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Washington, D.C. 20549FORM 10-K â˜’ Annual Report Pursuant to SectionÂ 13 or 15(d) of the Securities Exchange Act of 1934For the fiscal year ended:Â Â Â Â December 31, 2024Orâ˜ Transition Report Pursuant to SectionÂ 13 or 15(d) of the Securities Exchange Act of 1934For the transition period fromÂ Â Â toCommission file number:Â Â Â Â 001-13221 CULLEN/FROST BANKERS, INC. (Exact name of registrant as specified in its charter)Texas74-1751768(State or other jurisdiction ofincorporation or organization)(I.R.S. EmployerIdentification No.)111 W. Houston Street,San Antonio,Texas78205(Address of principal executive offices)(Zip code)(210) 220-4011 (Registrantâ€™s telephone number, including area code)Securities registered pursuant to SectionÂ 12(b) of the Act:Title of each classTrading Symbol(s)Name of each exchange on which registeredCommon Stock, $.01 Par ValueCFRNew York Stock ExchangeDepositary Shares, each representing a 1/40th interest in a share of 4.450% Non-Cumulative Perpetual Preferred Stock, Series BCFR.PrBNew York Stock ExchangeSecurities registered pursuant to SectionÂ 12(g) of the Act:Â None Indicate by check mark if the registrant is a well-known seasoned issuer, as defined in Rule 405 of the Securities Act.Â YesÂ Â â˜Â Â Â Â NoÂ Â â˜Indicate by check mark if the registrant is not required to file reports pursuant to SectionÂ 13 or SectionÂ 15(d) of the Act.Â YesÂ â˜Â Â Â Â NoÂ Â â˜Indicate by check mark whether the registrant (1)Â has filed all reports required to be filed by SectionÂ 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2)Â has been subject to such filing requirements for the past 90 days.Â YesÂ Â 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 Rule 405 of Regulation S-T (Â§232.405 of this chapter) during the preceding 12 months (or for such shorter period that the registrant was required to submit such files).Â 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 an emerging growth company. See the definitions of â€œlarge accelerated filer,â€ â€œaccelerated filer,â€ â€œsmaller reporting company,â€ and â€œemerging growth company,â€ in Rule 12b-2 of the Exchange Act.Large accelerated filerâ˜’AcceleratedÂ filerâ˜Non-accelerated filerâ˜SmallerÂ reportingÂ companyâ˜Emerging growth companyâ˜Table of ContentsIf an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.Â Â Â â˜Indicate by check mark whether the registrant has filed a report on and attestation to its management's assessment of the effectiveness of its internal control over financial reporting under Section 404(b) of the Sarbanes-Oxley Act (15Â U.S.C. 7262(b)) by the registered public accounting firm that prepared or issued its audit report.Â Â Â â˜’If securities are registered pursuant to Section 12(b) of the Act, indicate by check mark whether the financial statements of the registrant included in the filing reflect the correction of an error to previously issued financial statements. â˜Indicate by check mark whether any of those error corrections are restatements that required a recovery analysis of incentive-based compensation received by any of the registrantâ€™s executive officers during the relevant recovery period pursuant to Â§240.10D-1(b). â˜Indicate by check mark whether the registrant is a shell company (as defined in Rule 12b-2 of the Act).Â YesÂ Â Â â˜Â Â Â Â NoÂ Â Â â˜’As of JuneÂ 30, 2024, the last business day of the registrantâ€™s most recently completed second fiscal quarter, the aggregate market value of the shares of common stock held by non-affiliates, based upon the closing price per share of the registrantâ€™s common stock as reported on The New York Stock Exchange, Inc., was approximately $6.4 billion.As of JanuaryÂ 30, 2025, there were 64,235,032 shares of the registrantâ€™s common stock, $.01 par value, outstanding.DOCUMENTS INCORPORATED BY REFERENCEPortions of the Proxy Statement for the 2025 Annual Meeting of Shareholders of Cullen/Frost Bankers, Inc. to be held on AprilÂ 30, 2025 are incorporated by reference in this Form 10-K in response to Part III, Items 10, 11, 12, 13 and 14.2Table of ContentsCULLEN/FROST BANKERS, INC.ANNUAL REPORT ON FORM 10-KTABLE OF CONTENTSÂ Â Â PagePARTÂ IÂ Â ItemÂ 1.Business4ItemÂ 1A.Risk Factors21ItemÂ 1B.Unresolved Staff Comments35Item 1C.Cybersecurity36ItemÂ 2.Properties37ItemÂ 3.Legal Proceedings37ItemÂ 4.Mine Safety Disclosures37PARTÂ IIÂ Â ItemÂ 5.Market for Registrantâ€™s Common Equity, Related Stockholder Matters and Issuer Purchases of Equity Securities38ItemÂ 6.[Reserved]40ItemÂ 7.Managementâ€™s Discussion and Analysis of Financial Condition and Results of Operations41ItemÂ 7A.Quantitative and Qualitative Disclosures About Market Risk74ItemÂ 8.Financial Statements and Supplementary Data76ItemÂ 9.Changes in and Disagreements With Accountants on Accounting and Financial Disclosure141ItemÂ 9A.Controls and Procedures141ItemÂ 9B.Other Information142Item 9C.Disclosure Regarding Foreign Jurisdictions that Prevent Inspections142PARTÂ IIIÂ Â ItemÂ 10.Directors, Executive Officers and Corporate Governance143ItemÂ 11.Executive Compensation143ItemÂ 12.Security Ownership of Certain Beneficial Owners and Management and Related Stockholder Matters143ItemÂ 13.Certain Relationships and Related Transactions, and Director Independence143ItemÂ 14.Principal Accountant Fees and Services143PARTÂ IVÂ Â ItemÂ 15.Exhibits, Financial Statement Schedules144Item 16.Form 10-K Summary145SIGNATURES146Â 3Table of ContentsPART IITEMÂ 1. BUSINESSThe disclosures set forth in this item are qualified by ItemÂ 1A. Risk Factors and the section captioned â€œForward-Looking Statements and Factors that Could Affect Future Resultsâ€ in ItemÂ 7. Managementâ€™s Discussion and Analysis of Financial Condition and Results of Operations of this report and other cautionary statements set forth elsewhere in this report.The CorporationCullen/Frost Bankers, Inc., a Texas business corporation incorporated in 1977, is a financial holding company and a bank holding company headquartered in San Antonio, Texas that provides, through its subsidiaries, a broad array of products and services throughout numerous Texas markets. The terms â€œCullen/Frost,â€ â€œthe Corporation,â€ â€œwe,â€ â€œusâ€ and â€œourâ€ mean Cullen/Frost Bankers, Inc. and its subsidiaries, when appropriate. We offer commercial and consumer banking services, as well as trust and investment management, insurance, brokerage, mutual funds, leasing, treasury management, capital markets advisory and item processing services. At DecemberÂ 31, 2024, Cullen/Frost had consolidated total assets of $52.5 billion and was one of the largest independent bank holding companies headquartered in the State of Texas.Our philosophy is to grow and prosper, building long-term relationships based on top quality service, high ethical standards, and safe, sound assets. We operate as a locally-oriented, community-based financial services organization, augmented by experienced, centralized support in select critical areas. Our local market orientation is reflected in our regional management and regional advisory boards, which are comprised of local business persons, professionals and other community representatives that assist our regional management in responding to local banking needs. Despite this local market, community-based focus, we offer many of the products available at much larger money-center financial institutions.We serve a wide variety of industries including, among others, energy, manufacturing, services, construction, retail, telecommunications, healthcare, military and transportation. Our customer base is similarly diverse. We are not dependent upon any single industry or customer.Our operating objectives include expansion, diversification within our markets, growth of our fee-based income, and growth internally and, to a lesser extent, through acquisitions of financial institutions, branches and financial services businesses. While we are currently focused on organic growth, we may seek merger or acquisition partners that are culturally similar and have experienced management and possess either significant market presence or have potential for improved profitability through financial management, economies of scale and expanded services. From time to time, we evaluate merger and acquisition opportunities and conduct due diligence activities related to possible transactions with other financial institutions and financial services companies. As a result, merger or acquisition discussions and, in some cases, negotiations may take place and future mergers or acquisitions involving cash, debt or equity securities may occur. Acquisitions typically involve the payment of a premium over book and market values, and, therefore, some dilution of our tangible book value and net income per common share may occur in connection with any future transaction. Our ability to engage in certain merger or acquisition transactions, whether or not any regulatory approval is required, will be dependent upon our bank regulatorsâ€™ views at the time as to the capital levels, quality of management and our overall condition and their assessment of a variety of other factors. Certain merger or acquisition transactions, including those involving the acquisition of a depository institution or the assumption of the deposits of any depository institution, require formal approval from various bank regulatory authorities, which will be subject to a variety of factors and considerations.Although Cullen/Frost is a corporate entity, legally separate and distinct from its affiliates, bank holding companies such as Cullen/Frost are required to act as a source of financial strength for their subsidiary banks. The principal source of Cullen/Frostâ€™s income is dividends from its subsidiaries. There are certain regulatory restrictions on the extent to which these subsidiaries can pay dividends or otherwise supply funds to Cullen/Frost. See the section captioned â€œSupervision and Regulationâ€ elsewhere in this item for further discussion of these matters.Cullen/Frostâ€™s executive offices are located at 111 W. Houston Street, San Antonio, Texas 78205, and its telephone number is (210)Â 220-4011.4Table of ContentsSubsidiaries of Cullen/FrostFrost BankFrost Bank, the principal operating subsidiary and sole banking subsidiary of Cullen/Frost, is a Texas-chartered bank primarily engaged in the business of commercial and consumer banking through approximately 194Â financial centers across Texas in the Austin, Dallas, Fort Worth, Gulf Coast, Houston, Permian Basin, and San Antonio regions. Frost Bank also operates approximately 1,766Â automated-teller machines (â€œATMsâ€) throughout the State of Texas, the majority of which are operated in connection with branding and licensing agreements with various retailers. Frost Bank was originally chartered as a national banking association in 1899, but its origin can be traced to a mercantile partnership organized in 1868. At DecemberÂ 31, 2024, Frost Bank had consolidated total assets of $52.6 billion and total deposits of $43.1 billion and was one of the largest commercial banks headquartered in the State of Texas.Significant services offered by Frost Bank include:â€¢Commercial Banking. Frost Bank provides commercial banking services to corporations and other business clients. Loans are made for a wide variety of general corporate purposes, including financing for industrial and commercial properties and to a lesser extent, financing for interim construction related to industrial and commercial properties, financing for equipment, inventories and accounts receivable, and acquisition financing. We also originate commercial leases and offer treasury management services.â€¢Consumer Services. Frost Bank provides a full range of consumer banking services, including checking accounts, savings programs, ATMs, overdraft facilities, installment loans, first mortgage loans, home equity loans and lines of credit, drive-in and night deposit services, safe deposit facilities and brokerage services.