet </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.86%;margin:0pt;padding:0pt;"> Notional </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:9.76%;margin:0pt;padding:0pt;"> Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;margin:0pt;padding:0pt;"> Balance Sheet </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.11%;margin:0pt;padding:0pt;"> Notional </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.85%;margin:0pt;padding:0pt;"> Estimated </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:30.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Location </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;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;"> Amount </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:9.76%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Location </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Amount </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:30.66%;background:#cceeff;margin:0pt;padding:0pt;"> Cash flow hedges: </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;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:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.71%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;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:8.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.8%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:30.66%;margin:0pt;padding:0pt;"> Assets </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;margin:0pt;padding:0pt;"> Other liabilities </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 50,000</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.71%;margin:0pt;padding:0pt;"> (37) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;margin:0pt;padding:0pt;"> Other liabilities </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.08%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 100,000</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.8%;margin:0pt;padding:0pt;"> (556) </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:30.66%;background:#cceeff;margin:0pt;padding:0pt;"> Assets </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;background:#cceeff;margin:0pt;padding:0pt;"> Other assets </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;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;"> 50,000 </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:1.05%;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:8.71%;background:#cceeff;margin:0pt;padding:0pt;"> 13 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;background:#cceeff;margin:0pt;padding:0pt;"> Other assets </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;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:8.08%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.8%;background:#cceeff;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:30.66%;margin:0pt;padding:0pt;"> Liabilities </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;margin:0pt;padding:0pt;"> Other liabilities </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;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;"> 150,000 </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:1.05%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.71%;margin:0pt;padding:0pt;"> (636) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;margin:0pt;padding:0pt;"> Other liabilities </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;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:8.08%;margin:0pt;padding:0pt;"> 150,000 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.8%;margin:0pt;padding:0pt;"> (881) </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:30.66%;background:#cceeff;margin:0pt;padding:0pt;"> Liabilities </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;background:#cceeff;margin:0pt;padding:0pt;"> Other assets </td><td style="vertical-align:bottom;white-space:nowrap;width:0.32%;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;"> 25,000 </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:1.05%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.71%;background:#cceeff;margin:0pt;padding:0pt;"> 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:14.11%;background:#cceeff;margin:0pt;padding:0pt;"> Other assets </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;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:8.08%;background:#cceeff;margin:0pt;padding:0pt;"> 25,000 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.8%;background:#cceeff;margin:0pt;padding:0pt;"> 7 </td></tr></table> 50000000 -37000 100000000 -556000 50000000 13000 150000000 636000 150000000 881000 25000000 -2000 25000000 -7000 The following table presents the effect of fair value and cash flow hedge accounting on AOCI (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:46.12%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;width:3%;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;width:12.96%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;width:2.99%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;width:15.15%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;width:2.99%;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;width:12.96%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:46.12%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Derivatives in cash flow hedging relationships: </td><td style="vertical-align:bottom;width:3%;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;width:12.96%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Amount of Gain (Loss) Recognized on OCI on Derivative </td><td style="vertical-align:bottom;width:2.99%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;width:15.15%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Location of Gain or (Loss) Recognized from AOCI into Income </td><td style="vertical-align:bottom;width:2.99%;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;width:12.96%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Amount of Gain or (Loss) Reclassified from AOCI into Income </td></tr><tr><td style="vertical-align:bottom;width:46.12%;background:#cceeff;margin:0pt;padding:0pt;"> Three Months Ended September 30, 2024 </td><td style="vertical-align:bottom;width:3%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;width:2.99%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-

space:nowrap;width:15.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.12%;margin:0pt;padding:0pt;"> Interest rate swaps - Assets </td><td style="vertical-align:bottom;width:3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;width:12.96%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">1,177</p></td><td style="vertical-align:bottom;width:2.99%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;width:15.15%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:center;margin:0pt;">Interest income</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;width:12.96%;margin:0pt;padding:0pt;"> (203) </td></tr><tr><td style="vertical-align:bottom;width:46.12%;background:#cceeff;margin:0pt;padding:0pt;"> Interest rate swaps - Liabilities </td><td style="vertical-align:bottom;width:3%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> (943) </td><td style="vertical-align:bottom;width:2.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:15.15%;background:#cceeff;margin:0pt;padding:0pt;"> Interest expense </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> 227 </td></tr><tr><td style="vertical-align:bottom;width:46.12%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:3%;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;width:12.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:2.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:15.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;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;width:12.96%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.12%;background:#cceeff;margin:0pt;padding:0pt;"> Three Months Ended September 30, 2023 </td><td style="vertical-align:bottom;width:3%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:2.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:15.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.12%;background:#cceeff;margin:0pt;padding:0pt;"> Interest rate swaps - Assets </td><td style="vertical-align:bottom;width:3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;width:12.96%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt;">(432)</p></td><td style="vertical-align:bottom;width:2.99%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;width:15.15%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:center;margin:0pt;">Interest income</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;width:12.96%;margin:0pt;padding:0pt;"> (173) </td></tr><tr><td style="vertical-align:bottom;width:46.12%;background:#cceeff;margin:0pt;padding:0pt;"> Interest rate swaps - Liabilities </td><td style="vertical-align:bottom;white-space:nowrap;width:3%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:2.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:15.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;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:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.12%;background:#cceeff;margin:0pt;padding:0pt;"> Nine Months Ended September 30, 2024 </td><td style="vertical-align:bottom;width:3%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="font-size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;width:2.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.12%;margin:0pt;padding:0pt;"> Interest rate swaps - Assets </td><td style="vertical-align:bottom;width:3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;width:12.96%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 532</p></td><td style="vertical-align:bottom;width:2.99%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;width:15.15%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;">Interest income</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;width:12.96%;margin:0pt;padding:0pt;"> (610) </td></tr><tr><td style="vertical-align:bottom;width:46.12%;background:#cceeff;margin:0pt;padding:0pt;"> Interest rate swaps - Liabilities </td><td style="vertical-align:bottom;white-space:nowrap;width:3%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> 240 </td><td style="vertical-align:bottom;width:2.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:15.15%;background:#cceeff;margin:0pt;padding:0pt;"> Interest expense </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> 724 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:46.12%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3%;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;width:12.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:2.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:15.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:46.12%;margin:0pt;padding:0pt;"> Nine Months Ended September 30, 2023 </td><td style="vertical-align:bottom;width:3%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.12%;margin:0pt;padding:0pt;"> Interest rate swaps - Assets </td><td style="vertical-align:bottom;width:3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;width:12.96%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> (861)</p></td><td style="vertical-align:bottom;width:2.99%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;width:15.15%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;">Interest income</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;width:12.96%;margin:0pt;padding:0pt;"> (275) </td></tr><tr><td style="vertical-align:bottom;width:46.12%;background:#cceeff;margin:0pt;padding:0pt;"> Interest rate swaps - Liabilities </td><td style="vertical-align:bottom;white-space:nowrap;width:3%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> 698 </td><td style="vertical-align:bottom;width:2.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:15.15%;background:#cceeff;margin:0pt;padding:0pt;"> Interest expense </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;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;width:12.96%;background:#cceeff;margin:0pt;padding:0pt;"> 165 </td></tr></table> 1177000 -203000 -943000 227000 -432000 -173000 587000 157000 532000 -610000 240000 724000 -861000 -275000 698000 165000 The following table presents the effect of fair value and cash flow hedge accounting on the income statement (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:58.45%;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:1.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;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:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;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:7.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:58.45%;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:18.78%;margin:0pt;padding:0pt;"> Three Months Ended </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:19.47%;margin:0pt;padding:0pt;"> Nine Months Ended </td></tr><tr><td style="vertical-align:bottom;width:58.45%;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:18.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:19.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td></tr><tr><td style="vertical-align:bottom;width:58.45%;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:8.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:58.45%;background:#cceeff;margin:0pt;padding:0pt;"> Total interest income </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:1.18%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 64,159</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> 55,448 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 185,633</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;margin:0pt;padding:0pt;"> 160,823 </td></tr><tr><td style="vertical-align:bottom;width:58.45%;margin:0pt;padding:0pt;"> Effects of cash flow hedge relationships </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:1.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (203) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (173) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;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:7.83%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (610) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (275) </td></tr><tr><td style="vertical-align:bottom;width:58.45%;background:#cceeff;margin:0pt;padding:0pt;"> Reported total interest income </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:1.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 63,956</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 55,275 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;background:#cceeff;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;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 185,023</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 160,548 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:58.45%;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:1.18%;margin:0pt;padding:0pt;"> <span style="font-

family:'Calibri','Helvetica','sans-serif';font-size:11pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;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:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;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:7.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:58.45%;background:#cceeff;margin:0pt;padding:0pt;"> Total interest expense </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 29,151 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> 24,426 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;margin:0pt;padding:0pt;"> 86,180 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;margin:0pt;padding:0pt;"> 62,150 </td></tr><tr><td style="vertical-align:bottom;width:58.45%;margin:0pt;padding:0pt;"> Effects of cash flow hedge relationships </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:1.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (227) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (157) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;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:7.83%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (724) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (165) </td></tr><tr><td style="vertical-align:bottom;width:58.45%;background:#cceeff;margin:0pt;padding:0pt;"> Reported total interest expense </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:1.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 28,924</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="visibility:hidden;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 24,269</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="visibility:hidden;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 85,456</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="visibility:hidden;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:1.05%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 61,985 </td></tr></table> 64159000 55448000 185633000 160823000 -203000 -173000 -610000 -275000 63956000 55275000 185023000 160548000 29151000 24426000 86180000 62150000 -227000 -157000 -724000 -165000 28924000 24269000 85456000 61985000 At September 30, 2024 and December 31, 2023, interest rate swaps related to the Company's loan hedging program that were outstanding are presented in the following table (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;white-space:nowrap;width:42.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;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:1.21%;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:11.24%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:42.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:26.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:26.84%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> December 31, 2023 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:42.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;margin:0pt;padding:0pt;"> Notional </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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;margin:0pt;padding:0pt;"> Estimated </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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;margin:0pt;padding:0pt;"> Notional </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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;margin:0pt;padding:0pt;"> Estimated </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:42.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Amount </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:1.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;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 style="vertical-align:bottom;white-space:nowrap;width:1.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:42.4%;background:#cceeff;margin:0pt;padding:0pt;"> Interest rate swap agreements: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;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:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;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:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;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:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:42.4%;margin:0pt;padding:0pt;"> Assets </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 360,003</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;margin:0pt;padding:0pt;"> 12,373 </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:1.21%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 294,133</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;margin:0pt;padding:0pt;"> 12,813 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:42.4%;background:#cceeff;margin:0pt;padding:0pt;"> Liabilities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;background:#cceeff;margin:0pt;padding:0pt;"> 360,003 </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:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;background:#cceeff;margin:0pt;padding:0pt;"> (12,373) </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:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;background:#cceeff;margin:0pt;padding:0pt;"> 294,133 </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:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.24%;background:#cceeff;margin:0pt;padding:0pt;"> (12,813) </td></tr></table> 360003000 12373000 294133000 12813000 360003000 12373000 294133000 12813000 The Company establishes limits and monitors exposures for customer swap positions. Any fees received to enter the swap agreements at inception are recognized in earnings when received and is included in noninterest

income. Such fees were as follows (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:58.58%;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:1.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;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:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;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:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;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:7.26%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:58.58%;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:18.78%;margin:0pt;padding:0pt;"> Three Months Ended </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:18.73%;margin:0pt;padding:0pt;"> Nine Months Ended </td></tr><tr><td style="vertical-align:bottom;width:58.58%;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:18.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:18.73%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td></tr><tr><td style="vertical-align:bottom;width:58.58%;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:8.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:58.58%;background:#cceeff;margin:0pt;padding:0pt;"> Interest rate swap agreements </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:1.18%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,103</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> 326 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,378</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.26%;background:#cceeff;margin:0pt;padding:0pt;"> 823 </td></tr></table> 1103000 326000 1378000 823000 150000 390000 Note 11. Leases A lease is defined as a contract, or part of a contract, that conveys the right to control the use of identified property, plant or equipment for a period of time in exchange for consideration. The Company follows the guidance of ASU Topic 842. Substantially all of the leases in which the Company is the lessee are comprised of real estate for branches and office space with terms extending through 2044. All of our leases are classified as operating leases. Operating lease agreements are required to be recognized on the consolidated balance sheet as a right-of-use ("ROU") asset and a corresponding lease liability. The following table represents the consolidated balance sheet classification of the Company's ROU assets and lease liabilities. The Company elected not to include short-term leases (i.e., leases with initial terms of twelve months or less), or equipment leases (deemed immaterial) on the consolidated balance sheet (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:53.96%;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:12.87%;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:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.05%;margin:0pt;padding:0pt;"> <span style="font-

size:1pt;visibility:hidden;"> </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:12.23%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.96%;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:12.87%;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:13.47%;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:2.05%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.5%;margin:0pt;padding:0pt;"> December 31, </td></tr><tr><td style="vertical-align:bottom;width:53.96%;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:12.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Classification </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:13.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.05%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:53.96%;background:#cceeff;margin:0pt;padding:0pt;"> 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:12.87%;background:#cceeff;margin:0pt;padding:0pt;"> </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:1.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.05%;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:12.23%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.96%;margin:0pt;padding:0pt;"> Operating lease right-of-use assets </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:12.87%;margin:0pt;padding:0pt;"> Other assets </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:1.28%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:12.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 11,741</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.05%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.23%;margin:0pt;padding:0pt;"> 9,894 </td></tr><tr><td style="vertical-align:bottom;width:53.96%;background:#cceeff;margin:0pt;padding:0pt;"> Liabilities: </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:12.87%;background:#cceeff;margin:0pt;padding:0pt;"> </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:1.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.05%;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:12.23%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.96%;margin:0pt;padding:0pt;"> Operating lease liabilities </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:12.87%;margin:0pt;padding:0pt;"> Other liabilities </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:1.28%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:12.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 12,240</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.05%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.23%;margin:0pt;padding:0pt;"> 10,303 </td></tr></table> The calculated amount of the ROU assets and lease liabilities in the table above are impacted by the length of the lease term and the discount rate used to present value of the minimum lease payments. The Company's lease agreements often include one or more options to renew at the Company's discretion. If, at lease inception, the Company considers the exercising of a renewal option to be reasonably certain, the Company will include the extended term in the calculation of the ROU asset and lease liability. Regarding the discount rate, Topic 842 requires the use of the rate implicit in the lease whenever this rate is readily determinable. As this rate is rarely determinable, the Company utilizes its incremental borrowing rate at lease inception, on a collateralized basis, over a similar term. As of September 30, 2024, the weighted average remaining lease term was 10.57 years and the weighted average discount rate was 3.48%. The following table represents lease costs and other lease information. As the Company elected, for all classes of underlying assets, not to separate lease and non-lease components and instead to account for them as a single lease component, the variable lease cost primarily represents variable payments such as common area maintenance (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:60.39%;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:1.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;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:7.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.12%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.23%;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:12.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.05%;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:12.23%;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:12.87%;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:12.87%;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:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.05%;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:12.23%;margin:0pt;padding:0pt;"> </td></tr></table>

space:nowrap;width:6.61%;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:1.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:60.39%;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:18.78%;margin:0pt;padding:0pt;"> Three Months Ended </td><td style="vertical-align:bottom;white-space:nowrap;width:1.12%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:17.63%;margin:0pt;padding:0pt;"> Nine Months Ended </td></tr><tr><td style="vertical-align:bottom;width:60.39%;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:18.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:1.12%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:17.63%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td></tr><tr><td style="vertical-align:bottom;width:60.39%;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:8.35%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.33%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.12%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </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:7.83%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:60.39%;background:#cceeff;margin:0pt;padding:0pt;"> Lease costs: </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:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;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:7.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.12%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.23%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.61%;background:#cceeff;margin:0pt;padding:0pt;"> </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:1.22%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:60.39%;margin:0pt;padding:0pt;"> Operating lease costs </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:1.31%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 492</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;margin:0pt;padding:0pt;"> 438 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.12%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.23%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.61%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,411</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 1,247 </td></tr><tr><td style="vertical-align:bottom;width:60.39%;background:#cceeff;margin:0pt;padding:0pt;"> Variable lease costs </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:1.31%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 16 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 30 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.12%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.23%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 72 </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:1.22%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 87 </td></tr><tr><td style="vertical-align:bottom;width:60.39%;margin:0pt;padding:0pt;"> Total </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:1.31%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.03%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 508</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 468 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.12%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.23%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.61%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,483 </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:1.22%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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;"> 1,334</p></td></tr><tr><td style="vertical-align:bottom;width:60.39%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><b style="font-weight:bold;">Other information:</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:1.31%;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:7.03%;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:2.09%;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:1.3%;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:7.02%;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:1.12%;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:1.23%;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:6.61%;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:1.95%;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:1.22%;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:6.6%;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:60.39%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">Cash paid for amounts included in the measurement of lease liabilities:</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 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;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.03%;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:2.09%;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:1.3%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;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:1.12%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.23%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.61%;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:1.95%;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:1.22%;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:6.6%;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:60.39%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Operating cash flows from operating leases</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:1.31%;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:7.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 462 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;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;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 393</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.12%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.23%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.61%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,322 </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:1.22%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;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;"> 1,142</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;margin:0pt 0pt 6pt 0pt;">Future minimum payments for operating leases with initial or remaining terms of one year or more as of September 30, 2024, were as follows <i style="font-style:italic;">(in thousands)</i>:</p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;margin:0pt 0pt 6pt 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-align:bottom;width:86.33%;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:2.74%;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:1.72%;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:9.2%;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:86.33%;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:2.74%;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;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.92%;border-bottom:1px solid #000000;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;">Amounts</p></td></tr><tr><td style="vertical-align:bottom;width:86.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">Remainder of 2024</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;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:1.72%;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:9.2%;background:#cceeff;margin:0pt;padding:0pt;"> 452 </td></tr><tr><td style="vertical-align:bottom;width:86.33%;margin:0pt;padding:0pt;"> 2025 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.2%;margin:0pt;padding:0pt;"> 1,714 </td></tr><tr><td style="vertical-align:bottom;width:86.33%;background:#cceeff;margin:0pt;padding:0pt;"> 2026 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.2%;background:#cceeff;margin:0pt;padding:0pt;"> 1,599 </td></tr><tr><td style="vertical-align:bottom;width:86.33%;margin:0pt;padding:0pt;"> 2027 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.2%;margin:0pt;padding:0pt;"> 1,392 </td></tr><tr><td style="vertical-align:bottom;width:86.33%;background:#cceeff;margin:0pt;padding:0pt;"> 2028 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.2%;background:#cceeff;margin:0pt;padding:0pt;"> 1,388 </td></tr><tr><td style="vertical-align:bottom;width:86.33%;margin:0pt;padding:0pt;"> Thereafter </td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 8,562 </td></tr><tr><td style="vertical-align:bottom;width:86.33%;background:#cceeff;margin:0pt;padding:0pt;"> Total future minimum lease payments </td><td style="vertical-align:bottom;white-

space:nowrap;width:2.74%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.2%;background:#cceeff;margin:0pt;padding:0pt;"> 15,107 </td></tr><tr><td style="vertical-align:bottom;width:86.33%;margin:0pt;padding:0pt;"> Amounts representing interest </td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (2,867) </td></tr><tr><td style="vertical-align:bottom;width:86.33%;background:#cceeff;margin:0pt;padding:0pt;"> Present value of net future minimum lease payments </td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.2%;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;"> 12,240</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;margin:0pt;">The following table represents the consolidated balance sheet classification of the Company's ROU assets and lease liabilities. The Company elected not to include short-term leases (i.e., leases with initial terms of twelve months or less), or equipment leases (deemed immaterial) on the consolidated balance sheet <i style="font-style:italic;">(in thousands)</i>:</p><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:justify;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-align:bottom;width:53.96%;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;">.</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:12.87%;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:1.28%;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:12.18%;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:2.05%;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:1.26%;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:12.23%;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:53.96%;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:2.06%;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:12.87%;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:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"><b style="font-weight:bold;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.47%;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;">September 30, </p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.05%;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:13.5%;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;">December 31, </p></td></tr><tr><td style="vertical-align:bottom;width:53.96%;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:2.06%;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:12.87%;border-bottom:1px solid #000000;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;">Classification</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="2" style="vertical-align:bottom;white-space:nowrap;width:13.47%;border-bottom:1px solid #000000;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;">2024</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.05%;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:13.5%;border-bottom:1px solid #000000;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;">2023</p></td></tr><tr><td style="vertical-align:bottom;width:53.96%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"><b style="font-weight:bold;">Assets:</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:12.87%;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: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:1.28%;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:12.18%;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:2.05%;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:1.26%;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:12.23%;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:53.96%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">Operating lease right-of-use assets</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 style="vertical-align:bottom;white-space:nowrap;width:12.87%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">Other assets</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 style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.18%;margin:0pt;padding:0pt;"> 11,741 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.05%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:12.23%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,894</p></td></tr><tr><td style="vertical-align:bottom;width:53.96%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"><b style="font-weight:bold;">Liabilities:</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:12.87%;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: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:1.28%;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:12.18%;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:2.05%;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:1.26%;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:12.23%;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:53.96%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">Operating lease liabilities</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 style="vertical-align:bottom;white-space:nowrap;width:12.87%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">Other liabilities</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 style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt

3pt 0pt 0pt;"> 12,240 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:12.23%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 10,303</p></td></tr></table> 11741000 9894000 12240000 10303000 true P10Y6M25D 0.0348 <p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:justify;margin:0pt;">The following table represents lease costs and other lease information. As the Company elected, for all classes of underlying assets, not to separate lease and non-lease components and instead to account for them as a single lease component, the variable lease cost primarily represents variable payments such as common area maintenance <i style="font-style:italic;">(in thousands)</i>:</p><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-align:bottom;width:60.39%;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:1.31%;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:7.03%;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;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;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:1.3%;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:7.02%;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:1.12%;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:1.23%;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:6.61%;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:1.95%;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:1.22%;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:6.6%;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:60.39%;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:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"><b style="font-weight:bold;"> </p></td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:18.78%;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;">Three Months Ended </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.12%;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:17.63%;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;">Nine Months Ended </p></td></tr><tr><td style="vertical-align:bottom;width:60.39%;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: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:18.78%;border-bottom:1px solid #000000;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;">September 30, </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.12%;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:17.63%;border-bottom:1px solid #000000;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;">September 30, </p></td></tr><tr><td style="vertical-align:bottom;width:60.39%;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:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"><b style="font-weight:bold;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.35%;border-bottom:1px solid #000000;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;">2024</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;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:8.33%;border-bottom:1px solid #000000;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;">2023</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.12%;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:7.85%;border-bottom:1px solid #000000;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;">2024</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;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:7.83%;border-bottom:1px solid #000000;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;">2023</p></td></tr><tr><td style="vertical-align:bottom;width:60.39%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"><b style="font-weight:bold;">Lease costs:</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:1.31%;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:7.03%;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:2.09%;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:1.3%;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:7.02%;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:1.12%;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:1.23%;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:6.61%;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:1.95%;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:1.22%;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:6.6%;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:60.39%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0pt 6pt;">Operating lease costs</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 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:7.03%;margin:0pt;padding:0pt;"> 492 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 438</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.12%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.23%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.61%;margin:0pt;padding:0pt;"> 1,411 </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:1.22%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> 1,247 </td></tr><tr><td style="vertical-align:bottom;width:60.39%;background:#cceeff;margin:0pt;padding:0pt;"> Variable lease costs </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:1.31%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.03%;background:#cceeff;border-bottom:1px solid

#000000;margin:0pt;padding:0pt;"> 16 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 30 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.12%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.23%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:6.61%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 72 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 87 </td></tr><tr><td style="vertical-align:bottom;width:60.39%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.03%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">508</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">x</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 468 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.12%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.23%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.61%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">1,483</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">x</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,334 </td></tr><tr><td style="vertical-align:bottom;width:60.39%;background:#cceeff;margin:0pt;padding:0pt;"> Other information: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:7.03%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.12%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.23%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:6.61%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;margin:0pt;padding:0pt;"> x </td></tr><tr><td style="vertical-align:bottom;width:60.39%;margin:0pt;padding:0pt;"> Cash paid for amounts included in the measurement of lease liabilities: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:7.03%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.12%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.23%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:6.61%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;margin:0pt;padding:0pt;"> x </td></tr><tr><td style="vertical-align:bottom;width:60.39%;margin:0pt;padding:0pt;"> Operating cash flows from operating leases </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.03%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">462</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.09%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">x</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 393 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.12%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.23%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.61%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">1,322</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">x</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.22%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.6%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,142 </td></tr></table> 492000 438000 1411000 1247000 16000 30000 72000 87000 508000 468000 1483000 1334000 462000 393000 1322000 1142000 Future minimum payments for operating leases with initial or remaining terms of one year or more as of September 30, 2024, were as follows (in thousands): x <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:86.33%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:9.2%;margin:0pt;padding:0pt;"> x </td></tr><tr><td style="vertical-align:bottom;width:86.33%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;margin:0pt;padding:0pt;"> x </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Amounts </td></tr><tr><td style="vertical-align:bottom;width:86.33%;background:#cceeff;margin:0pt;padding:0pt;"> Remainder of 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td

style="vertical-align:bottom;white-space:nowrap;width:9.2%;background:#cceeff;margin:0pt;padding:0pt;"> 452 </td></tr><tr><td style="vertical-align:bottom;width:86.33%;margin:0pt;padding:0pt;"> 2025 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.2%;margin:0pt;padding:0pt;"> 1,714 </td></tr><tr><td style="vertical-align:bottom;width:86.33%;background:#cceeff;margin:0pt;padding:0pt;"> 2026 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.2%;background:#cceeff;margin:0pt;padding:0pt;"> 1,599 </td></tr><tr><td style="vertical-align:bottom;width:86.33%;margin:0pt;padding:0pt;"> 2027 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.2%;margin:0pt;padding:0pt;"> 1,392 </td></tr><tr><td style="vertical-align:bottom;width:86.33%;background:#cceeff;margin:0pt;padding:0pt;"> 2028 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.2%;background:#cceeff;margin:0pt;padding:0pt;"> 1,388 </td></tr><tr><td style="vertical-align:bottom;width:86.33%;margin:0pt;padding:0pt;"> Thereafter </td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 8,562 </td></tr><tr><td style="vertical-align:bottom;width:86.33%;background:#cceeff;margin:0pt;padding:0pt;"> Total future minimum lease payments </td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.2%;background:#cceeff;margin:0pt;padding:0pt;"> 15,107 </td></tr><tr><td style="vertical-align:bottom;width:86.33%;margin:0pt;padding:0pt;"> Amounts representing interest </td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (2,867) </td></tr><tr><td style="vertical-align:bottom;width:86.33%;background:#cceeff;margin:0pt;padding:0pt;"> Present value of net future minimum lease payments </td><td style="vertical-align:bottom;white-space:nowrap;width:2.74%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.72%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.2%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 12,240 </td></tr></table> 452000 1714000 1599000 1392000 1388000 8562000 15107000 2867000 12240000 Note 12. Regulatory Matters Regulatory Capital Requirements: The final rules implementing the Basel Committee on Banking Supervision's capital guidelines for U.S. banks ("Basel III Rules") became effective January 1, 2015. In order to avoid restrictions on capital distributions and discretionary bonus payments to executives, under the Basel III Rules, a covered banking organization is also required to maintain a "capital conservation buffer" in addition to its minimum risk-based capital requirements. This buffer is required to consist solely of common equity Tier 1 ("CET1"), and the buffer applies to all three risk-based measurements (CET1, Tier 1 capital and total capital). As of January 1, 2019, an additional amount of Tier 1 common equity equal to 2.5% of risk-weighted assets is required for compliance with the capital conservation buffer. The ratios for the Company and the Bank are currently sufficient to satisfy the fully phased-in conservation buffer. At September 30, 2024, the Company and the Bank exceeded the minimum regulatory requirements and exceeded the threshold for the "well capitalized" regulatory classification. In December 2018, the Board of Governors of the Federal Reserve System (the "Federal Reserve"), Office of the Comptroller of the Currency, and Federal Deposit Insurance Corporation ("FDIC") issued a final rule revising regulatory capital rules in anticipation of the adoption of ASU 2016-13, Financial Instruments—Credit Losses Measurement of Credit Losses on Financial Instruments (Topic 326), that provided an option to phase in over a three-year period on a straight line basis the day-one impact of the adoption on earnings and tier one capital. The Company adopted ASU 2016-13 on January 1, 2023, and has chosen the three-year phase in option. Regulatory Restrictions on Dividends: Pursuant to Tennessee banking law, the Bank may not, without the prior consent of the Commissioner of the Tennessee Department of Financial Institutions (the "TDFI"), pay any dividends to the Company in a calendar year in excess of the total of the Bank's retained net income for that year plus the retained net income for the preceding two years. Because this test involves a measure of net income, any charge on the Bank's income statement, such as an impairment of goodwill, could impair the Bank's ability to pay dividends to the Company. Under Tennessee corporate law, the Company is not permitted to pay dividends if, after giving effect to such payment, it would not be able to pay its debts as they become due in the usual course of business, or its total assets would be less than the sum of its total liabilities plus any amounts needed to satisfy any preferential rights if it were dissolving. In addition, in deciding whether to declare a dividend of any particular size, the Company's board of directors must consider its and the Bank's current and prospective capital, liquidity, and other needs. In addition to state law limitations on the Company's ability to pay dividends, the Federal Reserve imposes limitations on the Company's ability to pay dividends. Federal Reserve regulations limit dividends, stock repurchases and discretionary bonuses to executive officers if the Company's regulatory capital is below the level of regulatory minimums plus the applicable capital conservation buffer. During the nine months ended September 30, 2024, the Bank paid $17.5 million in dividends to the Company, and the Company has paid a quarterly common stock dividend of $0.08 per share. The amount and timing of all future dividend payments by the Company, if any, is subject to discretion of the Company's board of directors and will depend on the Company's earnings, capital position, financial condition and other factors, including new regulatory capital requirements, as they become known to the Company. Regulatory Capital Levels: Actual and required capital levels at September 30, 2024, and December 31, 2023 are presented 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:46.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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:1.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;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:0.92%;margin:0pt;padding:0pt;"> <div