â€¢International Banking. Frost Bank provides international banking services to customers residing in or dealing with businesses located in Mexico. These services consist of accepting deposits (generally only in U.S. dollars), making loans (generally only in U.S. dollars), issuing letters of credit, handling foreign collections, transmitting funds, and to a limited extent, dealing in foreign exchange.â€¢Correspondent Banking. Frost Bank acts as correspondent for approximately 179Â financial institutions, which are primarily banks in Texas. These banks maintain deposits with Frost Bank, which offers them a full range of services including check clearing, transfer of funds, fixed income security services, and securities custody and clearance services.â€¢Trust Services. Frost Bank provides a wide range of trust, investment, agency and custodial services for individual and corporate clients. These services include the administration of estates and personal trusts, as well as the management of investment accounts for individuals, employee benefit plans and charitable foundations. At DecemberÂ 31, 2024, the estimated fair value of trust assets was $51.4 billion, including managed assets of $26.2 billion and custody assets of $25.2 billion.â€¢Capital Markets - Fixed-Income Services. Frost Bankâ€™s Capital Markets Division supports the transaction needs of fixed-income institutional investors. Services include sales and trading, new issue underwriting, money market trading, advisory services and securities safekeeping and clearance.â€¢Global Trade Services. Frost Bank's Global Trade Services Division supports international business activities including foreign exchange, international letters of credit and export-import financing, among other things.Frost Insurance Agency, Inc.Frost Insurance Agency, Inc. is a wholly-owned subsidiary of Frost Bank that provides insurance brokerage services to individuals and businesses covering corporate and personal property and casualty insurance products, as well as group health and life insurance products.Frost Brokerage Services, Inc.Frost Brokerage Services, Inc. (â€œFBSâ€) is a wholly-owned subsidiary of Frost Bank that provides brokerage services and performs other transactions or operations related to the sale and purchase of securities of all types. FBS is registered as a fully disclosed introducing broker-dealer under the Securities Exchange Act of 1934 and, as such, does not hold any customer accounts.5Table of ContentsFrost Investment Advisors, LLCFrost Investment Advisors, LLC is a registered investment advisor and a wholly-owned subsidiary of Frost Bank that provides investment management services to Frost-managed mutual funds, institutions and individuals.Frost Investment Services, LLCFrost Investment Services, LLC is a registered investment advisor and a wholly-owned subsidiary of Frost Bank that provides investment management services to individuals.Triâ€“Frost CorporationTri-Frost Corporation is a wholly-owned subsidiary of Frost Bank that primarily holds securities for investment purposes and the receipt of cash flows related to principal and interest on the securities until such time that the securities mature.Cullen/Frost Capital Trust IICullen/Frost Capital Trust II (â€œTrust IIâ€) is a Delaware statutory business trust formed in 2004 for the purpose of issuing $120.0 million in trust preferred securities and lending the proceeds to Cullen/Frost. Cullen/Frost guarantees, on a limited basis, payments of distributions on the trust preferred securities and payments on redemption of the trust preferred securities. TrustÂ II is a variable interest entity for which we are not the primary beneficiary. As such, the accounts of TrustÂ II are not included in our consolidated financial statements. See our accounting policy related to consolidation in NoteÂ 1Â -Â Summary of Significant Accounting Policies in the notes to consolidated financial statements included in ItemÂ 8. Financial Statements and Supplementary Data elsewhere in this report.Although the accounts of Trust II are not included in our consolidated financial statements, the $120.0 million in trust preferred securities issued by Trust II are included in the regulatory capital of Cullen/Frost during the reported periods. See the section captioned â€œSupervision and Regulation - Capital Requirementsâ€ for a discussion of the regulatory capital treatment of our trust preferred securities.Other SubsidiariesCullen/Frost has various other subsidiaries that are not significant to the consolidated entity.Operating SegmentsOur operations are managed along two reportable operating segments consisting of Banking and Frost Wealth Advisors. See the sections captioned â€œResults of Segment Operationsâ€ in ItemÂ 7. Managementâ€™s Discussion and Analysis of Financial Condition and Results of Operations and NoteÂ 17Â -Â Operating Segments in the notes to consolidated financial statements included in ItemÂ 8. Financial Statements and Supplementary Data elsewhere in this report.CompetitionThere is significant competition among commercial banks in our market areas. In addition, we also compete with other providers of financial services, such as savings and loan associations, credit unions, consumer finance companies, securities firms, private equity and debt funds, insurance companies, insurance agencies, commercial finance and leasing companies, full service brokerage firms, discount brokerage firms, and financial/wealth technology (â€œfintech/wealthtechâ€) firms. Some of our competitors have greater resources and, as such, may have higher lending limits and may offer other services that are not provided by us. We generally compete on the basis of customer service and responsiveness to customer needs, available loan and deposit products, the rates of interest charged on loans, the rates of interest paid for funds, and the availability and pricing of trust, brokerage and insurance services. For further discussion, see the section captioned â€œWe Operate In A Highly Competitive Industry and Market Areaâ€ in Item 1A. Risk Factors. 6Table of ContentsSupervision and RegulationCullen/Frost, Frost Bank and most of its non-banking subsidiaries are subject to extensive regulation under federal and state laws. The regulatory framework is intended primarily for the protection of depositors, federal deposit insurance

funds and the banking system as a whole and not for the protection of shareholders and creditors.Significant elements of the laws and regulations applicable to Cullen/Frost and its subsidiaries are described below. The description is qualified in its entirety by reference to the full text of the statutes, regulations and policies that are described. Also, such statutes, regulations and policies are continually under review by Congress and state legislatures and federal and state regulatory agencies. A change in statutes, regulations or regulatory policies applicable to Cullen/Frost and its subsidiaries could have a material effect on our business, financial condition or our results of operations. Regulatory AgenciesCullen/Frost is a legal entity separate and distinct from Frost Bank and its other subsidiaries. As a financial holding company and a bank holding company, Cullen/Frost is regulated under the Bank Holding Company Act of 1956, as amended (â€œBHC Actâ€), and it and its subsidiaries are subject to inspection, examination and supervision by the Federal Reserve Board. The BHC Act provides generally for â€œumbrellaâ€ regulation of financial holding companies such as Cullen/Frost by the Federal Reserve Board, and for functional regulation of banking activities by bank regulators, securities activities by securities regulators, and insurance activities by insurance regulators. Cullen/Frost is also under the jurisdiction of the Securities and Exchange Commission (â€œSECâ€) and is subject to the disclosure and regulatory requirements of the Securities Act of 1933, as amended, and the Securities Exchange Act of 1934, as amended, as administered by the SEC. Cullen/Frostâ€™s common stock is listed on the New York Stock Exchange (â€œNYSEâ€) under the trading symbol â€œCFRâ€ and our Depositary Shares, each representing a 1/40th interest in a share of our 4.450% Non-Cumulative Perpetual Preferred Stock, Series B, is listed on the NYSE under the trading symbol â€œCFR PrB.â€ Accordingly, Cullen/Frost is also subject to the rules of the NYSE for listed companies.Frost Bank is a Texas state chartered bank and a member of the Federal Reserve System. Accordingly, the Texas Department of Banking and the Federal Reserve Board are the primary regulators of Frost Bank. Deposits at Frost Bank are insured by the Federal Deposit Insurance Corporation (â€œFDICâ€) up to applicable limits.All member banks of the Federal Reserve System, including Frost Bank, are required to hold stock in the Federal Reserve System's Reserve Banks in an amount equal to six percent of their capital stock and surplus (half paid to acquire the stock with the remainder held as a cash reserve). Member banks do not have any control over the Federal Reserve System as a result of owning the stock and the stock cannot be sold or traded. The annual dividend rate for larger member banks, including Frost Bank, is tied to 10-year U.S. Treasuries with the maximum dividend rate capped at six percent. The total amount of stock dividends that Frost Bank received from the Federal Reserve totaled $1.5 million in 2024, $1.4 million in 2023 and $1.2 million in 2022.Most of our non-bank subsidiaries also are subject to regulation by the Federal Reserve Board and other federal and state agencies. Frost Brokerage Services, Inc. is regulated by the SEC, the Financial Industry Regulatory Authority (â€œFINRAâ€) and state securities regulators. Frost Investment Advisors, LLC and Frost Investment Services, LLC are subject to the disclosure and regulatory requirements of the Investment Advisors Act of 1940, as administered by the SEC. Our insurance subsidiary is subject to regulation by applicable state insurance regulatory agencies. Other non-bank subsidiaries are subject to both federal and state laws and regulations. Frost Bank and its affiliates are also subject to supervision, regulation, examination and enforcement by the Consumer Financial Protection Bureau (â€œCFPBâ€) with respect to consumer protection laws and regulations.Bank Holding Company ActivitiesIn general, the BHC Act limits the business of bank holding companies to banking, managing or controlling banks and other activities that the Federal Reserve Board has determined to be so closely related to banking as to be a proper incident thereto. In addition, bank holding companies that qualify and elect to be financial holding companies may engage in any activity, or acquire and retain the shares of a company engaged in any activity, that is either (i)Â financial in nature or incidental to such financial activity (as determined by the Federal Reserve Board in consultation with the Secretary of the Treasury) or (ii)Â complementary to a financial activity and does not pose a substantial risk to the safety and soundness of depository institutions or the financial system generally (as solely determined by the Federal Reserve Board), without prior approval of the Federal Reserve Board. Activities that are 7Table of Contentsfinancial in nature include securities underwriting and dealing, insurance underwriting and making merchant banking investments, among others.To maintain financial holding company status, a financial holding company and all of its depository institution subsidiaries must be â€œwell capitalizedâ€ and â€œwell managed.