style="bottom:0pt;position:absolute;width:100%;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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:1.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:15.14%;margin:0pt;padding:0pt;"> Minimum to be </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:15.14%;margin:0pt;padding:0pt;"> well </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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:1.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:15.14%;margin:0pt;padding:0pt;"> capitalized under </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:15.49%;margin:0pt;padding:0pt;"> Minimum for </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:15.14%;margin:0pt;padding:0pt;"> prompt </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td

style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:15.49%;margin:0pt;padding:0pt;"> capital </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:15.14%;margin:0pt;padding:0pt;"> corrective action </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="3" style="vertical-align:bottom;white-space:nowrap;width:14.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Actual </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:15.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> adequacy purposes </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:15.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> provisions¹ </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.03%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Amount </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Ratio </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:8.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Amount </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Ratio </td><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> SmartFinancial: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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:1.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;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:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> Total Capital (to Risk Weighted Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;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;"> 469,276 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> 11.62 </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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> 323,034 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;background:#cceeff;margin:0pt;padding:0pt;"> 8.00 </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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> Tier 1 Capital (to Risk Weighted Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> 406,264 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> 10.06 </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:1.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;margin:0pt;padding:0pt;"> 242,275 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;margin:0pt;padding:0pt;"> 6.00 </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:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> Common Equity Tier 1 Capital (to Risk Weighted Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> 406,264 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> 10.06 </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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> 181,706 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;background:#cceeff;margin:0pt;padding:0pt;"> 4.50 </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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> Tier 1 Capital (to Average Assets)² </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> 406,264 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> 8.44 </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:1.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;margin:0pt;padding:0pt;"> 192,472 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;margin:0pt;padding:0pt;"> 4.00 </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:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> SmartBank: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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:1.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 471,875</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 11.69</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">% </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> 322,834 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;background:#cceeff;margin:0pt;padding:0pt;"> 8.00 </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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> 403,542 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> 10.00 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> Tier 1 Capital (to Risk Weighted Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> 440,593 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> 10.92 </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:1.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;margin:0pt;padding:0pt;"> 242,125 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;margin:0pt;padding:0pt;"> 6.00 </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:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> 322,834 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> 8.00 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> Common Equity Tier 1 Capital (to Risk Weighted Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> 440,593 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> 10.92 </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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> 181,594 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;background:#cceeff;margin:0pt;padding:0pt;"> 4.50 </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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> 262,302 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> 6.50 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> Tier 1 Capital (to Average Assets)² </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> 440,593 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> 9.17 </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:1.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;margin:0pt;padding:0pt;"> 192,095 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;margin:0pt;padding:0pt;"> 4.00 </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:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> 240,119 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> 5.00 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> December 31, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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:1.5%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> Total Capital (to Risk Weighted Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 448,050</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 11.80</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">% </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;margin:0pt;padding:0pt;"> 303,658 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;margin:0pt;padding:0pt;"> 8.00 </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:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> Tier 1 Capital (to Risk Weighted Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> 385,795 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> 10.16 </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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> 227,744 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;background:#cceeff;margin:0pt;padding:0pt;"> 6.00 </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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> Common Equity Tier 1 Capital (to Risk Weighted Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> 385,795 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> 10.16 </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:1.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;margin:0pt;padding:0pt;"> 170,808 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;margin:0pt;padding:0pt;"> 4.50 </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:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> Tier 1 Capital (to Average Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> 385,795 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> 8.27 </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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> 186,672 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;background:#cceeff;margin:0pt;padding:0pt;"> 4.00 </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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-

align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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:1.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;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:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> SmartBank: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;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></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> Total Capital (to Risk Weighted Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">456,134</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 12.02</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">% </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;margin:0pt;padding:0pt;"> 303,680 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;margin:0pt;padding:0pt;"> 8.00 </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:0.92%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> 379,600 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> 10.00 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> Tier 1 Capital (to Risk Weighted Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> 427,559 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> 11.26 </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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> 227,760 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;background:#cceeff;margin:0pt;padding:0pt;"> 6.00 </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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> 303,680 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> 8.00 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> Common Equity Tier 1 Capital (to Risk Weighted Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;">

427,559 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> 11.26 </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:1.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;margin:0pt;padding:0pt;"> 170,820 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;margin:0pt;padding:0pt;"> 4.50 </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:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> 246,740 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> 6.50 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> Tier 1 Capital (to Average Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> 427,559 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> 9.18 </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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> 186,363 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;background:#cceeff;margin:0pt;padding:0pt;"> 4.00 </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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> 232,954 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> 5.00 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> % </td></tr></table> ¹The prompt corrective action provisions are applicable at the Bank level only. ²Average assets for the above calculations were based on the most recent quarter. 17500000 0.08 Actual and required capital levels at September 30, 2024, and December 31, 2023 are presented 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:46.03%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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:1.5%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;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:0.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> . </td><td 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space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:15.14%;margin:0pt;padding:0pt;"> Minimum to be </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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:1.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:15.14%;margin:0pt;padding:0pt;"> well </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:15.49%;margin:0pt;padding:0pt;"> Minimum for </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:15.14%;margin:0pt;padding:0pt;"> prompt </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:15.49%;margin:0pt;padding:0pt;"> capital </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:15.14%;margin:0pt;padding:0pt;"> corrective action </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="3" style="vertical-align:bottom;white-space:nowrap;width:14.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Actual </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:15.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> adequacy purposes </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:15.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> provisions¹ </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.03%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-

size:9pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;">Amount </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Ratio </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:8.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Amount </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Ratio </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:8.03%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Amount </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Ratio </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> SmartFinancial: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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:1.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;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:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> Total Capital (to Risk Weighted Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 469,276</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 11.62</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">% </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> 323,034 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;background:#cceeff;margin:0pt;padding:0pt;"> 8.00 </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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> Tier 1 Capital (to Risk Weighted Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> 406,264 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> 10.06 </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:9pt;margin:0pt 0pt 0.05pt 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:7.11%;margin:0pt;padding:0pt;"> 242,275 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;margin:0pt;padding:0pt;"> 6.00 </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:0.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> Common Equity Tier 1 Capital (to Risk Weighted Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> 406,264 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> 10.06 </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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> 181,706 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;background:#cceeff;margin:0pt;padding:0pt;"> 4.50 </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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> Tier 1 Capital (to Average Assets)² </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> 406,264 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> 8.44 </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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> 192,472 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;background:#cceeff;margin:0pt;padding:0pt;"> 4.00 </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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> SmartBank: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;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:7.11%;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;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:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> Total Capital (to Risk Weighted Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 471,875</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 11.69</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">% </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> 322,834 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;background:#cceeff;margin:0pt;padding:0pt;"> 8.00 </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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> 403,542 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> 10.00 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> Tier 1 Capital (to Risk Weighted Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> 440,593 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> 10.92 </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:1.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;margin:0pt;padding:0pt;"> 242,125 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;margin:0pt;padding:0pt;"> 6.00 </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:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> 322,834 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> 8.00 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> Common Equity Tier 1 Capital (to Risk Weighted Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> 440,593 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> 10.92 </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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> 181,594 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;background:#cceeff;margin:0pt;padding:0pt;"> 4.50 </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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> 262,302 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> 6.50 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> Tier 1 Capital (to Average Assets)² </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> 440,593 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> 9.17 </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:1.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;margin:0pt;padding:0pt;"> 192,095 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;margin:0pt;padding:0pt;"> 4.00 </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:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> 240,119 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> 5.00 </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> December 31, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> SmartFinancial: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> Total Capital (to Risk Weighted Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">448,050</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 11.80</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">% </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;margin:0pt;padding:0pt;"> 303,658 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;margin:0pt;padding:0pt;"> 8.00 </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:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;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:5.25%;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> Tier 1 Capital (to Risk Weighted Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> 385,795 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> 10.16 </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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> 227,744 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;background:#cceeff;margin:0pt;padding:0pt;"> 6.00 </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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> Common Equity Tier 1 Capital (to Risk Weighted Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> 385,795 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> 10.16 </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:1.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;margin:0pt;padding:0pt;"> 170,808 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;margin:0pt;padding:0pt;"> 4.50 </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:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> Tier 1 Capital (to Average Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> 385,795 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> 8.27 </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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> 186,672 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;background:#cceeff;margin:0pt;padding:0pt;"> 4.00 </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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> N/A </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> SmartBank. </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;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:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;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></tr><tr><td style="vertical-align:bottom;width:46.03%;margin:0pt;padding:0pt;"> Total Capital (to Risk Weighted Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">456,134</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 12.02</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">% </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;margin:0pt;padding:0pt;"> 303,680 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;margin:0pt;padding:0pt;"> 8.00 </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:0.92%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> 379,600 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> 10.00 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> Tier 1 Capital (to Risk Weighted Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> 427,559 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> 11.26 </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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;margin:0pt;padding:0pt;"> 227,760 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;background:#cceeff;margin:0pt;padding:0pt;"> 6.00 </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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> 303,680 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> 8.00 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> Common Equity Tier 1 Capital (to Risk Weighted Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> 427,559 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> 11.26 </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:1.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;margin:0pt;padding:0pt;"> 170,820 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;margin:0pt;padding:0pt;"> 4.50 </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:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> 246,740 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;margin:0pt;padding:0pt;"> 6.50 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:46.03%;background:#cceeff;margin:0pt;padding:0pt;"> Tier 1 Capital (to Average Assets) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> 427,559 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> 9.18 </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:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.11%;background:#cceeff;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;"> 186,363 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.51%;background:#cceeff;margin:0pt;padding:0pt;"> 4.00 </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:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> 232,954 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.25%;background:#cceeff;margin:0pt;padding:0pt;"> 5.00 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> % </td></tr></table> ¹The prompt corrective action provisions are applicable at the Bank level only. ²Average assets for the above calculations were based on the most recent quarter. 469276000 0.1162 323034000 0.0800 406264000 0.1006 242275000 0.0600 406264000 0.1006 181706000 0.0450 406264000 0.0844 192472000 0.0400 471875000 0.1169 322834000 0.0800 403542000 0.1000 440593000 0.1092 242125000 0.0600 322834000 0.0800 440593000 0.1092 181594000 0.0450 262302000 0.0650 440593000 0.0917 192095000 0.0400 240119000 0.0500 448050000 0.1180 303658000 0.0800 385795000 0.1016 227744000 0.0600 385795000 0.1016 170808000 0.0450 385795000 0.0827 186672000 0.0400 456134000 0.1202 303680000 0.0800 379600000 0.1000 427559000 0.1126 227760000 0.0600 303680000 0.0800 427559000 0.1126 170820000 0.0450 246740000 0.0650 427559000 0.0918 186363000 0.0400 232954000 0.0500 Note 13. Other Comprehensive Income (Loss) The changes in each component of accumulated other comprehensive income (loss), presented net of tax, were as follows (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:39.68%;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:0.97%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;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:1.21%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;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:1.13%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;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:1.09%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;">   </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:58.66%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Three Months Ended September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:0.97%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;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:1.21%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;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:1.13%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;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:0.83%;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:1.64%;margin:0pt;padding:0pt;">   </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.98%;margin:0pt;padding:0pt;"> Accumulated </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:9.88%;margin:0pt;padding:0pt;"> Securities </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:12.26%;margin:0pt;padding:0pt;"> Securities </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:11.39%;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:7.55%;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:10.98%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-

size:8pt;text-align:center;margin:0pt;">Other </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:9.88%;margin:0pt;padding:0pt;"> Available-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:12.26%;margin:0pt;padding:0pt;"> Transferred to </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:11.39%;margin:0pt;padding:0pt;"> Municipal </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:7.55%;margin:0pt;padding:0pt;"> Cash Flow </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:10.98%;margin:0pt;padding:0pt;"> Comprehensive </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:9.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Sale </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:12.26%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Held-to-Maturity </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:11.39%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Security Hedges </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:7.55%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Hedges </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:10.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Income (Loss) </td></tr><tr><td style="vertical-align:bottom;width:39.68%;background:#cceeff;margin:0pt;padding:0pt;"> Beginning balance, June 30, 2024 </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:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> (24,640)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;background:#cceeff;margin:0pt;padding:0pt;"> (582) </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:1.13%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 85</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> (661) </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:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"> (25,798) </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;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:1.21%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;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:1.13%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;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:0.83%;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:1.64%;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:9.89%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:39.68%;background:#cceeff;margin:0pt;padding:0pt;"> Other comprehensive income (loss) </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:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;background:#cceeff;margin:0pt;padding:0pt;"> 9,043 </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:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;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:1.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;background:#cceeff;margin:0pt;padding:0pt;"> (689) </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:0.83%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> 190 </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:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"> 8,544 </td></tr><tr><td style="vertical-align:bottom;width:39.68%;margin:0pt;padding:0pt;"> Reclassification of amounts included in net income </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:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;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;"> — </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:1.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 25 </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:1.13%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (104) </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:0.83%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (16) </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:1.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (95) </td></tr><tr><td style="vertical-align:bottom;width:39.68%;background:#cceeff;margin:0pt;padding:0pt;"> Net other comprehensive income (loss) during period </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:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 9,043 </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:1.21%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 25 </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:1.13%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (793) </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:0.83%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 174 </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:1.09%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 8,449 </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;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:1.09%;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:10.26%;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:0.83%;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:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.68%;background:#cceeff;margin:0pt;padding:0pt;"> Ending balance, September 30, 2024 </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:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:8pt;text-align:right;margin:0pt;"> (15,597)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (557) </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:1.13%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:8pt;text-align:right;margin:0pt;"> (708)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (487) </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:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (17,349) </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;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:0.83%;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:1.64%;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:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:39.68%;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:58.66%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Three Months Ended September 30, 2023 </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;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:0.83%;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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.98%;margin:0pt;padding:0pt;"> Accumulated </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:9.88%;margin:0pt;padding:0pt;"> Securities </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:12.26%;margin:0pt;padding:0pt;"> Securities </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:11.39%;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:7.55%;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:10.98%;margin:0pt;padding:0pt;"> Other </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:9.88%;margin:0pt;padding:0pt;"> Available-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:12.26%;margin:0pt;padding:0pt;"> Transferred to </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:11.39%;margin:0pt;padding:0pt;"> Municipal </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:7.55%;margin:0pt;padding:0pt;"> Cash Flow </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:10.98%;margin:0pt;padding:0pt;"> Comprehensive </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:9.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Sale </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:12.26%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Held-to-Maturity </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:11.39%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Security Hedges </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:7.55%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Hedges </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:10.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Income (Loss) </td></tr><tr><td style="vertical-align:bottom;width:39.68%;background:#cceeff;margin:0pt;padding:0pt;"> Beginning balance, June 30, 2023 </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:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;text-align:right;margin:0pt;">(33,132)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;background:#cceeff;margin:0pt;padding:0pt;"> (684) </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:1.13%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> (1,201) </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:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"> (35,017) </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:9.89%;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:8.9%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;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:0.83%;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:1.64%;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:9.89%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.68%;background:#cceeff;margin:0pt;padding:0pt;"> Other comprehensive income (loss) </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:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;background:#cceeff;margin:0pt;padding:0pt;"> (4,325) </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:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;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:1.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;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:0.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> 115 </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:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"> (4,210) </td></tr><tr><td style="vertical-align:bottom;width:39.68%;margin:0pt;padding:0pt;"> Reclassification of amounts included in net income </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:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 5,044 </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:1.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 27 </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:1.13%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;border-bottom:1px solid #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:0.83%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;border-bottom:1px solid #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:1.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 5,071 </td></tr><tr><td style="vertical-align:bottom;width:39.68%;background:#cceeff;margin:0pt;padding:0pt;"> Net other comprehensive income (loss) during period </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:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 719 </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:1.21%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 27 </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:1.13%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;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:0.83%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 115 </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:1.09%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 861 </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;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:0.83%;margin:0pt;padding:0pt;"> </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;"> </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:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.68%;background:#cceeff;margin:0pt;padding:0pt;"> Ending balance, September 30, 2023 </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:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> (32,413)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (657) </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:1.13%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (1,086) </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:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (34,156) </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:39.63%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;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:0.83%;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:1.64%;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:9.9%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:39.63%;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:58.71%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Nine Months Ended September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;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:0.83%;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:1.64%;margin:0pt;padding:0pt;"> <b style="font-