â€ A depository institution subsidiary is considered to be â€œwell capitalizedâ€ if it satisfies the requirements for this status discussed in the section captioned â€œPrompt Corrective Action,â€ elsewhere in this item. A depository institution subsidiary is considered â€œwell managedâ€ if it received a composite rating and management rating of at least â€œsatisfactoryâ€ in its most recent examination. A financial holding companyâ€™s status will also depend upon it maintaining its status as â€œwell capitalizedâ€ and â€œwell managedâ€ under applicable Federal Reserve Board regulations. If a financial holding company ceases to meet these capital and management requirements, the BHC Act, and the Federal Reserve Boardâ€™s regulations provide that the financial holding company must enter into a confidential agreement with the Federal Reserve Board to comply with all applicable capital and management requirements. Until the financial holding company returns to compliance, the Federal Reserve Board may impose limitations or conditions on the conduct of its activities, and the company may not commence any of the broader financial activities permissible for financial holding companies or acquire a company engaged in such financial activities without prior approval of the Federal Reserve Board. If the company does not return to compliance within 180 days, the Federal Reserve Board may require divestiture of the holding companyâ€™s depository institutions. Bank holding companies and banks must also be both well capitalized and well managed in order to acquire banks located outside their home state.In order for a financial holding company to commence any new activity permitted by the BHC Act or to acquire a company engaged in any new activity permitted by the BHC Act, each insured depository institution subsidiary of the financial holding company must have received a rating of at least â€œsatisfactoryâ€ in its most recent Community Reinvestment Act â€œCRAâ€ performance evaluation. See the section captioned â€œCommunity Reinvestment Actâ€ elsewhere in this item.The Federal Reserve Board has the power to order any bank holding company or its subsidiaries to terminate any activity or to terminate its ownership or control of any subsidiary when the Federal Reserve Board has reasonable grounds to believe that continuation of such activity or such ownership or control constitutes a serious risk to the financial soundness, safety or stability of any bank subsidiary of the bank holding company.The BHC Act, the Bank Merger Act, the Texas Finance Code and other federal and state statutes regulate acquisitions of commercial banks and their parent holding companies. The BHC Act requires the prior approval of the Federal Reserve Board for the direct or indirect acquisition by a bank holding company of more than 5.0% of the voting shares of a commercial bank or its parent holding company. Under the Bank Merger Act, the prior approval of the Federal Reserve Board or other appropriate bank regulatory authority is required for a member bank to merge with another bank or purchase substantially all of the assets or assume any deposits of another bank. In reviewing applications seeking approval of merger and acquisition transactions, the bank regulatory authorities will consider, among other things, the competitive effect and public benefits of the transactions, the applicant's managerial and financial resources, the capital position of the combined organization, the risks to the stability of the U.S. banking or financial system (e.g., systemic risk), the applicantâ€™s performance record under the CRA (see the section captioned â€œCommunity Reinvestment Actâ€ elsewhere in this item) and its compliance with law, including fair lending, fair housing and other consumer protection laws, and the effectiveness of the subject organizations in combating money laundering activities.Dividends and Stock RepurchasesThe principal source of Cullen/Frostâ€™s liquidity is dividends from Frost Bank. The prior approval of the Federal Reserve Board is required if the total of all dividends declared by a state-chartered member bank in any calendar year would exceed the sum of the bankâ€™s net profits for that year and its retained net profits for the preceding two calendar years, less any required transfers to surplus or to fund the retirement of preferred stock. Federal law also prohibits a state-chartered, member bank from paying dividends that would be greater than the bankâ€™s undivided profits. Frost Bank is also subject to limitations under Texas state law regarding the level of dividends that may be paid. Under the foregoing dividend restrictions, and while maintaining its â€œwell capitalizedâ€ status, Frost Bank could pay aggregate dividends of approximately $1.2 billion to Cullen/Frost, without obtaining affirmative governmental approvals, at DecemberÂ 31, 2024. This amount is not necessarily indicative of amounts that may be paid or available to be paid in future periods.8Table of ContentsIn addition, Cullen/Frost and Frost Bank are subject to other regulatory policies and requirements relating to the payment of dividends, including requirements to maintain adequate capital above regulatory minimums. The appropriate federal regulatory authority is authorized to determine under certain circumstances relating to the financial condition of a bank holding company or a bank that the payment of dividends would be an unsafe or unsound practice and to prohibit payment thereof. Additionally, it is Federal Reserve policy that bank holding companies generally should pay dividends on common stock only out of net income available to common shareholders over the past year and only if the prospective rate of earnings retention appears consistent with the organizationâ€™s current and expected future capital needs, asset quality and overall financial condition. Federal Reserve policy also provides that a bank holding company should inform the Federal Reserve reasonably in advance of declaring or paying a dividend that exceeds earnings for the period for which the dividend is being paid or that could result in a material adverse change to the bank holding companyâ€™s capital structure.In certain circumstances, Cullen/Frostâ€™s repurchases of its common stock may be subject to a prior approval or notice requirement under other regulations, policies or supervisory expectations of the Federal Reserve Board. Any redemption or repurchase of preferred stock or subordinated debt remains subject to the prior approval of the Federal Reserve Board.In August 2022, the Inflation Reduction Act of 2022 (the â€œIRAâ€) was enacted. Among other things, the IRA imposes a 1% excise tax on the fair market value of stock repurchased after DecemberÂ 31, 2022 by publicly traded U.S. corporations. With certain exceptions, the value of stock repurchased is determined net of stock issued in the year, including shares issued pursuant to compensatory arrangements.Transactions with AffiliatesTransactions between Frost Bank and its subsidiaries, on the one hand, and Cullen/Frost or any other subsidiary, on the other hand, are regulated under federal banking law. The Federal Reserve Act imposes quantitative and qualitative requirements and collateral requirements on covered transactions by Frost Bank with, or for the benefit of, its affiliates, and generally requires those transactions to be on terms at least as favorable to Frost Bank as if the transaction were conducted with an unaffiliated third party. Covered transactions are defined by statute to include a loan or extension of credit, as well as a purchase of securities issued by an affiliate, a purchase of assets (unless otherwise exempted by the Federal Reserve Board) from the affiliate, certain derivative transactions that create a credit exposure to an affiliate, the acceptance of securities issued by the affiliate as collateral for a loan, and the issuance of a guarantee, acceptance or letter of credit on behalf of an affiliate. In general, any such transaction by Frost Bank or its subsidiaries must be limited to certain thresholds on an individual and aggregate basis and, for credit transactions with any affiliate, must be secured by designated amounts of specified collateral.Federal law also limits a bankâ€™s authority to extend credit to its directors, executive officers and 10% stockholders, as well as to entities controlled by such persons. Among other things, extensions of credit to insiders are required to be made on terms that are substantially the same as, and follow credit underwriting procedures that are not less stringent than, those prevailing for comparable transactions with unaffiliated persons. Also, the terms of such extensions of credit may not involve more than the normal risk of non-repayment or present other unfavorable features and may not exceed certain limitations on the amount of credit extended to such persons individually and in the aggregate.Source of Strength DoctrineFederal Reserve Board policy and federal law require bank holding companies to act as a source of financial and managerial strength to their subsidiary banks. Under this requirement, Cullen/Frost is expected to commit resources to support Frost Bank, including at times when Cullen/Frost may not be in a financial position to provide such resources. Any capital loans by a bank holding company to any of its subsidiary banks are subordinate in right of payment to depositors and to certain other indebtedness of such subsidiary banks. In the event of a bank holding companyâ€™s bankruptcy, any commitment by the bank holding company to a federal bank regulatory agency to maintain the capital of a subsidiary bank will be assumed by the bankruptcy trustee and entitled to priority of payment.9Table of ContentsCapital RequirementsCullen/Frost and Frost Bank are each required to comply with applicable capital adequacy standards adopted by the Federal Reserve Board (the â€œBaselÂ III Capital Rulesâ€). The BaselÂ III Capital Rules require Cullen/Frost and Frost Bank to maintain the following:â€¢A minimum ratio of Common Equity Tier 1 (â€œCET1â€) to risk-weighted assets of at least 4.5%, plus a 2.5% â€œcapital conservation bufferâ€ that is composed entirely of CET1 capital (resulting in a minimum ratio of CET1 to risk-weighted assets of 7.0%);â€¢A minimum ratio of Tier 1 capital to risk-weighted assets of at least 6.0%, plus the capital conservation buffer (resulting in a minimum Tier 1 capital ratio of 8.5%);â€¢A minimum ratio of total capital (Tier 1 capital plus Tier 2 capital) to risk-weighted assets of at least 8.0%, plus the capital conservation buffer (resulting in a minimum total capital ratio of 10.5%); andâ€¢A minimum leverage ratio of 4.0%, calculated as the ratio of Tier 1 capital to average consolidated assets as reported on consolidated financial statements (known as the â€œleverage ratioâ€).Banking institutions that fail to meet the effective minimum ratios once the capital conservation buffer is taken into account, as detailed above, will be subject to constraints on capital distributions, including dividends and share repurchases, and certain discretionary executive compensation. The severity of the constraints depends on the amount of the shortfall and the institutionâ€™s â€œeligible retained incomeâ€ (that is, the greater of (i)Â net income for the preceding four quarters, net of distributions and associated tax effects not reflected in net income and (ii)Â average net income over the preceding four quarters).The BaselÂ III Capital Rules also provide for a number of deductions from and adjustments to CET1. These include, for example, the requirement that certain deferred tax assets and significant investments in non-consolidated financial entities be deducted from CET1 to the extent that any one such category exceeds 25% of CET1.In addition, under the general risk-based capital rules, the effects of accumulated other comprehensive income items included in capital were excluded for the purposes of determining regulatory capital ratios. Under the BaselÂ III Capital Rules, the effects of certain accumulated other comprehensive income items are not excluded; however, non-advanced approaches banking organizations, including Cullen/Frost and Frost Bank, were able to make a one-time permanent election