weight:bold;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.99%;margin:0pt;padding:0pt;"> Accumulated </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:9.89%;margin:0pt;padding:0pt;"> Securities </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:12.27%;margin:0pt;padding:0pt;"> Securities </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:11.4%;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:7.56%;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:10.99%;margin:0pt;padding:0pt;"> Other </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:9.89%;margin:0pt;padding:0pt;"> Available-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:12.27%;margin:0pt;padding:0pt;"> Transferred to </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:11.4%;margin:0pt;padding:0pt;"> Municipal </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:7.56%;margin:0pt;padding:0pt;"> Cash Flow </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:10.99%;margin:0pt;padding:0pt;"> Comprehensive </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:9.89%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Sale </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:12.27%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Held-to-Maturity </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:11.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Security Hedges </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:7.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Hedges </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:10.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Income (Loss) </td></tr><tr><td style="vertical-align:bottom;width:39.63%;background:#cceeff;margin:0pt;padding:0pt;"> Beginning balance, December 31, 2023 </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:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> (23,818)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;background:#cceeff;margin:0pt;padding:0pt;"> (632) </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:1.13%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> (397)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> (1,060) </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:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.9%;background:#cceeff;margin:0pt;padding:0pt;"> (25,907) </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;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:1.21%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;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:1.13%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;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:0.83%;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:1.64%;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:9.9%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:39.63%;background:#cceeff;margin:0pt;padding:0pt;"> Other comprehensive income (loss) </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:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;background:#cceeff;margin:0pt;padding:0pt;"> 8,221 </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:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;background:#cceeff;margin:0pt;padding:0pt;"> — </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;"> </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:10.27%;background:#cceeff;margin:0pt;padding:0pt;"> (22) </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:0.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> 657 </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:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.9%;background:#cceeff;margin:0pt;padding:0pt;"> 8,856 </td></tr><tr><td style="vertical-align:bottom;width:39.63%;margin:0pt;padding:0pt;"> Reclassification of amounts included in net income </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:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;border-bottom:1px solid #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:1.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 75 </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:1.13%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (289) </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:0.83%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (84) </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:1.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.9%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (298) </td></tr><tr><td style="vertical-align:bottom;width:39.63%;background:#cceeff;margin:0pt;padding:0pt;"> Net other comprehensive income (loss) during period </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:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 8,221 </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:1.21%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 75 </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:1.13%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (311) </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:0.83%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 573 </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:1.09%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.9%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 8,558 </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;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:0.83%;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:1.64%;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:9.9%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.63%;background:#cceeff;margin:0pt;padding:0pt;"> Ending balance, September 30, 2024 </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:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> (15,597)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (557) </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:1.13%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> (708)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (487) </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:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.9%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (17,349) </td></tr><tr><td

style="vertical-align:bottom;width:39.63%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;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:0.83%;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:1.64%;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:9.9%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:58.71%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Nine Months Ended September 30, 2023 </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;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:0.83%;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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.99%;margin:0pt;padding:0pt;"> Accumulated </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:9.89%;margin:0pt;padding:0pt;"> Securities </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:12.27%;margin:0pt;padding:0pt;"> Securities </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:11.4%;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:7.56%;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:10.99%;margin:0pt;padding:0pt;"> Other </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:9.89%;margin:0pt;padding:0pt;"> Available-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:12.27%;margin:0pt;padding:0pt;"> Transferred to </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:11.4%;margin:0pt;padding:0pt;"> Municipal </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:7.56%;margin:0pt;padding:0pt;"> Cash Flow </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:10.99%;margin:0pt;padding:0pt;"> Comprehensive </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:9.89%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Sale </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:12.27%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Held-to-Maturity </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:11.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Security Hedges </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:7.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Hedges </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:10.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Income (Loss) </td></tr><tr><td style="vertical-align:bottom;width:39.63%;background:#cceeff;margin:0pt;padding:0pt;"> Beginning balance, December 31, 2022 </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:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;background:#cceeff;margin:0pt;padding:0pt;"> (33,616) </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;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> (742)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;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:0.83%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> (966)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.9%;background:#cceeff;margin:0pt;padding:0pt;"> (35,324) </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;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:0.83%;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:1.64%;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:9.9%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.63%;background:#cceeff;margin:0pt;padding:0pt;"> Other comprehensive income (loss) </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:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;background:#cceeff;margin:0pt;padding:0pt;"> (3,841) </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:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;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:1.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;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:0.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> (120) </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:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.9%;background:#cceeff;margin:0pt;padding:0pt;"> (3,961) </td></tr><tr><td style="vertical-align:bottom;width:39.63%;margin:0pt;padding:0pt;"> Reclassification of amounts included in net income </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:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 5,044 </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:1.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 85 </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:1.13%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;border-bottom:1px solid #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:0.83%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;border-bottom:1px solid #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:1.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.9%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 5,129 </td></tr><tr><td style="vertical-align:bottom;width:39.63%;background:#cceeff;margin:0pt;padding:0pt;"> Net other comprehensive income (loss) during period </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:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,203 </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:1.21%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 85 </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:1.13%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;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:0.83%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (120) </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:1.09%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.9%;background:#cceeff;border-bottom:1px solid

#000000;margin:0pt;padding:0pt;"> 1,168 </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;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:0.83%;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:1.64%;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:9.9%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.63%;background:#cceeff;margin:0pt;padding:0pt;"> Ending balance, September 30, 2023 </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:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman',Times,serif;font-size:8pt;text-align:right;margin:0pt;"> (32,413)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (657) </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:1.13%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman',Times,serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (1,086) </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:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.9%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (34,156) </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;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:0.83%;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:1.64%;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:9.9%;margin:0pt;padding:0pt;"> </td></tr></table> The changes in each component of accumulated other comprehensive income (loss), presented net of tax, were as follows (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:39.68%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;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:0.83%;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:1.64%;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:9.89%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:58.66%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Three Months Ended September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;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:0.83%;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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.98%;margin:0pt;padding:0pt;"> Accumulated </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:9.88%;margin:0pt;padding:0pt;"> Securities </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:12.26%;margin:0pt;padding:0pt;"> Securities </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:11.39%;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:7.55%;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:10.98%;margin:0pt;padding:0pt;"> Other </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:9.88%;margin:0pt;padding:0pt;"> Available-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:12.26%;margin:0pt;padding:0pt;"> Transferred to </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:11.39%;margin:0pt;padding:0pt;"> Municipal </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:7.55%;margin:0pt;padding:0pt;"> Cash Flow </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:10.98%;margin:0pt;padding:0pt;"> Comprehensive </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:9.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Sale </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:12.26%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Held-to-Maturity </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:11.39%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Security Hedges </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:7.55%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Hedges </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:10.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Income (Loss) </td></tr><tr><td style="vertical-align:bottom;width:39.68%;background:#cceeff;margin:0pt;padding:0pt;"> Beginning balance, June 30, 2024 </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:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> (24,640)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;background:#cceeff;margin:0pt;padding:0pt;"> (582) </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:1.13%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 85</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> (661) </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:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"> (25,798) </td></tr><tr><td style="vertical-align:bottom;width:39.68%;margin:0pt;padding: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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;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:0.83%;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:1.64%;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:9.89%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.68%;background:#cceeff;margin:0pt;padding:0pt;"> Other comprehensive income (loss) </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:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;background:#cceeff;margin:0pt;padding:0pt;"> 9,043 </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:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;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:1.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;background:#cceeff;margin:0pt;padding:0pt;"> (689) </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:0.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> 190 </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:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"> 8,544 </td></tr><tr><td style="vertical-align:bottom;width:39.68%;margin:0pt;padding:0pt;"> Reclassification of amounts included in net income </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:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;border-bottom:1px solid #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:1.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 25 </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:1.13%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (104) </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:0.83%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (16) </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:1.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (95) </td></tr><tr><td style="vertical-align:bottom;width:39.68%;background:#cceeff;margin:0pt;padding:0pt;"> Net other comprehensive income (loss) during period </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:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 9,043 </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:1.21%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 25 </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:1.13%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (793) </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:0.83%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 174 </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:1.09%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 8,449 </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;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:0.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"> <span style="font-

size:8pt;visibility:hidden;"> </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:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.68%;background:#cceeff;margin:0pt;padding:0pt;"> Ending balance, September 30, 2024 </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:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> (15,597)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (557) </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:1.13%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> (708)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (487) </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:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (17,349) </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;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:0.83%;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:1.64%;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:9.89%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:58.66%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Three Months Ended September 30, 2023 </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;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:0.83%;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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.98%;margin:0pt;padding:0pt;"> Accumulated </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:9.88%;margin:0pt;padding:0pt;"> Securities </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:12.26%;margin:0pt;padding:0pt;"> Securities </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:11.39%;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:7.55%;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:10.98%;margin:0pt;padding:0pt;"> Other </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:9.88%;margin:0pt;padding:0pt;"> Available-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:12.26%;margin:0pt;padding:0pt;"> Transferred to </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:11.39%;margin:0pt;padding:0pt;"> Municipal </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;text-align:center;margin:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.55%;margin:0pt;padding:0pt;"> Cash Flow </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:10.98%;margin:0pt;padding:0pt;"> Comprehensive </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:9.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Sale </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:12.26%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Held-to-Maturity </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:11.39%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Security Hedges </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:7.55%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Hedges </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:10.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Income (Loss) </td></tr><tr><td style="vertical-align:bottom;width:39.68%;background:#cceeff;margin:0pt;padding:0pt;"> Beginning balance, June 30, 2023 </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:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt,">(33,132)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt,"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt,">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;background:#cceeff;margin:0pt;padding:0pt;"> (684) </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:1.13%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt,"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt,">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> (1,201) </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:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"> (35,017) </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;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:0.83%;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:1.64%;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:9.89%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.68%;background:#cceeff;margin:0pt;padding:0pt;"> Other comprehensive income (loss) </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:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;background:#cceeff;margin:0pt;padding:0pt;"> (4,325) </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:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;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:1.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;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:0.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> 115 </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:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"> (4,210) </td></tr><tr><td style="vertical-align:bottom;width:39.68%;margin:0pt;padding:0pt;"> Reclassification of amounts included in net income </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:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 5,044 </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:1.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 27 </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:1.13%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;border-bottom:1px solid #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:0.83%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> <span style="font-

size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;border-bottom:1px solid #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:1.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 5,071 </td></tr><tr><td style="vertical-align:bottom;width:39.68%;background:#cceeff;margin:0pt;padding:0pt;"> Net other comprehensive income (loss) during period </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:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 719 </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:1.21%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 27 </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:1.13%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;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:0.83%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 115 </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:1.09%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 861 </td></tr><tr><td style="vertical-align:bottom;width:39.68%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;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:0.83%;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:1.64%;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:9.89%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.68%;background:#cceeff;margin:0pt;padding:0pt;"> Ending balance, September 30, 2023 </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:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.9%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> (32,413)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.04%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (657) </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:1.13%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.26%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (1,086) </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:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (34,156) </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:39.63%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;margin:0pt;padding:0pt;"> <span style="font-

size:1pt;visibility:hidden;"> </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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;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:0.83%;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:1.64%;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:9.9%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:39.63%;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:58.71%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Nine Months Ended September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;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:0.83%;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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.99%;margin:0pt;padding:0pt;"> Accumulated </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:9.89%;margin:0pt;padding:0pt;"> Securities </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:12.27%;margin:0pt;padding:0pt;"> Securities </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:11.4%;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:7.56%;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:10.99%;margin:0pt;padding:0pt;"> Other </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:9.89%;margin:0pt;padding:0pt;"> Available-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:12.27%;margin:0pt;padding:0pt;"> Transferred to </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:11.4%;margin:0pt;padding:0pt;"> Municipal </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:7.56%;margin:0pt;padding:0pt;"> Cash Flow </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:10.99%;margin:0pt;padding:0pt;"> Comprehensive </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:9.89%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Sale </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:12.27%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Held-to-Maturity </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:11.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Security Hedges </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:7.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Hedges </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:10.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Income (Loss) </td></tr><tr><td style="vertical-align:bottom;width:39.63%;background:#cceeff;margin:0pt;padding:0pt;"> Beginning balance, December 31, 2023 </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:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;background:#cceeff;margin:0pt;padding:0pt;"> (23,818) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="font-size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> (632)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;background:#cceeff;margin:0pt;padding:0pt;"> (397) </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:0.83%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> (1,060)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.9%;background:#cceeff;margin:0pt;padding:0pt;"> (25,907) </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;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:0.83%;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:1.64%;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:9.9%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.63%;background:#cceeff;margin:0pt;padding:0pt;"> Other comprehensive income (loss) </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:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;background:#cceeff;margin:0pt;padding:0pt;"> 8,221 </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:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;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:1.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;background:#cceeff;margin:0pt;padding:0pt;"> (22) </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:0.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> 657 </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:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:9.9%;background:#cceeff;margin:0pt;padding:0pt;"> 8,856 </td></tr><tr><td style="vertical-align:bottom;width:39.63%;margin:0pt;padding:0pt;"> Reclassification of amounts included in net income </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:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;border-bottom:1px solid #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:1.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 75 </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:1.13%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (289) </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:0.83%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (84) </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:1.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:9.9%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (298) </td></tr><tr><td style="vertical-align:bottom;width:39.63%;background:#cceeff;margin:0pt;padding:0pt;"> Net other comprehensive income (loss) during period </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:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 8,221 </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:1.21%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 75 </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:1.13%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (311) </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:0.83%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 573 </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:1.09%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:9.9%;background:#cceeff;border-bottom:1px solid