to continue to exclude these items. Both Cullen/Frost and Frost Bank made this election in order to avoid significant variations in the level of capital depending upon the impact of interest rate fluctuations on the fair value of their available-for-sale securities portfolio. Under the BaselÂ III Capital Rules, trust preferred securities no longer included in our Tier 1 capital may nonetheless be included as a component of Tier 2 capital on a permanent basis without phase-out.In February 2019, the federal bank regulatory agencies issued a final rule (the â€œ2019 CECL Ruleâ€) that revised certain capital regulations to account for changes to credit loss accounting under U.S. GAAP. The 2019 CECL Rule included a transition option that allows banking organizations to phase in, over a three-year period, the day-one adverse effects of adopting a new accounting standard related to the measurement of current expected credit losses (â€œCECLâ€) on their regulatory capital ratios (three-year transition option). In March 2020, the federal bank regulatory agencies issued an interim final rule that maintains the three-year transition option of the 2019 CECL Rule and also provided banking organizations that were required under U.S. GAAP (as of January 2020) to implement CECL before the end of 2020 the option to delay for two years an estimate of the effect of CECL on regulatory capital, relative to the incurred loss methodologyâ€™s effect on regulatory capital, followed by a three-year transition period (five-year transition option). We elected to adopt the five-year transition option. Accordingly, CECL transitional amounts have been added back to CET1 totaling $15.4 million and $30.8 million at DecemberÂ 31, 2024 and 2023, respectively.The BaselÂ III Capital Rules prescribe a standardized approach for risk weightings that expanded the risk-weighting categories from the general risk-based capital rules to a much larger and more risk-sensitive number of categories, depending on the nature of the assets, generally ranging from 0% for U.S. government and agency securities, to 600% for certain equity exposures (and higher percentages for certain other types of interests), and resulting in higher risk weights for a variety of asset categories.10Table of ContentsIn DecemberÂ 2017, the Basel Committee published standards that it described as the finalization of the Basel III post-crisis regulatory reforms. Among other things, these standards revised the Basel Committeeâ€™s standardized approach for credit risk (including the recalibration of risk weights and the introduction of new capital requirements for certain â€œunconditionally cancellable commitments,â€ such as unused credit card lines of credit) and provided a new standardized approach for operational risk capital. Under the current U.S. capital rules, operational risk capital requirements and a capital floor apply only to advanced approaches banking organizations, and therefore not to Cullen/Frost or Frost Bank.In JulyÂ 2023, the federal banking regulators proposed revisions to the Basel III Capital Rules to implement the Basel Committeeâ€™s 2017 standards and make other changes to the Basel III Capital Rules. The proposal introduced revised credit risk, equity risk, operational risk, credit valuation adjustment risk and market risk requirements, among other changes, which would substantially increase the levels of required capital. Nonetheless, these revised capital requirements would not apply to Cullen/Frost or Frost Bank because they each have less than $100 billion in total consolidated assets and trading assets and liabilities below the threshold for market risk requirements. The Federal Reserve has indicated that it expects to work with the other federal banking regulators in 2025 on a revised proposal.Liquidity RequirementsThe BaselÂ III liquidity framework and regulations of the Federal Reserve require that certain banks and bank holding companies measure their liquidity against specific liquidity tests. One test, referred to as the liquidity coverage ratio (â€œLCRâ€), is designed to ensure that the banking entity maintains an adequate level of unencumbered high-quality liquid assets equal to the entityâ€™s expected net cash outflow for a 30-day time horizon (or, if greater, 25% of its expected total cash outflow) under an acute liquidity stress scenario. The other test, referred to as the net stable funding ratio (â€œNSFRâ€), is designed to promote more medium- and long-term funding of the assets and activities of banking entities over a one-year time horizon. Rules applicable to certain large banking organizations have been implemented for LCR and for NSFR; however, based on our asset size, these rules do not currently apply to Cullen/Frost and Frost Bank.Prompt Corrective ActionThe Federal Deposit Insurance Act, as amended (the â€œFDIAâ€) requires among other things,

the federal banking agencies to take â€œprompt corrective actionâ€ in respect of depository institutions that do not meet minimum capital requirements. The FDIA includes the following five capital tiers: â€œwell capitalized,â€ â€œadequately capitalized,â€ â€œundercapitalized,â€ â€œsignificantly undercapitalizedâ€ and â€œcritically undercapitalized.â€A bank will be (i)Â â€œwell capitalizedâ€ if the institution has a total risk-based capital ratio of 10.0% or greater, a CET1 capital ratio of 6.5% or greater, a Tier 1 risk-based capital ratio of 8.0% or greater, and a leverage ratio of 5.0% or greater, and is not subject to any order or written directive by any such regulatory authority to meet and maintain a specific capital level for any capital measure; (ii)Â â€œadequately capitalizedâ€ if the institution has a total risk-based capital ratio of 8.0% or greater, a CET1 capital ratio of 4.5% or greater, a Tier 1 risk-based capital ratio of 6.0% or greater, and a leverage ratio of 4.0% or greater and is not â€œwell capitalizedâ€; (iii)Â â€œundercapitalizedâ€ if the institution has a total risk-based capital ratio that is less than 8.0%, a CET1 capital ratio less than 4.5%, a Tier 1 risk-based capital ratio of less than 6.0% or a leverage ratio of less than 4.0%; (iv)Â â€œsignificantly undercapitalizedâ€ if the institution has a total risk-based capital ratio of less than 6.0%, a CET1 capital ratio less than 3.0%, a Tier 1 risk-based capital ratio of less than 4.0% or a leverage ratio of less than 3.0%; and (v)Â â€œcritically undercapitalizedâ€ if the institutionâ€™s tangible equity is equal to or less than 2.0% of average quarterly tangible assets. An institution may be downgraded to, or deemed to be in, a capital category that is lower than indicated by its capital ratios if it is determined to be in an unsafe or unsound condition or if it receives an unsatisfactory examination rating with respect to certain matters. A bankâ€™s capital category is determined solely for the purpose of applying prompt corrective action regulations, and the capital category may not constitute an accurate representation of the bankâ€™s overall financial condition or prospects for other purposes.The FDIA prohibits an insured depository institution from accepting brokered deposits or offering interest rates on any deposits significantly higher than the prevailing rate in the bankâ€™s normal market area or nationally (depending upon where the deposits are solicited), unless it is (i) well capitalized, or (ii) adequately capitalized and receives a waiver from the FDIC.11Table of ContentsAdditionally, the FDIA generally prohibits a depository institution from making any capital distributions (including payment of a dividend) or paying any management fee to its parent holding company if the depository institution would thereafter be â€œundercapitalized.â€ â€œUndercapitalizedâ€ institutions are subject to growth limitations and are required to submit a capital restoration plan. The agencies may not accept such a plan without determining, among other things, that the plan is based on realistic assumptions and is likely to succeed in restoring the depository institutionâ€™s capital. In addition, for a capital restoration plan to be acceptable, the depository institutionâ€™s parent holding company must guarantee that the institution will comply with such capital restoration plan. The bank holding company must also provide appropriate assurances of performance. The aggregate liability of the parent holding company is limited to the lesser of (i)Â an amount equal to 5.0% of the depository institutionâ€™s total assets at the time it became undercapitalized and (ii)Â the amount which is necessary (or would have been necessary) to bring the institution into compliance with all capital standards applicable with respect to such institution as of the time it fails to comply with the plan. If a depository institution fails to submit an acceptable plan, it is treated as if it is â€œsignificantly undercapitalized.â€â€œSignificantly undercapitalizedâ€ depository institutions may be subject to a number of requirements and restrictions, including orders to sell sufficient voting stock to become â€œadequately capitalized,â€ requirements to reduce total assets, and cessation of receipt of deposits from correspondent banks. â€œCritically undercapitalizedâ€ institutions are subject to the appointment of a receiver or conservator.The appropriate federal banking agency may, under certain circumstances, reclassify a well capitalized insured depository institution as adequately capitalized. The FDIA provides that an institution may be reclassified if the appropriate federal banking agency determines (after notice and opportunity for hearing) that the institution is in an unsafe or unsound condition or deems the institution to be engaging in an unsafe or unsound practice. The appropriate agency is also permitted to require an adequately capitalized or undercapitalized institution to comply with the supervisory provisions as if the institution were in the next lower category (but not treat a significantly undercapitalized institution as critically undercapitalized) based on supervisory information other than the capital levels of the institution.As of DecemberÂ 31, 2024, Frost Bank, was â€œwell capitalizedâ€ based on the aforementioned ratios. For further information regarding the capital ratios and leverage ratio of Cullen/Frost and Frost Bank see the discussion under the section captioned â€œCapital and Liquidityâ€ included in ItemÂ 7. Managementâ€™s Discussion and Analysis of Financial Condition and Results of Operations and NoteÂ 8 -Â Capital and Regulatory Matters in the notes to consolidated financial statements included in ItemÂ 8. Financial Statements and Supplementary Data, elsewhere in this report.The prompt corrective action regulations do not apply to bank holding companies. However, the Federal Reserve Board is authorized to take appropriate action at the bank holding company level, based upon the undercapitalized status of the bank holding companyâ€™s depository institution subsidiaries.Safety and Soundness StandardsThe FDIA requires the federal bank regulatory agencies to prescribe standards, by regulations or guidelines, relating to internal controls, information systems and internal audit systems, loan documentation, credit underwriting, interest rate risk exposure, asset growth, asset quality, earnings, stock valuation and compensation, fees and benefits, and such other operational and managerial standards as the agencies deem appropriate. Guidelines adopted by the federal bank regulatory agencies establish general standards relating to internal controls and information systems, internal audit systems, loan documentation, credit underwriting, interest rate exposure, asset growth and compensation, fees and benefits. In general, the guidelines require, among other things, appropriate systems and practices to identify and manage the risk and exposures specified in the guidelines. The guidelines prohibit excessive compensation as an unsafe and unsound practice and describe compensation as excessive when the amounts paid are unreasonable or disproportionate to the services performed by an executive officer, employee, director or principal stockholder. In addition, the agencies adopted regulations that authorize, but do not require, an agency to order an institution that has been given notice by an agency that it is not satisfying any of such safety and soundness standards to submit a compliance plan. If, after being so notified, an institution fails to submit an acceptable compliance plan or fails in any material respect to implement an acceptable compliance plan, the agency must issue an order directing action to correct the deficiency and may issue an order directing other actions of the types to which an undercapitalized institution is subject under the â€œprompt corrective actionâ€ provisions of the 12Table of ContentsFDIA. See â€œPrompt Corrective Actionâ€ above. If an institution fails to comply with such an order, the agency may seek to enforce such order in judicial proceedings and to impose civil money penalties and cease and desist orders.Deposit InsuranceDeposits at Frost Bank are insured up to applicable limits by the Deposit Insurance Fund (â€œDIFâ€) of the FDIC and Frost Bank is subject to deposit insurance assessments to maintain the DIF. Deposit insurance assessments are based on average total assets minus average tangible equity. For larger institutions, such as Frost Bank, the FDIC uses a performance score and a loss-severity score that are used to calculate an initial assessment rate. In calculating these scores, the FDIC uses a bankâ€™s capital level and supervisory ratings and certain financial measures to assess an institutionâ€™s ability to withstand asset-related stress and funding-related stress. The FDIC has the ability to make discretionary adjustments to the total score based upon significant risk factors that are not adequately captured in the calculations.Under the FDIA, the FDIC may terminate deposit insurance upon a finding that the institution has engaged in unsafe and unsound practices, is in an unsafe or unsound condition to continue operations, or has violated any applicable law, regulation, rule, order or condition imposed by the FDIC. In addition, the FDIC is authorized to conduct examinations of and require reporting by FDIC-insured institutions.In October 2022, the FDIC adopted a final rule that increased the initial base deposit insurance assessment rate schedules uniformly by 2Â basis points beginning with the first quarterly assessment period of 2023. The increased assessment was expected to improve the likelihood that the DIF reserve ratio would reach the statutory minimum of 1.35% by the statutory deadline prescribed under the FDICâ€™s amended restoration plan.In November 2023, the FDIC issued a final rule to implement a special assessment to recover losses to the DIF incurred as a result of bank failures earlier that year and the FDICâ€™s use of the systemic risk exception to cover certain deposits that were otherwise uninsured. The special assessment was based on estimated uninsured deposits as of DecemberÂ 31, 2022 (excluding the first $5.0Â billion) and was assessed at a quarterly rate of 3.36Â basis points, over eight quarterly assessment periods, that began in the first quarter of 2024. In June 2024, due to the increased estimate of losses, the FDIC announced that it projects that the special assessment will be collected for an additional two quarters beyond the initial eight-quarter collection period, at a lower rate. This updated assessment was made under the FDICâ€™s final rule whereby the estimated loss pursuant to the systemic risk determination can be periodically adjusted. The FDIC has also retained the ability to cease collection early, extend the special assessment collection period and impose a final shortfall special assessment. The special assessments are tax deductible. The extent to which any such additional future assessments will impact our future deposit insurance expense is currently uncertain.Enhanced Prudential Standards The Federal Reserve Board is required to monitor emerging risks to financial stability and enact enhanced supervision and prudential standards applicable to large bank holding companies and certain non-bank covered companies designated as systemically important by the Financial Stability Oversight Council. The Dodd-Frank Wall Street Reform and Consumer Protection Act (the â€œDodd-Frank Actâ€) mandates that certain regulatory requirements applicable to these systemically important financial institutions be more stringent than those applicable to other financial institutions. The enhanced prudential standards rules, as amended in 2019, require a bank holding company to establish a risk committee that approves and periodically reviews its risk-management policies and oversees its risk-management framework beginning on the first day of the ninth quarter following the date on which the bank holding companyâ€™s average total consolidated assets equal or exceed $50Â billion. Cullen/Frostâ€™s total consolidated assets surpassed $50Â billion this year but it already maintains a risk committee that performs these functions.Resolution PlanningThe FDIC requires certain insured depository institutions (â€œIDIsâ€) with more than $50Â billion in total consolidated assets to submit to the FDIC periodic plans for resolution in the event of the institutionâ€™s failure. In JuneÂ 2024, the FDIC finalized amendments to the resolution planning requirements for IDIs with $50 billion or more in total assets. The amendments require IDIs with between $50 billion and $100 billion in assets, which includes Frost Bank, to submit informational filings on a three-year cycle, with an interim supplement updating key information submitted in the off years. The final rule became effective OctoberÂ 1, 2024. 13Table of ContentsThe Volcker RuleThe so-called Volcker Rule under the Dodd-Frank Act restricts banks and their affiliates from engaging in proprietary trading and investing in and sponsoring hedge funds and private equity funds. The Volcker Rule does not significantly impact the operations of Cullen/Frost and its subsidiaries as we do not have any significant engagement in the businesses prohibited by the Volcker Rule.Depositor PreferenceThe FDIA provides that, in the event of the â€œliquidation or other resolutionâ€ of an insured depository institution, the claims of depositors of the institution, including the claims of the FDIC as subrogee of insured depositors, and certain claims for administrative expenses of the FDIC as a receiver, will have priority over other general unsecured claims against the institution. If an insured depository institution fails, insured and uninsured depositors, along with the FDIC, will have priority in payment ahead of unsecured, non-deposit creditors, including depositors whose deposits are payable only outside of the United States and the parent bank holding company, with respect to any extensions of credit they have made to such insured depository institution.Interchange FeesUnder the Durbin Amendment to the Dodd-Frank Act, the Federal Reserve adopted rules establishing standards for assessing whether the interchange fees that may be charged with respect to certain electronic debit transactions are â€œreasonable and proportionalâ€ to the costs incurred by issuers for processing such transactions.Interchange fees, or â€œswipeâ€ fees, are charges that merchants pay to us and other card-issuing banks for processing electronic payment transactions. Federal Reserve Board rules applicable to financial institutions that have assets of $10Â billion or more provide that the maximum permissible interchange fee for an electronic debit transaction is the sum of 21Â cents per transaction and 5Â basis points multiplied by the value of the transaction. An upward adjustment of no more than 1 cent to an issuerâ€™s debit card interchange fee is allowed if the card issuer develops and implements policies and procedures reasonably designed to achieve certain fraud-prevention standards. The Federal Reserve Board also has rules governing routing and exclusivity that require issuers to offer two unaffiliated networks for routing transactions on each debit or prepaid product. In October 2023, the Federal Reserve issued a proposal under which the maximum permissible interchange fee for an electronic debit transaction would be the sum of 14.4Â cents per transaction and 4Â basis points multiplied by the value of the transaction. Furthermore, the fraud-prevention adjustment would increase from a maximum of 1Â cent to 1.3Â cents per debit card transaction. The proposal would adopt an approach for future adjustments to the interchange fee cap, which would occur every other year based on issuer cost data gathered by the Federal Reserve from large debit card issuers. The comment period for this proposal ended in May 2024. The extent to which any such proposed changes in permissible interchange fees will impact our future revenues is currently uncertain.Consumer Financial ProtectionWe are subject to a number of federal and state consumer protection laws that extensively govern our relationship with our customers. These laws include the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Truth in Lending Act, the Truth in Savings Act, the Electronic Fund Transfer Act, the Expedited Funds Availability Act, the Home Mortgage Disclosure Act, the Fair Housing Act, the Real Estate Settlement Procedures Act, the Fair Debt Collection Practices Act, the Service Members Civil Relief Act and these lawsâ€™ respective state-law counterparts, as well as state usury laws and laws regarding unfair and deceptive acts and practices. These and other federal laws, among other things, require disclosures of the cost of credit and terms of deposit accounts, provide substantive consumer rights, prohibit discrimination in credit transactions, regulate the use of credit report information, provide financial privacy protections, prohibit unfair, deceptive and abusive practices, restrict our ability to raise interest rates and subject us to substantial regulatory oversight. Violations of applicable consumer protection laws can result in significant potential liability from litigation brought by customers, including actual damages, restitution and attorneysâ€™ fees. Federal bank regulators, state attorneys general and state and local consumer protection agencies may also seek to enforce consumer protection requirements and obtain these and other remedies, including regulatory sanctions, customer rescission rights, action by the state and local attorneys general in each jurisdiction in which we operate and civil money penalties. Failure to comply with consumer protection requirements may also result in our failure to obtain any required bank regulatory approval for merger or acquisition transactions we may wish to pursue or our prohibition from engaging in such transactions even if approval is not required.14Table of ContentsThe Consumer Financial Protection Bureau (â€œCFPBâ€) is a federal agency responsible for implementing, examining and enforcing compliance with federal consumer protection laws. The CFPB has broad rulemaking authority for a wide range of consumer financial laws that apply to all banks, including, among other things, laws relating to fair lending and the authority to prohibit â€œunfair, deceptive or abusiveâ€ acts and practices. Abusive acts or practices are defined as those that materially interfere with a consumerâ€™s ability to understand a term or condition of a consumer financial product or service or take unreasonable advantage of a consumerâ€™s (i) lack of financial savvy, (ii)Â inability to self-protect in the selection or use of consumer financial products or services, or (iii)Â reasonable reliance on a covered entity to act in the consumerâ€™s interests. The CFPB can issue cease-and-desist orders against banks and other entities that violate consumer financial