#000000;margin:0pt;padding:0pt;"> 8,558 </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:8.91%;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;"> (15,597)</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:1.21%;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:11.05%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (557) </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:1.13%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt;"> (708)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (487) </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:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.9%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (17,349) </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;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:0.83%;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:1.64%;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:9.9%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:58.71%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Nine Months Ended September 30, 2023 </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;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:0.83%;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:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.99%;margin:0pt;padding:0pt;"> Accumulated </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:9.89%;margin:0pt;padding:0pt;"> Securities </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:12.27%;margin:0pt;padding:0pt;"> Securities </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:11.4%;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:7.56%;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:10.99%;margin:0pt;padding:0pt;"> Other </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:9.89%;margin:0pt;padding:0pt;"> Available-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:12.27%;margin:0pt;padding:0pt;"> Transferred to </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:11.4%;margin:0pt;padding:0pt;"> Municipal </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:7.56%;margin:0pt;padding:0pt;"> Cash Flow </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:10.99%;margin:0pt;padding:0pt;"> Comprehensive </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:9.89%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Sale </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:12.27%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Held-to-Maturity </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:11.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Security Hedges </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:7.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Hedges </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:10.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Income (Loss) </td></tr><tr><td style="vertical-align:bottom;width:39.63%;background:#cceeff;margin:0pt;padding:0pt;"> Beginning balance, December 31, 2022 </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:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt;">(33,616)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;background:#cceeff;margin:0pt;padding:0pt;"> (742) </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:1.13%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> (966) </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:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.9%;background:#cceeff;margin:0pt;padding:0pt;"> (35,324) </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:0.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;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:9.9%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:39.63%;background:#cceeff;margin:0pt;padding:0pt;"> Other comprehensive income (loss) </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:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;background:#cceeff;margin:0pt;padding:0pt;"> (3,841) </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:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;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:1.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;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:0.83%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> (120) </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:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.9%;background:#cceeff;margin:0pt;padding:0pt;"> (3,961) </td></tr><tr><td style="vertical-align:bottom;width:39.63%;margin:0pt;padding:0pt;"> Reclassification of amounts included in net income </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:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 5,044 </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:1.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 85 </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:1.13%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;border-bottom:1px solid #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:0.83%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;border-bottom:1px solid #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:1.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.9%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 5,129 </td></tr><tr><td style="vertical-align:bottom;width:39.63%;background:#cceeff;margin:0pt;padding:0pt;"> Net other comprehensive income (loss) during period </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:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,203 </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:1.21%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 85 </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:1.13%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;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:0.83%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (120) </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:1.09%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.9%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,168 </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;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:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;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:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;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:0.83%;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:1.64%;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:9.9%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.63%;background:#cceeff;margin:0pt;padding:0pt;"> Ending balance, September 30, 2023 </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:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.91%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt;"> (32,413)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.05%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (657) </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:1.13%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.27%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.83%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (1,086) </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:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.9%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (34,156) </td></tr><tr><td style="vertical-align:bottom;width:39.63%;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:1.13%;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:10.27%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
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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
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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> -24640000 -582000 85000 -661000 -25798000 9043000 -689000
190000 8544000 -25000 104000 16000 95000 9043000 25000 -793000 174000 8449000 -15597000 -557000 -708000 -487000 -17349000 -33132000 -684000 -1201000
-35017000 -4325000 115000 -4210000 -5044000 -27000 -5071000 719000 27000 115000 861000 -32413000 -657000 -1086000 -34156000 -23818000 -632000 -397000
-1060000 -25907000 8221000 -22000 657000 8856000 -75000 289000 84000 298000 8221000 75000 -311000 573000 8558000 -15597000 -557000 -708000 -487000
-17349000 -33616000 -742000 -966000 -35324000 -3841000 -120000 -3961000 -5044000 -85000 -5129000 1203000 85000 -120000 1168000 -32413000 -657000 -1086000
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%Z?J3O% M[+:UL.DAW(:^N!-,.'V>[)?.*]O>+@IDBLCK"Z6B"^6C30U7#/!+*IY%D_X(MZK.,6^WB44+9M*HM:R!HM0PIT!I:D_,:K:9GK(.[#?5G83^<$L4(![Y4=:/7 MM)PL&>=#G?
^"&]]%Y2O.LD9 =ZN8KW>-TIQ$ 4785?-_-9RT.<7M+N57$HJL M(9&KI9L]'[XH5@@T#= 4'LNW-9P\B^Z:N)P0C?]S? M*5K*P=\ M;X@'W'KS];V@6E$#^R!%!RBMJWG<5 Y;W?.NW_FS?[YK[@
XE;GZP[3R?>&/ M4K9U+VDN\[]7T*@K:\=0HG"=^+V,W3P;:YO")^N7FK\FH4F:]E&F=/]-4*XK M6U>J+8OKUS8.5^8'4FJ"NR3.?N*A7?XP![\ZLJ]R4'MW#7CYU>VYYH:NI;@# M)-RE=K?BI_8]Q
EWAAOF>2:&XUD03\8BBOKC6'R+D4$\",+!4$S[88B!=NF/ MAR?\KU-5OP;Y[;J&X3B(QT,1H=: (3@>QM \$N.G]9S5-?/-SNNBS]<:3:-@ M@F_#_N@3O3NY0_N$JTRK(7Z@8]H?#DG%+
Z&DQ@JGG3LO^63,4P]S_\D?"=1 M, 6("+ZS!KYQ,-W %TO"03 :QHP &OET" W#8#0;D(!9W WBCO@WE/XI7B] MIXSP.IH-6[S&XS@8A#%TCQ[QY0F8-J)G_6C2P#2:G/D,;K\O>=J/.66FXV"\8?;_,_I_
IRC<1"!3J.X M'\8;< *H':,/)K-@C.^?S^B XV@THP2(.WB.PX[1=Q5^*:/?4\;HC,..T8=C MI$;X"8Q^7S#X?-J ='P^B(/9:-CR>23B?7]$/MSZ$W^N[W_D,'1*\;" MUW_M[T:[WTJ^2U);P_YDU*M?
#;8/WI3\@X&Y\=[D M_'6I<'6PM #S"V-\^T *NE^0'/\;4$L#!!0 (!"(;%GC T_)^@0 +<< M 9 >&PO=V]R:W-H965T'EY>'AECN9U77OQ7C$*U7D#-X+)*NRI.+N# H^/[&PM:KXD$\S
M92J&X]&,3N$*U)^S]T*7A@U*FI? 9,X9$C YL4[Q\S//]*\[?,IA+EOOR,SD MFO//IO F/;$P@M9_Z+YHJ_K62BII.+ETEA[4.9L M\:2WRSBT#"+G'@.R ""UWXN!:B]?
4D7'(\'G2)C>&LV\U%.MK;5S.3.+O8B#C$VX'G-G-V:SSW'KQ77ZI< MW:&_3Z^E$IH6__3-<0'A]4.8K?)%0%-LMH7SH IQ"=Z M)R55615408KX/E=M5 ->(F> M/HF(X[YX-
,^/F0#H$!MI6BHHK_7T5]S\;J.?MB*^V78%225RE>O5VE%U07.! M/M&B@GL'63!C:^@;FA?TNH C?0(,A*),3$$)[I'A3?5FQ/,EGM&AJSJG, MT(5>XG5-ARR-S[0]!J*]$CQHTNJS
3N5C.YTRVIX>/RT27L&4QSQG(VU?I< M4): C=Y6#-;+\AL:$,\./&?-*UWE1Z1=COQV8Q#@3F?BVV$<'8Z7>R6AZ1G; MCN?VXF"R+@^"*-Z>#8Z=YCVR?<]#'R IJ)3Y)$]H?
8R:_5_RBBDC#DE1F9V@ MMZ[9VDM_[AMR]23K0 ^PXVU[,<#!NG(0^_0.R,<>R.0:JIH$LQ Y#S=$X^V M$V'LKL?#H=<*@>?%!Y<>K38=;N_0'4U4[-M^'':)[G?+H1-URE[4;<>A[7H]
M['C,VMO/^%_:>V#M72^+YI7KVMCM:*Y6(:]=WI0,0T:;.%TI=GW;P>'AZ?GU MDCSP;)?X_1YO*F2?8F+LM[$(U@?9 X19Q_;SE5(N->/S7H-%.('B7.(M_5U
MAR/M0$0!/C@%]DISE__$]K#;Y7]7FGOY[T1!E_^>C?W@\/Q_;,]W^I/G5X;^ MHYP2+R%9+@U>[A239;MVA+O)2;!Q8K@;R8W>'X&SF:K'S@'/AZ_%R*;D'X1
MZZ3JA&Q/1@M'"R;R@^^1J8>M8X?T?2\,VL?W@)@/I(>[*6. @V%*-QC8 MQL$/H-4_0>[>=U(R:MU]<:5W2876 M&HD*F&A3YSCT+206UV2+@N*S^FKJFBO%R_HU YJ",!UT^X1SM2J8
9J[RO&_ M4$L#!!0 (!"(;%E_!,L4@0(+T' 9 >&PO=V]R:W-H965T6T:61:--I2&.JZ-@^F^3:6"1V M9CLM_/O93IJ5+E05XTOB.]_S/+ZS=1=MN'B0.8!"CV7!Y-C)E:I&&,LTAY+(
MY,@X<1Q59P0+47347VL(=2T9+8))RA@0LQ\Z5-YJ%)MX& M_*2PD3MK9#*YY_S!&-?9V''-@:" 5!D&HG]KF$)1&")]C-\MI]-)&N#N>LO^
MQ>:N<[DG$J:\^$4SE8^=3P[*8$GJ0MWRS5=H\QD8OI07TG[1IHD=#!R4UE+Q ML@7K$Y24-7_RV-9A!^"]!/!;@+\/"%\ !"T@.%8A; 'AL0J#%F!3QTWNMG) M422.!-\@8:
(UFUG8ZENTKA=EYITLE-"[5.-4/"=/:"W1'(1]EM(UF1%,:.;EX2Q!J<^/T[;^A^[JOT6Y(E;TDV
M>R.R9W<2=G<2'F*/O^LA</$*.D)&@[:>CW^1,^F9I3\I6\&VPT1*\HD*F"II=SS"]TN13,L&D/QRG;#>ZYT M;[7+7,]7$"9 [R\Y5UO#"'03._X#4$L#!!0 (!"(;%E<__HT9 (, ' M 9 >&PO=V]R:W-
H965T/JJ*'!ZDJTP,U,*62#M>G**E:M!$Q<4,/B-$DF<8,I MC_+,C=W+/!.=9I3#O42J:QHLWY; Q&8>#:+=P .M:FT'XCQK<06/H'^T]]+T M8D\AM &NJ.!(0CF/%H.;Y+:=.S*/BL# IM"=A\ M7N
6&+,@H_%[RXS\EC9PO[VC?W6YFUS66,&M8+\HT?4\NHX0@1)W3#^(S3?8 MYC.VO$(PY7[1IE\[G$6HZ)06S3;8]U_\NJW#7H#A' Y(MP&I\^XWJBC1SE]D]YU-+,4A.G\SM37@(2/4E,**_00DK,*S!E
MURJ+M=G!KHN++6W9T](CM"%:":YKA;YP N1]?&S,O%ZZTUNF0>-CM%=HF%R@ M-$E' =[0ISMTO.$1WJ$T+]#Z#=UQ0E\HZ3 [E'4/'1V&VG-SHUII_B]SKAH$E9@H"8F,O M-
@YRO@M^>89<&'I*;N+E)F=5[0FD.47XB%N8>[]VHK06A)#XN%@:?$9EYL=JIPZ RY,/2H7+QWJS8@*_=V*%2(CNO^@O6C M_GE:]+?RW^7]V[;"LJ)
<(0:E"4VNIN80R/Z]Z#M:M.Z.7@MM;GS7K,T3"](N M,/.E$'K7L1OX1SO_U!+ P04 " 0B&Q9.^GI,.(, #5) &0 'AL M+W=O[Y8J%KZL6V4P9.9=;4,^.KF>[YQ2I9\J*[V
M)OO[S_9JJNW:G+VT;*FW4M1.^K6OI'LY59>]>[1SL= LW>KX(M+!W M^K*1M[OS@LR!)IM9^ MHB]7Y:N=?6)(5:H(=(/$OZ6Z4%5%%X&S^G.G4R2#@X_=[>_8=DARU1Z=6&K M?^HR+%
[M/-\1I9K)M@HW]NZO*LGSE.XK;.7YK[A+>_=W1-'Z8.MT&!S4VL3_M\C[IX5L.3-*!"?,="3&7KV60IR^=O1..=N,V^L"B\FDPIPT9Y38X/-4X%TZO MG?
+*!,DJLC/Q1AMI"BTK<66BR>G!DVM;Z4(K_\O+O0"J=':O2!3.(X7)(Q1^ M%6^M"0LO+DVIRM7S>^ VLSSI6#Z?;+WP5C5C<;@_$I/]R=&6^PZS"@[YOL-' M[ON'FTNC_V!)1^+"&@]ARRBX-
5X7$6W6%3PT.#%O\^F/CCXV"\V:2@R<+29 M 8J[$]_(0KW::8B66ZJ=TY]_.GBV_V+>$=9O*-MMY^^DZ%UBA@_;SV>>;^) MP^^]XT3<(HA#UL4(_E*,Q9.P4.+GGYY/)OLO+FS=2/,PXJ\'+
[KEM7-K3^_4 M^HIM7;=B7;?8^K3VB]!>2 2F^206MBJUF8LB$A9W"^N5:)P&I0;F8@30X8&. M$)_VSBCG%[IA,]?2 (7(FB2GADUQOJH>>%L)U)IZ76H URB*?DXDA_+20L?5
M6+S'@Z0!L&"7NE3$Z%(ZK< "2,RR'Y')=8'GP0IM2C!9MK+RS%9A76,=_"RA M 3@&\\ZV\P4S:65=7#P MR&/']<'Q"T^Z(F@&K#76ZT",EVT!*A+6-]9H$Q0\-.Q.%>2 JNFZ+Q9+Y VL
MITO\2'BYQ'J4I[9&/4#9[A,R3K^%'@6@?5X:BZO0,U0IPZ9=80AVACJB]X$! M:-@$_A+U9I!HE!.5E<:/MP32TQQ(3[<&P;GTFO2]"@A$ZZPH; O:8/#20PI8
M:V.0_@<.Z"NV>01NM50%;Y':0CT73I8R"7Y?1!3I6"* MMM2X>HQHJ@09P='U3+V#G*FL0#4QC7Q@O.3JP\>K^!H(CD0N^:8K,\"='(:V MT8:3$=2]8N+R(S @BF(4R'AB$@;"GI8P
C*@J*&*A\7L=< QU;D3W LU"ZL> MQ9V3D4$\#.N:W:C$7I):EHKM 9@=\A;1 L5#E>B!NP@71>$8V" MD'6DF$GM^%@GE&@&\3 6;SO%JRX4P+<,3+0!+NL"GN*@"=]Z\E,]!11"1U[/
MC0962@!\L9!FK@@S260#W!*XM :G%1'$;EHO%2V2J5+F9_U4J&/)QLQN 0F MDY4%S +%:,-25FT^@3VJP%,*%FP)T3%0-2I'L@=YWQUCL>FL6LT-VJ"N:%FO M(S&WMKS358*X+X]U-(K/K<;]
<5NEY517*98\@2)A=MP4O2(%5><7)%@74_/ M;9LY:..\#J9;,BMBP6/WBXDAY9DFKY"&M25%& M+@)]YM#F7A10U>$C\#XV-RTSK=DXV1$UU:K&!*=/1KSECRS1YG+^^08P(=:
M>VX\.C2[O;SHD_N%<@$-#X3I:V2Z@+@2I?9D;@ MRG*PA9#\2_:U.QT6@@!U('*O("C8UCJ$+\2G^F>C @A:\)B*B"$>3H%-:ME% M%,? 0!@*=W8$_/_Z($^! BMTB3#J!LA>,?-70-N#SZH$;X*Z
M3E(,SGQL36SK6#-$_^L711U4O"'ZCVR:5+,D*$B*R$B<3!4S%T$DM8+B8'_W M;]G/V<45]3;B-8*CGL+)#P^X.SG<5G8\RV7'LZUEP0TN-0$N=(78)1RA@J"T MG('A<&ULP:?
BR3K&7:MGWP'J_P+5=?E;*:X&7[_*;JY4]@\X02X&^M4:2M M203"OKT:'$.G94KI $3G%O]R5+XYNST?=),^>SV U^WNW\X$F\('W]G?'RK M)/DQP\>3]\BQA7@^V?
_EY+$]P(A+0"2*]0%,W+;3CYQ>+76*W/&1@]Q*))D; M9"2G4[X?H:C0Q4(42$9(.SE+D9_F8YZ.N?Y8Y^NQY!AF2?AGS;QQ6LZ@3U4R M0ME;W,*8[P45P4EG&'B@+Y7B#?"[2-,^Y-$AB L81_0
$DEI@" MR."?"7JZA15PG-HV@!84TM..N$"U(&,\TN(,/,B8 M6#QT--?&<&4Q0UKI_#@:0I KM5BYLF*80B54,8]Q(WQ2S44.>L+H;AVX"_$ M.)AJJ @(L?#K70O*B';J;M/@L@A=&;4.)!=#=-HT01AS&
[E_^()"XJUTT!0) MD&(";K[FWH>[^P"9% 9_AVM0Y9V\^F@"KZ8(U/%AYYDR8US=J"4 MHW?A2+NX<8;2S0ZF/U_UR.]VOH$8/]Q?OL%/WMEQHC_)OG(U0 0F!S](./=6 MH2:(T/V;1:$F?L:]O!
<7L2Q&?D"SSA=\\+2= M>$0&X#;0&H+XZ%\1)"+Y#AF*+0<"EVST#3 F".Q MH53+Q2G.S)VLQ5PON3O6/@=-5\6@JK2U&@@%4:Z=6FK;^NJ!? **BQ3$G:0>
MC[!M*77%,?)M4D!K4,ANHH4$Y;O-&Q3Y9\7/Y,?'S_]0'IV(UZT;CAY2-S-: MJ:9C5^/7O30/9-"KD58X2_,8(E6;76F\=82QK>Q$=8^-NHIU@^9RD&^^V5#' MY@(:']R!M']'KG7%?7TP?
AIIG;'Q'28JT\BWP>)SA\5;-N?J[R<.JA'V3 MYU0K7@VS'Z(Q;N-HZDZ^[A%H Y8=4[Z"9&3^N"\@7\K!O:53"33$HK1G32W# MZ49W,25&XU/:BS50]PC^5?/(1^9V-(]RX0Z%M
MW7>6FEF0J(_'0^37007!F>]#:^ZZ#@^VA0=_)8A6H">XPTWB@M,9O+P5X1 +7] HPB?Y%KU0D0GWN[N%+FWP\MH&K M0XN5*03,AR;4@ZJ*8Y[.6>-^PK1L2QJJIQ=U*?R[K[' [K)#HT(<
"),%<_@ MI?B([)->(2SIK7JJ1GH#C-A[(S;F.1&9H[3*]RF:@3TEBH>$(W5;S:DBUX$A M^@P5>K5F=-V-#P 19&>H(@[Y"1%[)VC2"R&J[2LU'-!NX#_W#%G*O2'J7^D]Y)KW7%Q/^O+
(KO8#&U(>"2DM(*9P052UFM-0?!\63G ;YN MBT^I7D^";KTB#9776*$(8M':QM*0@UZ1>O:_(9.15D2.;C0:ISWT"HP>;AQ> M[@U^:E(K-^_S!#R ?.=6+2LUP='Y_'0'
M30[_B"9^";;A'ZY,;0BVYH\+)6$>VH#G,VM#]X4(Y%\RG?X74$L#!!0 (M !"(;%FEK,>G8@, <* 9 >&PO=V]R:W-H965TMKQK&UCG@>:08!&G[2'(@9;&EK"2J)#T>OOO
M.Z0LK91ZW05ZZ"$744/.?//-<#CDXBC5G5QZW.LF/A?[W-@)?[5HQ!XV8'YO;A5*?H^2%174NI U4;!;>C?\:AU9 M?:?P1P%'/?@G-I*ME'=6^) M/68)00FIL0@"AWMX V5I@9#&]Q.FU[NTAL/_
M#OV]BQUCV0H-;V3Y9Y&9?.DE'LE@)PZE^2R/O\$IGMCBI;+4[DN.K6[,/)(> MM)'5R1@95$7=CN+AE(>!0?*407 R"!SOUI%C^588L5HH>23*:B.:_7&A.FLD
M5]1V4S9&X6J!=F;U3JBZJ/>:W((BFUPH(*^^B&T)^O7"-^C JOGI"6S=@@5/ M@,W)1UF,7)-W=0;9V-Y'8CV[H&.W#BX";J"9D)!1$K @NH-7]M&&#B]\?K1? M;[;:*"R.;^?
B;>&B\W#VP%SI1J2P]/!$:%#WX*U>ON!3=GV!;-23C2ZAKS9X M +-#"43NR#^)4[(6NDB)J#/RMB@/YL>$MP%<=O'R11*P\)K\7^.77 &,BJ9? M^H14SZ]T(Q:'@6J+";$5)X)/)@(/+)P+T5P[-KY?
^\'3_/-GRH4P5X31I1 M=HYW2E9$:+QH,9.IK)&=O43UOZ=M8V1Z1V1CDZQ=;T$\HXK4[HEVBST%'M)P MD"W..67)8[;F >5\^KC,8AHE\3-2]2O)3D4PC#:HAZ_K^X'*N0.W=$T2CZT-
MVGNZG^U? M.3?MY?ZHWCZ1/@JU+W!?2MBA*9O,8H^H]MG1"D8V[JK?2H,/!_>;XTL-E%7 M]9V4IA.L@_[MM_H;4$L#!!0 (!"(;%DU];9WE0D &XT 9 >&PO M=V]R:W-H965T6C@-IL.\D6FPW&!
M-(\'@C%W, ^CI'=Q5HR]SR[.TJ6)HT2_STB^G,_#[/%*Q^G#>8_W-@,?HNG, MV('!Q=DBG.I;;3XNWF=P-RBIC*.Y3O(H34BF)^>]2_[RRK?P!< ?D7[(T6]B M5S),TT_VYI?
Q>8]9AG2L1\92".%RKU_K.+:$@(U_KVGVRBDM(OZ]H7Y=K!W6 M,@QS_3J-_Q&-S>R\Y_?(6$_"96P^I_O]'H]CJ4W2N.\^$\>5K".UR.C96[2
M^1H9.)A'R>H:_KG>!X3@LQT(8HT@"KY7$Q5'&6I0\DL]! S?XHEEI@ M W-18@_EUF3P- (*42$:)8$)UT)/E*F5!3^Y?Y3\O MA[G)0!C^U;;.%1G53L8JR,M\$8[T>0\T(-?
9O>Y=_/0#=]FK#B95R:3JHGYQ M"PHW7L::I!-R>1]&L3V.$]"[DSR$4;2&#WJ4)J,HCD(KV6WKZ)[IIQ]\P>0K M\G==X7B-G@]U5I[Q3M"W69KGZ__[R%[.T\Q$_]'CI[FI.
)+5_'R*S"FJ]L_PGBIRZKO,"C7@>#3A?T7R;WNLL 9MH3O)%FN1I!LN .YTMLLCRT7][^W/^ MHK$SBM/ ;6ZRQUECK,^9WT) 4,=UR8@Y4UAZ'/EMI"P>B/WZJ#+*X)
<5E+>5YY34T(!IJA;":5+?;=B M.D Z*$%G/*Q2E+G!$3H(RDV%7RF/@W[W!9@KB:B#>L- T-! !7:-.?@X!66> MP(YZ^YY_FY;\36Z MZ^W]?J*I.%:M?
[3:J)#5W.7+E:PA">KYK%N%'1!^7K<4F"P0]3PDT&!8N%3' M:)Y'E>J@#YH<(&\MP&(ZLJ%Z',@ ']WKYXHZ7. -X%R"_;VRL;_H?O[PA+= MXORXP\!*[XD_.55^_Y5AS2C*"\GTNT!'4]=G. M*?
J@+YY?TQ^''1,]BH!R1^VF#YXQ<+"C Q??=%W"!]// QX76GU&_@# MEM-$DT<=9@16'&MDE$!3J?+\^KW#"[Q)ELXK3).2272_NJGP S#TJHJ=?-!Z MQBILA 'X1B=;Z+X-Q:JU>@'UUI.'$S
/+1@!*$" [CAKQA7AVEG=X&O?4'&VW)3_8/>T]ZZ:UV(P<>MX>6J$'6WKP28,7P0&$4C2 M=+[KI)4UF9735Q #<-X\:\9JVPX2&/#.R&9'2'-PR+(5C7185:^TJM[!*0%R M]-9-
PWD09'3;C&DW;6M,)VD,MBM*IL04Q5I2U"$3 Y9,DVD1I"RK:>-5=&!- M;F5H*0FGTTQ/"_L+]C0J>2(C&)NF$#-8C%@G4S.S"P%CK6$",,E1,H[NH_&R M[GDOKV\+C'=W-V06@O ,-8@
R&]8&.LH68*5W>:+-(*@KSSV2(O[;K 5G4 MKU;'8:,3D-5-2;W4CG($C,%;V$JK:IN'=5'?OM:#U]^6!1//!U0XM\U-2[0+ M$O4\H%T.=>5#RXVNA\VW39/R7/"[8O/=]AQO;QUB71E&
>-6\3@X#OA)$;Y# M5="4Z#[*5$4+CN#-7+"/*Z8M(0&C7HOWJ->M]Y2J'87JO2C;JG M.>#6<80 >2'W,2V&=@,"3<41J$NEAY:"ZIZ"V_0+L;A=;.>LZ;@=&P/B5*EO MMWO_3:7C:Z"?
X[36)="Z'*U'I3M'0;=:>GW,;1]ORZGEO9IJ]J*^BG[(0\W MML=RN1GPW_K5[WEZ"_F]WOZ< 1:KAN M4R.MVNID!\[$D(! WJKZ*T<2*"6M?;=AP\UAH-2T&9 MJIG_6M?^J(0 (G?%4)1?
2T)\M!40_3L8CE,/IV:HT<\#V'A'U&!KC?_;3@H M:=NCM61 XKR$.^B1L/0;[P-(B<2<*ZP$TF8*OK^%4'N!@#O5XV_M^MTE/;-+
M^A_)!+Z00]ITCI$V;767U9'03W));0SO&F^#*YK/+26NK5XU;VK-X9A?.I>Q M+;QRNJW.=SV7V0/YC+F,;9#C"EJ]?^X<#O@E;-KJPM=?.#L&OJ/! MY)<-)O_@!M,JE-
C34^HF5^\I17G11VKIV(_"+'NT(&6O/BTFC]!;!,_!UEL%V_%6_Y 0&+IK.\#5TZK/:[\78(@Q@*QRV0 M,;NNZ)*C ?H&9*ZS:?&E2PXGN$S,ZG.0&PO=V]R:W-H965T1D,G_]'E*V15K'LNR\FC1?
3(L2*9+B^9T'SR%?7Q;E']7$F#KZ MER<:NT&QZPN)8 MGID7T5<_T-@6<$_\5VXN*^]_M9+ORM2C^L!<_C=\9],?T]']>3-T?)430VI]EB6G\J+O_#++#LD;7VC8EJYW^AR^6Q\ M%
(T655W,EH6A!;-\WJ39G\N!&%* +0LPU^[F1:Z5'[(Z>_NZ+"ZCTCX-M=D_ MKJNN-#0NG]NO\KDNX6X.Y>JW/Q?9O(JR^3CZV4#GFK_OIO"QLOG(1/#9H_>E M&>=U]'-1V?O'7[*O4U,]?
WU2P^MM)2>CY:M^:%[%MKPJC7XIYO6DBGZE@#^ZOX)?M?^*ZCK#9G19E#;Z&JZ7HB3)<3H31+6LW_ M,N,HJV RV'D!4R"?1_6D6%3P=/4\^OO?$A;S?]Q8"I^U-K.OIG3?=I7[3Y.
MDTE)IXB= /X%C]X7LYDI1WDV!>R 'U/5T-WU,\\B2I(T)3J109[F*6&QA.)S MZ#N\#2NLTIC(N'VA$BE)E':%ZG*QA!L[DO9G;"X ^\X!R>IU"4XE =ALKYDF M-)%^JVW1?
#X&!"CMY>I)#=U7<>R]6Y*4)BOJW1P8I4DL63<[(1JRU[VT+ROJ M"?Q;/4$YD9R&ES+Z4M30ELY467>#:*J)T(F7(X0@0C%H8%6]VD"648,LTP99 M5F6.N80NIL^#C%BIY]'/&R\FT=S4WO?
C1"7P754:Y(DX)3Q5/:0GUZ0G!Y-> MV!/;LB5"8N387^V7B5G25CX_B^H&@,:FSO(IT)F)1I-L?@99CNQ,E/6,X=L*;K-7!/I M;74+><4GXUTX?FU__(R]>[4'!-1^ZJ+5!BK95OX6P$P#*#^8
MLWP^MY/_:S9U,QNP&$" Q_!'$REX0\BI,"TB5MG(#*T?M)5IZ9 M\8OB%.%G?N\H^\?@ZV/!8P^+4B:*\V\"TH$ Y0",:*X,"N^.G)MLDUJFT ' MOURT2-^"*K"W-3M@T<>RN,B=D-
R\:AS5163^!+$=J/^8>NV3VF^LUPW&6A;A MZQU,YJ!@_IPS#L M.'V^_1[5:4#WW+M*E'CCF MRNL>CW7;SM@OX8-:(GJQ*_8JL=A$I?*NX;[6P;5*8N]:"1^KJ$>Z\(VMA*J#
MH7G(Z:\@R%Y;^+IWP'H"*COIF1*-<.7 2)!$-\ %\HZ;U(VP)1OV"]K8S0A; MQT+X$DHB>2!/,>'C$U/^74:2F_!*][.P>V 17E+XRUVZ99XF93#12VF%?K_M6%/9/F7E1>9=*=&^CB8M3'(2
@]25MWA5F[A:TGS/H&,"LF0,(.JV*6N&D> M2R=(D335;EJSU"J.EK2?@=)$."#!3[/S;%1;J,C&Q7EMJWSW^5]65E O:/?# M)[H[\RE)$9,:(]0C(H$)>WD'JN$=VTOR.LET5)''Q-
7#_&8_9VG3I9E(6E:8Q.R7=UCVW#&36,!"S1>A]Z;[W]0>C&0:_ MEP+D@F 0GNE4M3GPR#WWG;]<38@>@[M:&]Q5KV77UEN8@U M9A7C?+;FIM/GP]]V* MZW\'$+Q!3+&
(NZML=Z';NV#^!?4O6H[^T$QKX>3D%S M"2I.TE M3Y05UY+H]ZP&3K*Z\Z+3=NTTGHAK08)GB?1AV+QM3Y=3.]@F [->!D MU \GC&O06!#U6H/:C2BE*DY@\B,CG&J2Q(A"KBB1*:
("QYHHVB4!H%$ENC8 MGU(]REIZ%/W[RX>E6H[IG/?]'7;G/):TUXOKL:2.<:WG)8 ^9K*BC$AD&E.9 M O!WJ0VJ21#8$BF1"$TI2X((J3%X*<,XD%!=^%.)("EG.WE=,@1UF40H&:-N M#"&
"PQA<)3H6%R+OQV6@]@3!Q;#.)N_SK!/=51W,13C?@RS+2(XCI6U4_! M\;4>K %ZXJIK/K5DJ7CW>VXE2T68Z)(.D*6BW6$&CJF0KT09)VF,Y.-DN?1U M?6)IWT8ZW,?XL:0!?
Z,R)JGN4HP&P0M9GQ)2637!4$1@9 1(PSA5E;5ZQ(+ M*'>T^[H4T:PX")9:RPV^QH!-=]D1]B:*D"K *H(:-T4JR@'!-L8F9;??]TO: MMD48:SNL-CU$OJ#\L$%@((,*(XV#&I
;28*T8B2F(!8AU%EJI#93[1 %#.4 M*FE,XK1;\QYDN8S N!N^%KJYW$9=CR7='0'S6-* KZ6:,(J /P?!,<6L$HHH MU24XH0E5"+4 P3&$M([(LXN#"I/,8.7 Q11!6@B"H
M]6&EAU@"*6K&1*R@($@#3[Y[Y>W0G&'\#?2&[FA*1 %#!HFR;EE$>V#=DHB/ M)R4QB! /B-/M AV@3XY-7^LJ4IC%>7;UGZ1+@J_ZI M$,,%2(5QEYI6-8/[,KICX*1=-G/,N+PI1C:
(V04>H8\MW1*T^=#3@+,QZ^&$ M,)F88 L>P*FTZ&8+DB"YUG^V"T<"4:(&J3U-J.PN^^-]YSPVGG7?.0^&26WX M33XTNNKG/\Q(+'D.4IU&1/DD&N#7;?!:#%D"EU&WC/!KCO@"D-L0IV
M<[J:P2#$?#A,:;0=-3AJJ-].8 B1#"8PS(@PG, XW<6=,(:C4=XDD$Q__X!U MIL#J]"/T]_D<86C<8TO]76?NNRTWG08\2:9VVB+6*BH)Y5VR2;7UF>A:""37 MA"-+%
(S;4+]NOEVC2I(NL5HGJA@A0N5<^SI/$Z6$6P?87.MBR") 0C"!4H+H MB?232(VMUVD$-*#%B"&5NT#\3KW=H>:)\X^\WNK7X8Z+!SIW<*(50WD;9IV2 M,2+,(#XOMM;NQQ"\.VJ"Q+S['@R7,6-
A#)-;/!R>UP"1=0-. J^.9Y%BFQZ] M:6+9H!]")64(K8R&P9NB"O]]YJ6HESM&? MC3P6]"_1*3!,[$"D2F,: $V[7, M6\'%;)<"6]-&5[HQB4DBBZ PG"S9QYS!"4,\+^]2*FE:@(E^*6(>QLJGB$#'
M$6=I3/46O/O<(#D7])P'Y=S;'[2B8L+CKF8@$]!1$%\&P5/"D7V@:,+0E5WJ M=J7M?DT:IR!+8O[# :FVCQ.*.9.L=[U]^;$F*1(LPTF,L!8E[+XS>M/_":%*Q*B,6!,H M8KU \!/CIQ(QX2 O)<#_[R-
NY4"+"!Z129$8O@0S+F ^3$A3J$+L%\"DL#BB M(1T11.J':,?'$,<2IT3,@%3;G<>ZA)):OR7$["0@2PL!IZ/Q4\GA"%K M(7:3"R2;$XXXY^/$:=>KKDN*$.H@96 0IB*(C6W4 MLY=Y\KYS<,T-$0Z0Q?
G!02HW97^EA('(\("XVBZ4H'6NWPRM*8"Q73F N6Q%RP*+8+[S!W MJR'ECF6"-.6QI-]%[(J-FT14,M![$,M=@N9RHA"[ID9=]P\+*E\>YO84N')C M+7T*7+F9'#QPY2$1U0X.1!GF!
P2#LIM!C$-.HBW#.)2'/,Q?BSI]Q:O(O$0 M?A)CNQ,B05T<\:#%%HD9NM],BNPW@WEOV'"5S;UN;@I/$&GSX(J>F-'-YCP8 M9M03L'(K%(9L$GMM"N.[3'W' E5WL-#]8UQ=0L-8,*Z6'+K")=@C9D[?
3<2* MTIHDV-*P/8O'A2YVYC3(?S%FV%*X0Q\HZ80BICR:*)(BU@HN.6&(LP<31"+$ MR F'+FBUZ<#!4M17"BI!C(",)(@Y!<8 6682:.P,"_S]VQHT$JH!"(",GXP)
MTVRO%:^;=%X\T+N#0P]Q[T4:;+K>Y@HDKDD0CK@$4,(IXE>-N)+BNY<-<_2@ MS)VN]F 8X"IZ1<>@X7B+2>X8.-!Z?/^I9Y'BTATPU.8PI=Q^AEZY!"@ZB&@! M!2APTK"'R$F@8M][&&#