laws. The CFPB may also institute a civil action against an entity in violation of federal consumer financial law in order to impose a civil penalty or injunction. The CFPB has examination and enforcement authority over all banks with more than $10Â billion in assets, as well as their affiliates. Banking regulators take into account compliance with consumer protection laws when considering approval of a proposed transaction.In OctoberÂ 2024, the CFPB issued a final rule that requires a provider of payment accounts or products, such as a bank, to make data available to consumers, free upon request, regarding the products or services they obtain from the provider. Any such data provider is also required to make such data available to third parties, with the consumerâ€™s express authorization and through an interface that satisfies formatting, performance, and security standards, for the purpose of such third parties providing the consumer with financial products or services requested by the consumer. Data required to be made available under the rule includes transaction information, account balance, account and routing numbers, terms and conditions, upcoming bill information, and certain account verification data. The final rule is intended to give consumers control over their financial data, including with whom it is shared, and encourage competition in the provision of consumer financial products or services. Banks with over $10Â billion and less than $250Â billion in total assets, including Frost Bank, must comply with the new requirements by AprilÂ 1, 2027. In DecemberÂ 2024, the CFPB issued a final rule that, among other things, amends RegulationÂ Z (otherwise known as the â€œTruth In Lending Actâ€) and impacts extensions of overdraft credit offered by financial institutions with more than $10Â billion in assets. The final rule defines overdraft credit as generally including consumer credit extended by a financial institution to pay a transaction from a checking or other transaction account (other than a prepaid account) held at the financial institution when the consumer has insufficient or unavailable funds in that account. The final rule requires that extensions of overdraft credit adhere to consumer protections required of similarly situated products, unless the overdraft fee is at or below the institution's costs and losses as determined by (i)Â calculating its own costs and losses using a standard set forth in the rule; or (ii)Â relying on a benchmark flat fee of five dollars. An overdraft that incurs charges that exceed costs and losses will become a covered overdraft credit and subject to Regulation Z which requires that lenders disclose borrowing costs, interest rates and fees upfront and in clear language so consumers can understand all the terms and make informed decisions. Furthermore, covered overdraft credit extensions must be put in a credit account and may not be structured as a negative balance on a checking or other transaction account. The provisions of the final rule become effective on OctoberÂ 1, 2025.Community Reinvestment ActThe CRA requires depository institutions to assist in meeting the credit needs of their market areas consistent with safe and sound banking practice. Under the CRA, each depository institution is required to help meet the credit needs of its market areas by, among other things, providing credit to low- and moderate-income individuals and communities. Depository institutions are

periodically examined for compliance with the CRA and are assigned ratings. In order for a financial holding company to commence any new activity permitted by the BHC Act, or to acquire any company engaged in any new activity permitted by the BHC Act, each insured depository institution subsidiary of the financial holding company must have received a rating of at least â€œsatisfactoryâ€ in its most recent examination under the CRA. Furthermore, banking regulators take into account CRA ratings when considering a request for an approval of a proposed transaction. Frost Bank received a rating of â€œsatisfactoryâ€ in its most recent CRA performance evaluations.In OctoberÂ 2023, the OCC, together with the Federal Reserve and FDIC, issued a joint final rule to modernize the CRA regulatory framework. The final rule is intended, among other things, to adapt to changes in the banking industry, including the expanded role of mobile and online banking, and to tailor performance standards to account for differences in bank size and business models. The final rule introduces new tests under which the performance of banks with over $2 billion in assets will be assessed. The new rule also includes data collection and reporting 15Table of Contentsrequirements, some of which are applicable only to banks with over $10Â billion in assets, such as Frost Bank. Most provisions of the final rule will become effective on JanuaryÂ 1, 2026, and the data reporting requirements will become effective on JanuaryÂ 1, 2027. The final rule is currently enjoined as to the plaintiff trade associations while a federal court considers a lawsuit challenging the rule.Financial PrivacyThe federal banking regulators have adopted rules under the Gramm-Leach-Bliley Act of 1999 that limit the ability of banks and other financial institutions to disclose non-public information about consumers to nonaffiliated third parties. These limitations require disclosure of privacy policies to consumers and, in some circumstances, allow consumers to prevent disclosure of certain personal information to a nonaffiliated third party. These regulations affect how consumer information is transmitted through diversified financial companies and conveyed to outside vendors.Anti-Money Laundering and the USA Patriot ActA major focus of governmental policy on financial institutions has been aimed at combating money laundering and terrorist financing. The U.S. Bank Secrecy Act (the â€œBSAâ€) and the USA PATRIOT Act of 2001 (the â€œUSA Patriot Actâ€) require financial institutions to develop programs to prevent them from being used for, and to detect and deter, money laundering, terrorist financing, and other illegal activities. The USA Patriot Act substantially broadened the scope of United States anti-money laundering laws and regulations by imposing significant new compliance and due diligence obligations, creating new crimes and penalties and expanding the extra-territorial jurisdiction of the United States. Financial institutions are also prohibited from entering into specified financial transactions and account relationships and must use enhanced due diligence procedures in their dealings with certain types of high-risk customers and implement a written customer identification program. Financial institutions must take certain steps to assist government agencies in detecting and preventing money laundering and report certain types of suspicious transactions. Regulatory authorities routinely examine financial institutions for compliance with these obligations, and failure of a financial institution to maintain and implement adequate programs to combat money laundering and terrorist financing, or to comply with all of the relevant laws or regulations, could have serious financial, legal and reputational consequences for the institution, including causing applicable bank regulatory authorities not to approve merger or acquisition transactions when regulatory approval is required or to prohibit such transactions even if approval is not required. Regulatory authorities have imposed cease and desist orders and civil money penalties against institutions found to be violating these obligations.In August 2024, Financial Crimes Enforcement Network (â€œFinCENâ€), which drafts regulations implementing the U.S. Patriot Act, BSA and other anti-money laundering legislation, adopted a rule extending anti-money laundering obligations, including maintenance of an anti-money laundering program and filing certain reports with FinCEN, to registered investment advisers, like certain of Cullen/Frostâ€™s subsidiaries. Compliance with these requirements is required beginning on January 1, 2026.Office of Foreign Assets Control RegulationThe U.S. Treasury Departmentâ€™s Office of Foreign Assets Control, or OFAC, administers and enforces economic and trade sanctions against targeted foreign countries and regimes, under authority of various laws, including designated foreign countries, nationals and others. OFAC publishes lists of specially designated targets and countries. These sanctions include: (i) restrictions on trade with or investment in a sanctioned country, including prohibitions against direct or indirect imports from and exports to a sanctioned country and prohibitions on â€œU.S. personsâ€ engaging in financial transactions relating to making investments in, or providing investment-related advice or assistance to, a sanctioned country, and (ii) blocking assets in which the government or specially designated nationals of the sanctioned country have an interest by prohibiting transfers of property subject to U.S. jurisdiction (including property in the possession or control of U.S. persons). We are responsible for, among other things, blocking accounts of, and transactions with, such targets and countries, prohibiting unlicensed trade and financial transactions with them and reporting blocked transactions after their occurrence. Failure to comply with these sanctions could have serious financial, legal and reputational consequences, including the imposition of civil money penalties or causing applicable bank regulatory authorities not to approve merger or acquisition transactions when regulatory approval is required or to prohibit such transactions even if approval is not required.16Table of ContentsIncentive CompensationThe Federal Reserve Board reviews, as part of its regular, risk-focused examination process, the incentive compensation arrangements of banking organizations, such as Cullen/Frost, that are not â€œlarge, complex banking organizations.â€ These reviews are tailored to each organization based on the scope and complexity of the organizationâ€™s activities and the prevalence of incentive compensation arrangements. Deficiencies will be incorporated into the organizationâ€™s supervisory ratings, which can affect the organizationâ€™s ability to make acquisitions and take other actions. Enforcement actions may be taken against a banking organization if its incentive compensation arrangements, or related risk-management control or governance processes, pose a risk to the organizationâ€™s safety and soundness and the organization is not taking prompt and effective measures to correct the deficiencies.Under regulatory guidance applicable to all banking organizations, incentive compensation policies must be consistent with safety and soundness principles. The guidance, which covers all employees that have the ability to materially affect the risk profile of an organization, either individually or as part of a group, is based upon the key principles that a banking organizationâ€™s incentive compensation arrangements should (i)Â provide incentives that do not encourage risk-taking beyond the organizationâ€™s ability to effectively identify and manage risks, (ii)Â be compatible with effective internal controls and risk management, and (iii)Â be supported by strong corporate governance, including active and effective oversight by the organizationâ€™s board of directors.In 2016, the U.S. financial regulators, including the Federal Reserve Board and the SEC, proposed revised rules on incentive-based payment arrangements at specified regulated entities having at least $1 billion in total assets (including Cullen/Frost and Frost Bank), but these proposed rules have not been finalized. In October 2022, the SEC adopted a final rule directing national securities exchanges and associations, including the NYSE, to implement listing standards that require listed companies to adopt policies mandating the recovery or