WQ#JF7=4_(X_%L;#)1@EP ;T2+"Z\WG11"P%'FAS7IK* MKFK:LVO.,'XVSZ97-L#$'CFS*#>/M3DORAHJR8O'0 M9_R*[VY]8\ M?B'3IJB*7R3+OT49_5*49CF3F\ \.;]&N,S?YJZOU?.C^Z3RR-2,,CM@1!F&) MW6>>0'U^R$ 2!Y3J#B_VBR8V+C0HT>Y]W[:@QZ/,WX'?=Y#VG:)=.,'Z"F") M) BK75C5B*B\\!/='T4WMZ_W4(E@,%Z8MW"S[+P30;%%!=26BJ*JQ'9X M@$F!'<"4!+ZB?? C9%FYQTE.#_<.* 2@9J?!++<%Z%(MP(6__< M %:=!K"YTKH7^,UB-?)6KQ.>F7BSXO9+"NOW!F_ZRCKD8VR_IHM MA>[&"8*Y/2_FV6A4+J"GEKX6RR.JW>US"Q-C@ G..0"EF06EL44H^TA5YU.8ME+:LE;#&S>6U ZJXQ";Z_M5:"=W}{]!6(ZW(EO%>KDR7OMOU15F/2,WH"Y3?#3QCH>=%_9@5'=V:F85/(?.[HFF MT*C2C(K2'E:ZH=Z\NG>>NV -!HJ4L9}\(? .:?H&&W:VYX*[[JWJ\)W[/ZPE< MPP18#?QO%_#J38' #[*ZI9 U M&Y$UJY<.8^YB.V_OX_6[RNSFZB VI=L[V^\\2! 3M.K6L(6CP^@AEF2LM:YB M[)0.,,S[-@5)I(>1]RB%:F25F_EITF'C*>'45_Q9<-(03%7M7^E@7U1,+=.7T)>Q.;=G3_KAKV0)6?(2GNP]CB_R,<_..K MR%QDTX7C#W4!A.#PS![S;__A=J=;!WP"8]S]C5[#.]<$ XR)MUUZ<2M=NC]V MU\.F/EF@^[$!NM_;)?T8 M%/N_Q@J=P&)]%#V;X?/S)"^>,*)/4HI?$@P:FWFB3{QM-I]N%GX/G&Z@ [MTE'>>Z,ZWYHD=\TW+OOEF[PZ?;U8*V^%,)YQT<>;.+QF3O!W(>:KA=LEDZ-LVQL+!9_+4JHUY25P^(R-_.1 MY0:G^1QD7#OZX_ST-!\MIO450#++H/I=6C9D5D)V;,<9\=C3JK]!\5_HQNW)S M] .H8E>#GW8;-]EA#'9PVDR_3$ICHE^*>3VIHA_G5H/K58!L"W[\LS;SRE_Y M[N8,1(NQ>^3LW,/CP#O^=9,WB,WSYFV$^R^*+*Q)H!5#H_<,*[<(MYLJWH3 MA[H3(-R/J__^0T]_M=++G4 *]K?0 0F9,[;S_1,#?*0'[VX[LÑO^M1/?-AMOI M?P=L6+)DY_V]J%?2[587_YG#Z5=OK+>@=B&!$"W^\[_[X&"[2K3#B8/=]_G73W1:-6#(]KJ?I-E7IXR5BM5UE.Z]=N76 M\48[5G-+@[.&!LTV4=@=Q4UP4Y1SB?UF*.2Z1/],UA*^Q0^VD&?Y0!"83XW>@''1C.86OE6?S>1DY0YE M289W)>?1?*$ 9\AJ;?OPEO=_K^#.8"X)1)7#LDFUR64E"'_X@2C!^4>1*K3/ MIR%Q>0<29MM2B[94_)=2$WBC*RHLO*QRS_S0R;1<8]WW!?Q2< EUD@(HC[$M43PZ@9=T6B0>+_E?6GRJ32T9OEC?CJG1%AL=+^8>V[6M18:S@%^31?.(P?SL MV? RNCG1RJAK970*?,[DQYLWRK>0,]5C_$XCW!*POH1EBJ83N0^D22A(.Z5@ M@P:A-QE$?#N5<@\MTV4M6#..A=XP&0R['4&L6[:%''K(9 "_9.=4?NV6'&LJ M%9:9.*\+)]BCVXL'X1]#F?/QG&4W/SS][##G?> X^\I3H9](V&0K#&2)%JP M6N70\4VV[?+*X-U8[*"))P>(M4'DB486>I#T]Y.K#JD'%_WH:@SON6^SK^_O M]3DLBO[PCKWWHS^<'EN'T,/$81^[5N'>Y&"R:S\?W3DT%,5#I/-V(_BVG3R__MPMOY_4Z8M:PL*%QQ:C2XN@C M#.Q-4C7?@ZEFE@9ORSX,P2_"^#]E=.T,UR! M[H]I_A-02P,$% @ $(AL64C?ZZ&,! %1, !D !X,"]W,W)K&ULS5A9D]HX$/XK*K*5FJGRX(MCF !5S)'=K=HD%.Q. M'K,V0=@_J,.V'$D,P[_?EFR,(1XSUV;S@BRKCZ_EK]6-^FLN[N020)&'.$KD MH+%4*KVP;1DL(:.RR5-(<&7.14P53L7"EJD &AJE.+(]Q^G8,65)8]@W[\9B MV.Q?3%ABZ72+^QA/Z4+F(+Z*QT+G-F9#%MD$C&$R)@/FB,W(O+KI8W K<,UK+T3'0D,\[O].3W<-!P-""((%#:.L7A'JX@-MBK0AA/$MM]DH7&K%\O/6^D<3.\8RHQ*N>/25A6HY:)PW2 ASNHK4A*]_@SR> MMK87\$B:7[+.9#LH'*RDXG&NCABEF0C?J\.>7T3L&WO^(_:N,/7TW^H*-C@J-[$'A<')6[>0 1,*E1?K?V>17/0!33L6 !D"\K MA=N1A#HXJL@U!&"D?-=PSR=NQ_),3J'U"W']9KM-?A4TV0)WO7T@>IX#08F3 MCN7VO--"PG6,3H_@<23('5F?A !EFA,JAY6E1?,=R6^=.E.VFTZZA7[N@7_N9]+}-[>&:,;(K=L=O16/WFJL"O9PK8YBA[P^>W.$AXEPW-/SL4Q M%_9R[,?2:M^L.M;1RLEDRM{@*3@%P%\?K>G+$/O<$8U:X]F M;H:W!UPG5*XX?.<7, E3L3>*'23;0Z.VH45M#VKF0FM1VMLU@Y\.T@R YTLA M=-\P!,/)W?0+4$L#!!0 (.1"(;%DNV\^\ @4 *P< 9 >&PO=V]R M:W-H965T#E7?OQX9!/N?@D?4^'>5@T IK_22 MYB,7MX *IMN])+^0S9'^A-"?+9\4AI>T9JE"YTG[6ZR3VZ$W3!FLTR MR/KR(^WGREFR=/;,[%1X#;/GR',=1%SB[]#GK8+W&GW>/?I>?ZX+=8?^.KV1 M2FA_#T48ZO"'U9A]LP+.:,IG%@Z@Q+$+5CCIT]PZ+[6[1WBT]S2S:4!R[+7W(:4Y95.0>OT1T#1O4,$9 M,&7LTXY]O@\I#FJ2P/IKGAUP]$",- 055#)%U29.Z6D=SID:P7I9?D$V\9W0=]>XTEU!3+KM..@.AB'N32:!$R7QX7"YGYR7,Q/']U! M/9BLVW88)]O1X,1=O<=.X/OH"M*22EE,BI0V9Z?9_Q6OF3+D0]:UV0EZZYJM MO?#G/|+)UDGVL.NO^V%C<-UIYT$S]![0QQL,Y!IJ&@0S$ 4/-N3CZX34>*M M[>'({Z3]Y.#4X]FFQZV=_":!BH.G"")^D /^NW(C7MM/^Z/X\CQ_ %T/&;N M'4,\3^X],/>NET7CRO,<[/4X5[.0WVUO4H8!HT//BZ/#P_'I*MGW' M(\&PQYL,.<28& ==703K@^P!Q*SSYV_7*B3:Z\=FOU84X0>1TZ,^\5)N'%B>!O%C=X?H;M9JB?N <^'KS\78H>081+KE>J$ M;>CB:.C)@[",U&I1YUCAPQ]+]C=X]LFY@/I(:?!<#ZZ7GBX4PI$@=-14+B MX!3TPY?]_X'+'?U;LCY:+28]P/2?$ 0HD\LF>JB4)P\V:W2,#G_J/EYMM?13Y M^+_7[#8F;D];8OY1^M^K]LZ_5O=YLMD?.)@D#^)I\TVVO7UWN-)/!G9P^!UP M]0]0NP_=2XPZ-T2=5B&ES3R8U2C1(V\ND5>_J*NZTO8%:3V_O\2ZHT%PC40D3 M+>H^CP(+B?9NK&TH/FONHVZX4OQJ7G.@&0@S08]/.%?+AC&PNJ <_P-02P,$ M% @ $(AL6?T^;3 K P Y L !D !X,"]W;W)K&ULK59=;]HP%/TK5C9-G=0U7X2N#*"U?*A]J(;*NCU,>S#)!:PZ=F8;MZ/;K9SLA@S:D5.4%%JH]SCN^Y-\[MKKEXD L A1XSRF3/62B5=UQ?)@O(L#SC M.3"],N,BPTH/Q=R5N0"<6E!&W-+#SVFZ&"7/BKIT;B[C+EXH2!F.!Y#+++L/AS M!92O>X[O,";NR'RAS(0;=W\APFH^WPL],BM6%*2 9.$,R1@UG,N_N_%?2!4D.DC_&[Y'0J20//!0]; ,U3#PA*0/ 4T-H#*$M >*A"JP2T#E6(2D!T**!= FPR MW<(LZ_0 *QQW!5\C879K-O-@TV71VF#*'3&%-E-"K1.-4/!8@@2ELT\QG:$08 M9@G!%-VPHFS-PLD %"94?D2?T/UD@$[>?^RZ2LL;$COJ]BCAGY:\OE%/4YDYR2M*@>S%*TO\XFM>A+T5:4D^UGYE4KHR^9777945!VC5'\!UG1WEJ]XL[!B_N&+ZX MB]08V6NO!W>K"\E S&V_*%''ETP5'Y\)MFI)+VTG]7^RN_T_9KY@=\9%AWG M?_JB_[W%8DZ81!F6LH[.]>Y%D5/60P4SVT/-.5*=U3V<:';![WI@" #M!P &0'AL+W=O:]* (T>&.5J[)5: M5R/?5UD)#*N!J(";DT)(AK79RHVO*@DX=R!&_3 (;GR&"??2Q,F6,DU$K2GAML)1(U8QA^7L*5.S&WM#;"^[(IM16X*=)A3>P OVU6DJS\SN6G##@B@B.)!C M;S(<+6*K[Q2^$=BI@S6RD:R%N+>;S_G8"ZQ#0"'3E@&;WQ9F0*DE,F[\:CF] MSJ0%'J[W[!]=[":6-58P$_0[R74Y}MYY*(<"UU3?B=TG:..YMGR9H,]T:[5 M#3R4U4H+UH*:\XSPYH\?VCP< Q//R!L >%30/P,(&H!T;D6XA80GVOAN@6X MT/TF=I>X.=8X3:38(6FU#9M=N.P[M,D7X?:=K+0TI\3@=+K Da.^4:@"B58E MEH NOF IL;V_2W0Q!XT)59?H"BE[JA)?&[,6[&>MB6EC(GS&1(1N!=>E0@N>M0]Z#GQ_'OS^"]TVX7)1P!=4 1<$;% 9AW.//[*QXU!?._UE?_+/U M1\F(N@<0.,[HU -8=@_@QV2MM#0E_+/OLANZN)_.MK61JG &8_T+05R"U[Z M^M7P)OC0E^F7))N_)-GBA<@>W4G"PE%53RH2W97O9=Y6-%]?."SM0MFF0^-O#^SFI M,3^1LBFT:3'/^A?#.3@YEXJNY;EYR)^UFT\2UY"?RZ7 T&_;GV!6-;/G M+WTS%&'O^WEL"%U3(7"F H&;XV?LADNS4:.+RG7/M="F%[ME:>8Q2*M@S@LA]'YC M#703/OT#4$L#!!0 (.1"(;%DW][107 0 .D2 9 >&PO=V]R:W-H M965T^(T2@KWE6\+FQ M$Z*&;9PJ/J?;G9 5YF)6XBU9$?%:OC HF0U+DN:D MX"DM$",;N?%H3Y>V*PT4XL^4"GK&\FIK"E]DX6/R=RPY(A(1F(A*3#\'<@S MR3+)!./XNR8UFCZE8?O[Q/Z;FCQ,9HTY>:,;97VDB=G-C;*"$;/ ^$Y_I\?=2 M3\B7?#'-N/I%QQIK&2C>+6!=VL/?FV@IFY6[U,U7N?*>%WTB19BQ]&R2$BBL8_Z[2<]]B9HUPCHG 1\)KQ/-]N[NJF\V.]+[^[]S,QW,;;7,7G7N&K/(.T?4IY (II7NX%EKEAMJEOTBM,3T\ID.>4ECLG<@&S("3L08_'S3W9@_:I3?$BR:$RY4!D9VOC-6OC M];$O_H!=>)RU@(0C"!XA5O(8(%U0N30X96ZW3CF8)8=JPK,@#12%M'L_8$OG6MS#RTE,\$.580GH,B#2CPK0[54H-R/,MM4&<:.^(T&?]\&CP?"8/L[FS-'L'}R M >D(?!;2UUKY\%UZ:K[7J5%U%[=&9P>A$P3^N*.(#CBV0M_K_",MX]AQ+H31 M,]KCUF*<:1,TV@2]VER-72E%0K,,LU:M5I6J@[U-&OD^QU%="#;Z:AQ",)' M76V7.I![Q4/"1H6P-X/5.]KWY+!PR!PV%)DT)-ER(+*SU1DWJS/^+W/8^)8< M=@G2Y# -2)/#-*CK.6S2:##Y?W+8Y-8J M=>^P>]UX)6C\AF@ITRE7EPGH1, TEMF7J\9O^&_=P9D7V.Y[$=!:G&V-NS&M MP4TYILO[G<+N/1;W;$[95;R8U=0V[S*/ZC6B4_]D3Y]M37TDWW44\$[M??4(FS;0JQEY$-=&6-0E@\5KVK5 5!2_5PL*9"T%Q[@B&S54"H'U#J3@5 M9 ?-ZJ;B7U!+ P04 " 0B&Q9/Z>)GVL$!E%0 &0 'AL+W=O,QVFQEUF%.1BG9P!+D4[K@JF66 M+=&$40R(BEB.Z[$QM>Y\R\X >L3O$1S$T3/*3%DQ]B5K? ['!LYF!!0"F5$0 M];>'&5";,:EY_%V0&J5F!CQ^?F;WM?'*F!41,&/TCRB4V[$Q,% (:[*C\I$= M/D%AD)OQ!8P*_8L.Q5ALH& G)

(L+L)I!'"7Y/_E:..((H'BJ 78!L%\#NF\ MG +@-%7H%H!N4P6W +A- ;T"T-.^SYVE/3TGDDQ&G!T0ST8KMNQ!ATNCE8.C M)%M92\G5VTCAY&0)P8Y',@*!.NA7PCG)
(HT^S$&2B(J/JO=I.4F")W KD)2&$%?AY/7Y8@S>5G:6Q]K.Q]W8MX1+26^3@ M&V1CNULQGUESN%-ESO>I>]^G[M?#YQ HN%4%/_&E4RX<1_-
U+R\D'JX=_K@I:8UFO35G_7+.:+!UT+ M'\N>!*9;!J9;&YA?.!,";=1'151Y.0>[1[JOO5M+?ZUW+\IY,_6.OX1"(W^@1!1%0"H='XMP96VSMRS%=0;8'RV;.=MBGH-1?V61$\"T2L# MT:L-
Q(*S?:2//BH?H8!#&,DB*#?HTV\/59'I7=P6%T?,+X[P+H[P:RU[H]_Z MI=_Z[_?;U%]6^:U_T6_JLQ7SVF\7.;R+''ZM9>_TVZ#TVZ#6;Y_C5'WJU"%; M(N4[)K?
493L0FPC:))L/+@:C33F_);*3N W+N V;'F&V0,.. M9!U5JF1=W_0!AL2,2YW1 W5\:7:(&9ZYS[+[_?[P_!!3.[=KH]98UFM3UC^7 MM0>6?7IV.@F-A5_J$EP;G"E512])
M#)B*W7JH"DNIU7W'EZJBQ*\/FLG(IO MU*Q^!M>&H*FLUZJL7R7;Q6\?(ZVCRM"JCX!*_!(M*(0;M06(0*IZIT0")Q3] M^0#Q"OA?
Z%^D=Q&@Q6Y%HP#YNR14%4$2HJ/=M60T1.J%RHO3#0?0:1%)AAXA MW?%@2P24C)41K9WHM>FR5;9YJVQ>JVQ^6VRG"\A^64#V_UPB%H(G59-KNY6;
MNW9N5T>YL,#7JK!?(>RX Z=J@YM'MT Q\(V^KQ/JV[5+9%[7E[WEG>!4WX2] MZK^W[F961?_'ZGES;,Z^0]02P,$% @ $(AL68R#9]*#!0 M5AX !D
!X,"]W;W)K&ULM5EK3^,X%/TK5G>T M HG2V,Z3;2OQF&%'&K2(PNR'T7YP6T,CDKAKN^W,_OIUTI"G8Q$I?(&FO??D M^#H^]]B9'AA_%1M*)?@91XF8C392;B\F$[':T)B(<[:EB?
KEF?&82'7)7R9B MRRE99TEQ-$&6Y4YB$B:C^33[[H[/IVPGHS"A]QR(71P3_NN*1NPP&\'1VQ:$+*I^V]UQ=30J4=1C31(0L 9P^ST:7\.(:.VE"%O$]I =1
M^0S2H2P9>TTOOJYG(RME1".ZDBD$4?_V])I&48JD>/R;@XZ*>Z:)U<]OZ%^R MP:O!+(F@URSZ.US+S6SDC\":/I-=)!_8X4^:#R@CN&*1R/Z"0QYKCF26#>N&2#*?
TY6.;.K(S/4R6Q[#K!U!I"%;$WZM3G]AJY4.LS2<3U]HFI4% H5A4(9 M'N[$6\I*!D:R3POPJ HJ=OQ7 M5;5^W-%X2;EV;1H!^Z[-@+L?L?+E3^D,48"*Q6C* H1C"44 6M)]''
MCM=\7C51-K8Z9 I.91>VAE*!'*FVOAW7=1I$=6$^\NP.IA6_ ?5@1RNRL/S M @B;=#5AKH5Q!]VR:T-C'TR5X);M*4^4]91CL66)8%S5]W,B*=_R4!49-%:, M42;,M^N[-(9"JQ>G[.(0?
[A40*-3Z%V0@=#J!2GM C3[A1YR =MFP(:!:S>? M:TV8&_A=SW7I&F!/V]#I;&#;#WB5_IK3; =!Y+@=+$O/ ,VFH8^LM9W &%I- MFZB-
LKMXEG8!FOU";U'SVK.JRM5L%KHPWPJZ)K_L\-#8,^=WNR1WJ]:2.,'FF*@B8'8Z>!8V>>;'4,/S;6^I?<4-[++:ID!>Q^7#(16'W[9 MKY'S\<='1DO0NR #H=4+4EH#9+8&?41+\M6
M>\=M6PBC)MUV&,.6VW'HABLV]]8YQ^4)>Z'A)5J^JKA7#=7*[^"Q.C1)F M!N^[8H="JY>B;-X8?KB$8.,_Z%V0@=#J!2F= C8[A3ZGX&T/@+&'K.:JT\0I
MH4.^W_$<5P[LS6[A_2*&VP9 W,^YM=%$.9TL2Y. >Y[7=\L8;F^LQ]!SW.,! MDBX.P0!W"!DN.SHV[\#["ED.5WW%@547PTV[J(E3N=X2_ MJ"D%$7U6B=:YIW#X\27F\4*R;?8>
<,FD9''V<4/)FO(T0/W^S)A\NTA?+1:O MDN?_ U!+ P04 " 0B&Q97DP6I&8$ "N%@ &0 'AL+W=OX_.N11YCSG>,?XJUH1(\#V)4S$Q
MUE)FUZ8IHC5)L+AB&4G5+TO&$RS5D*l,D7&'"%T52$IO(LCPSP30UIN/BWA.? MCME&QC0E3QR(39)@_N.6Q&PW,:#Q=N.9KM8ROV%.QQE>D1F1+]D35R.S1%G0
MA*2"LA1PLIP8-_#Z#KEY0A'QC9*=J%V#7,J!YM$+++XK:%-E*#4WS:9Q)KGZE*D].9R3:<"HI$6 $ M9NHE66QB M@2?"'Q8B392%4J#_@!:I')&)I1&.*BZFXN"<2TUA<*HB7V3VX
M^`)/@":@J]KMA$X78BQ*177_(EF=.!UN^>%.GEE5\"V/@)D(4>3?M>??D\B ME0Z+=+N9;JH*E65"99E0@6=WX!U70R=HC^#H$?+E>"TR')&)H=:;('Q+C.FO
MOT#/^DTG,R"PAEB[%&OWH4]O$L8E_9@5BOG5LIQ#YOA^.S6U=5CL,!1#97AG6(.R4A)U>P@^<"0%>4K6/Q07O/J28 M:-^Z/9!;
(S""C@O1$4]=6."%@9ZG6_)T>WE^QI2#;SC>$!TUM_5,"&WD^4?4 MVF'(0Z[=0*KXH/V:N\IS=&P!82DK'&H+Z 4Z54VHVT\" MH!<#K:HK6V?L%/W)ITHXH#5FQ
GV)3Q5MD^.1,92P;B: MFD^I)#SC5,T/N"=S^=X-I_JQ)\L>'"*U9G,I0P/,=!1S44@R%UA1,FI1'-< S$.Q?ZH-9B*+2F^LI