â€œclawbackâ€ of excess incentive-based compensation earned by a current or former executive officer during the three fiscal years preceding the date the listed company is required to prepare an accounting restatement, including to correct an error that would result in a material misstatement if the error were corrected in the current period or left uncorrected in the current period. The NYSEâ€™s listing standards pursuant to the SECâ€™s rule became effective on OctoberÂ 2, 2023. We adopted a compensation recovery policy pursuant to the NYSE listing standards on OctoberÂ 25, 2023. The policy is included as ExhibitÂ 97.1 to this Form 10-K.CybersecurityThe federal banking regulators regularly issue new guidance and standards, and update existing guidance and standards, regarding cybersecurity intended to enhance cyber risk management among financial institutions. Financial institutions are expected to comply with such guidance and standards and to accordingly develop appropriate security controls and risk management processes. If we fail to observe such regulatory guidance or standards, we could be subject to various regulatory sanctions, including financial penalties. In 2023, the SEC issued a final rule that requires disclosure of material cybersecurity incidents, as well as cybersecurity risk management, strategy and governance. Under this rule, banking organizations that are SEC registrants must generally disclose information about a material cybersecurity incident within four business days of determining it is material with periodic updates as to the status of the incident in subsequent filings, as necessary.Banking organizations are required to notify their primary banking regulator within 36 hours of determining that a â€œcomputer-security incidentâ€ has materially disrupted or degraded, or is reasonably likely to materially disrupt or degrade, the banking organizationâ€™s ability to carry out banking operations or deliver banking products and services to a material portion of its customer base, its businesses and operations that would result in material loss, or its operations that would impact the stability of the United States. State regulators have also been increasingly active in implementing privacy and cybersecurity standards and regulations. Recently, several states have adopted regulations requiring certain financial institutions to implement cybersecurity programs and many states, including Texas, have also recently implemented or modified their data breach notification, information security and data privacy requirements. We expect this trend of state-level activity in those areas to continue and are continually monitoring developments in the states in which our customers are located.17Table of ContentsRisks and exposures related to cybersecurity attacks, including litigation and enforcement risks, are expected to be elevated for the foreseeable future due to the rapidly evolving nature and sophistication of these threats, as well as due to the expanding use of Internet banking, mobile banking and other technology-based products and services by us and our customers. In MayÂ 2024, the SEC finalized amendments to Regulation S-P to require broker-dealers, investment companies and investment advisers registered with the SEC to adopt written policies and procedures for incident response programs to address unauthorized access to or use of customer information. The amended Regulation S-P also requires covered entities to notify, within 30Â days, individuals affected by an incident involving sensitive customer information and provide them with details about the incident and other information intended to help affected individuals respond appropriately.See Item 1A. Risk Factors for a further discussion of risks related to cybersecurity and Item 1C. Cybersecurity for a further discussion of risk management strategies and governance processes related to cybersecurity.Climate-Related and Other ESG DevelopmentsIn recent years, federal, state and international lawmakers and regulators have increased their focus on financial institutions' and other companies' risk oversight, disclosures and practices in connection with climate change and other environmental, social and governance (â€œESGâ€) matters. In addition, several states, including Texas, have enacted or proposed statutes or regulations addressing climate change and other ESG issues, including â€œanti-ESGâ€ statutes or regulations.Future Legislation and RegulationCongress may enact legislation from time to time that affects the regulation of the financial services industry, and state legislatures may enact legislation from time to time affecting the regulation of financial institutions chartered by or operating in those states. Federal and state regulatory agencies also periodically propose and adopt changes to their regulations or change the manner in which existing regulations are applied. The substance or impact of pending or future legislation or regulation, or the application thereof, cannot be predicted, although any change could impact the regulatory structure under which we or our competitors operate and may significantly increase costs, impede the efficiency of internal business processes, require an increase in regulatory capital, require modifications to our business strategy, and limit our ability to pursue business opportunities in an efficient manner. It could also affect our competitors differently than us, including in a manner that would make them more competitive. A change in statutes, regulations or regulatory policies applicable to Cullen/Frost or any of its subsidiaries could have a material, adverse effect on our business, financial condition and results of operations.18Table of ContentsHuman Capital ResourcesAt DecemberÂ 31, 2024, we employed 5,854Â full-time equivalent employees. At that date, the average tenure of all of our full-time employees was approximately 9.3Â years while the average tenure of our executive officers was approximately 30.4Â years. None of our employees are represented by collective bargaining agreements. We believe our employee relations to be good.Oversight of our corporate culture is an important element of our board of directorsâ€™s oversight of risk because our people are critical to the success of our corporate strategy. Our board sets the â€œtone at the top,â€ and holds senior management accountable for embodying, maintaining, and communicating our culture to employees. In that regard, our culture is designed to promote our commitment to making people's lives better and to uphold that principle in everything we do. That commitment has been a central pillar in our approach to our employees, our planet and the communities we have proudly served for over 150Â years. Our culture is designed to adhere to the timeless values of integrity, caring and excellence. In keeping with that culture, we expect our people to treat each other and our customers with the highest level of honesty and respect and go out of their way to do the right thing, and we strive to be a force for good in everyday life. We dedicate resources to promote a safe workplace; attract, develop and retain talented employees; promote a culture of integrity, caring and excellence; and reward and recognize employees for both the results they deliver and, importantly, how they deliver them. We also seek to design careers that are fulfilling ones, with competitive compensation and benefits alongside a positive work-life balance. We also dedicate resources to fostering professional and personal growth with continuing education, on-the-job training and development programs. This commitment to our people has earned us a spot on Forbes magazine's Best Employers list in 2024. Our employees are key to our success as an organization. We are committed to providing equal opportunity to and avoiding unlawful discrimination against all applicants and employees and attracting, retaining and promoting top quality talent regardless of personal aspects such as sex, sexual orientation, gender identity, race, color, national origin and age. We are dedicated to providing a workplace for our employees that is supportive, and free of any form of unlawful discrimination or harassment; rewarding and recognizing our employees based on their individual results and performance as well as that of their department and the company overall; and recognizing and respecting all of the characteristics and differences that make each of our employees unique.By promoting and fostering a workforce that we believe is reflective of the values of our customers and communities, we seek to better understand the financial needs of our prospects and customers and provide them with relevant financial service products. This enables us to better serve our customers and communities, enhancing our success as an organization. Understanding and supporting our community has always been a priority to us. We have established a voluntary, employee-led and staffed team that is committed to touching and improving the lives of people that live and work in our community. Additionally, we provide employees the opportunity to use paid time off to perform community service activities in their choice of ways. In 2024, this amounted to over 24,000 hours of community service performed by our employees. Our efforts are designed to enrich the lives of not only those that are in need but also the lives of our employees who participate in these meaningful and rewarding opportunities.19Table of ContentsInformation About Our Executive OfficersThe names, ages, recent business experience and positions or offices held by each of the executive officers of Cullen/Frost are as follows:Name and Position HeldAgeRecent Business ExperiencePhillip D. GreenÂ Â Chairman of the Board, Chief ExecutiveÂ Â Officer and Director70Officer of Frost Bank since 1980. Chairman of the Board and Chief Executive Officer since April 2016.Daniel J. GeddesÂ Â Group Executive Vice President, ChiefÂ Â Financial Officer50Officer of Frost Bank since 1998. Group Executive Vice President, Chief Financial Officer since January 2025. Group Executive Vice President from July 2024 to December 2024. San Antonio Region President from August 2021 to June 2024. Market President and the Houston Expansion Lead from October 2018 to August 2021.Annette AlonzoÂ Â Group Executive Vice President, ChiefÂ Â Human Resources Officer56Officer of Frost Bank since 1993. Group Executive Vice President, Chief Human Resources Officer since April 2016.Robert A. BermanÂ Â Group Executive Vice President,Â Â Research and Strategy62Officer of Frost Bank since 1989. Group Executive Vice President, Research and Strategy of Frost Bank since May 2001.Paul H. BracherÂ Â President, Group Executive Vice President, Chief Banking Officer 68Officer of Frost Bank since 1982. Group Executive Vice President, Chief Banking Officer since January 2015. President of Cullen/Frost since April 2016. President of Frost Bank since January 2024.Howard L. KasanoffÂ Â Group Executive Vice President, ChiefÂ Â Credit Officer55Officer of Frost Bank since June 1994. Group Executive Vice President, Chief Credit Officer since January 2023. Senior Executive Vice President, Director of Complex Risk from October 2017 to December 2022.Coolidge E. Rhodes, Jr.Â Â Group Executive Vice President, GeneralÂ Â Counsel and Corporate Secretary49Officer of Frost Bank since September 2021. Group Executive Vice President, General Counsel since September 2021 and Secretary since October 2021. Managing director and chief compliance officer at New Fortress Energy Inc. from February 2020 to September 2021.Carol SeverynÂ Â Group Executive Vice President, ChiefÂ Â Risk Officer60Officer of Frost Bank since 1993. Group Executive Vice President, Chief Risk Officer since January 2019. Executive Vice President and Auditor from January 2004 to January 2019. Jimmy SteadÂ Â Group Executive Vice President, ChiefÂ Â Consumer Banking and Technology Officer49Officer of Frost Bank since 2001. Group Executive Vice President, Chief Consumer Banking and Technology Officer since January 2020. Group Executive Vice President, Chief Consumer Banking Officer from January 2017 to January 2020.Kenny WilsonÂ Â Group Executive Vice President, Chief WealthÂ Â Officer72Officer of Frost Bank since 2023. Group Executive Vice President, Chief Wealth Officer since August 2023. Prior to joining Frost, Mr.Â Wilson served as Chief Executive Officer for Haven for Hope from April 2016 to December 2021. Prior to that, Mr.Â Wilson was Market President and Market Executive for Private Banking for Bank of America in both the San Antonio and Austin markets.Candace WolfshohlÂ Â Group Executive Vice President, CultureÂ Â and People Development64Officer of Frost Bank since 1989. Group Executive Vice President, Culture and People Development since July 2015.There are no arrangements or understandings between any executive officer of Cullen/Frost and any other person pursuant to which such executive officer was or is to be selected as an officer.20Table of ContentsAvailable InformationUnder the Securities Exchange Act of 1934, we are required to file annual, quarterly and current reports, proxy statements and other information with the Securities and Exchange Commission (â€œSECâ€). The SEC maintains a website at http://www.sec.gov that contains reports, proxy and information statements, and other information regarding issuers that file electronically with the SEC. We file electronically with the SEC.We make available, free of charge through our website, our reports on Forms 10-K, 10-Q and 8-K, and amendments to those reports, as soon as reasonably practicable after such reports are filed with or furnished to the SEC. Additionally, we have adopted and posted on our website a code of ethics that applies to our principal executive officer, principal financial officer and principal

accounting officer. Our website also includes our corporate governance guidelines and the charters for our audit committee, our compensation and benefits committee, our risk committee, our corporate governance and nominating committee and our technology committee. The address for our website is http://www.frostbank.com. We will provide a printed copy of any of the aforementioned documents to any requesting shareholder.ITEMÂ 1A. RISK FACTORSAn investment in our common stock is subject to risks inherent to our business. The material risks and uncertainties that management believes affect us are described below. Before making an investment decision, you should carefully consider the risks and uncertainties described below together with all of the other information included or incorporated by reference in this report. The risks and uncertainties described below are not the only ones facing us. Additional risks and uncertainties that management is not aware of or focused on or that management currently deems immaterial may also impair our business operations. This report is qualified in its entirety by these risk factors. If any of the following risks actually occur, our business, financial condition and results of operations could be materially and adversely affected. If this were to happen, the market price of our common stock and preferred stock could decline significantly, and you could lose all or part of your investment.Risks Related To Our BusinessInterest Rate RisksWe Are Subject To Interest Rate RiskOur earnings and cash flows are largely dependent upon our net interest income. Net interest income is the difference between interest income earned on interest-earning assets such as loans and securities and interest expense paid on interest-bearing liabilities such as deposits and borrowed funds. Interest rates are highly sensitive to many factors that are beyond our control, including general economic conditions, inflationary trends, changes in government spending and debt issuances and policies of various governmental and regulatory agencies and, in particular, the Federal Open Market Committee. Changes in monetary policy, including changes in interest rates, could influence not only the interest we receive on loans and securities and the amount of interest we pay on deposits and borrowings, but such changes could also affect (i)Â our ability to originate loans and obtain deposits, (ii)Â the fair value of our financial assets and liabilities, and (iii)Â the average duration of our mortgage-backed securities portfolio. If the interest rates paid on deposits and other borrowings increase at a faster rate than the interest rates received on loans and other investments, our net interest income, and therefore earnings, could be adversely affected. Earnings could also be adversely affected if the interest rates received on loans and other investments fall more quickly than the interest rates paid on deposits and other borrowings. Any substantial, unexpected, or prolonged change in market interest rates could have a material adverse effect on our business, financial condition and results of operations. See ItemÂ 7. Managementâ€™s Discussion and Analysis of Financial Condition and Results of Operations under the section captioned â€œNet Interest Incomeâ€ and Item 7A. Quantitative and Qualitative Disclosures About Market Risk elsewhere in this report for further discussion related to interest rate sensitivity and our management of interest rate risk.21Table of ContentsCredit and Lending RisksWe Are Subject To Lending Risk and Lending Concentration RiskThere are inherent risks associated with our lending activities. These risks include, among other things, the impact of changes in interest rates and changes in the economic conditions in the markets where we operate as well as those across the State of Texas and the United States. Increases in interest rates and/or weakening economic conditions could adversely impact the ability of borrowers to repay outstanding loans or the value of the collateral securing these loans.As of DecemberÂ 31, 2024, approximately 82.9% of our loan portfolio consisted of commercial and industrial, energy, construction and commercial real estate mortgage loans. These types of loans are generally viewed as having more risk of default and are typically larger than residential real estate loans or consumer loans. Because our loan portfolio contains a significant number of commercial and industrial, energy, construction and commercial real estate loans with relatively large balances, the deterioration of one or a few of these loans could cause a significant increase in non-performing loans. Increases in non-performing loans have resulted in a net loss of earnings from particular loans, an increase in credit loss expense and an increase in loan charge-offs, and these and future instances could have a material adverse effect on our business, financial condition and results of operations. Certain of our credit exposures are concentrated in industries that may be more susceptible to the long-term risks of climate change, natural disasters or global pandemics. To the extent that these risks may have a negative impact on the financial condition of borrowers, it could also have a material adverse effect on our business, financial condition and results of operations. See the section captioned â€œLoansâ€ in ItemÂ 7. Managementâ€™s Discussion and Analysis of Financial Condition and Results of Operations elsewhere in this report for further discussion related to commercial and industrial, energy, construction and commercial real estate loans. Our Allowance For Credit Losses May Be InsufficientWe maintain allowances for credit losses on loans, securities and off-balance sheet credit exposures. In the case of loans and securities, allowances for credit losses are contra-asset valuation accounts that are deducted from the amortized cost basis of these assets to present the net amount expected to be collected. In the case of off-balance-sheet credit exposures, the allowance for credit losses is a liability account reported as a component of accrued interest payable and other liabilities in our consolidated balance sheets. The amount of each allowance account represents management's best estimate of current expected credit losses on these financial instruments considering available information, from internal and external sources, relevant to assessing exposure to credit loss over the contractual term of the instrument. Relevant available information includes historical credit loss experience, current conditions and reasonable and supportable forecasts. As a result, the determination of the appropriate level of allowance for credit losses inherently involves a high degree of subjectivity and requires us to make significant estimates related to current and expected future credit risks and trends, all of which may undergo material changes. Changes in economic conditions; inflation; interest rate volatility; new information regarding existing loans, credit commitments and securities holdings; the lingering effects of the COVID-19 pandemic or other global pandemics; natural disasters and risks related to climate change; and identification of additional problem loans, ratings down-grades and other factors, both within and outside of our control, may require an increase in the allowances for credit losses on loans, securities and off-balance sheet credit exposures. In addition, bank regulatory agencies periodically review our allowance for credit losses and may require an increase in credit loss expense or the recognition of further loan charge-offs, based on judgments different than those of management. Furthermore, if any charge-offs related to loans, securities or off-balance sheet credit exposures in future periods exceed our allowances for credit losses on loans, securities or off-balance sheet credit exposures, we will need to recognize additional credit loss expense to increase the applicable allowance. Any increase in the allowance for credit losses on loans, securities and/or off-balance sheet credit exposures will result in a decrease in net income and, possibly, capital, and may have a material adverse effect on our business, financial condition and results of operations. See the section captioned â€œAllowance for Credit Lossesâ€ in ItemÂ 7. Managementâ€™s Discussion and Analysis of Financial Condition and Results of Operations elsewhere in this report for further discussion related to our process for determining the appropriate level of the allowance for credit losses.22Table of ContentsWe Are Subject to Risk Arising From Conditions In The Commercial Real Estate MarketAs ofÂ DecemberÂ 31, 2024, commercial real estate mortgage loans comprised approximately 34.5%Â of our loan portfolio. Commercial real estate mortgage loans generally involve a greater degree of credit risk than residential real estate mortgage loans because the collateral securing these loans may not be sold as easily as residential real estate and because they typically have larger balances and are more affected by adverse conditions in the economy. Because payments on loans secured by commercial real estate often depend upon the successful operation and management of the properties and the businesses which operate from within them, repayment of such loans may be affected by factors outside the borrowerâ€™s control, such as adverse conditions in the real estate market or the economy or changes in government regulations. In recent years, commercial real estate markets have been particularly impacted by the economic disruption resulting from the COVID-19 pandemic. The COVID-19 pandemic has also been a catalyst for the evolution of various remote work options which have impacted the long-term performance of some types of office properties within our commercial real estate portfolio. Accordingly, the federal banking regulatory agencies have expressed concerns about weaknesses in the current commercial real estate market. Failures in our risk management policies, procedures and controls could adversely affect our ability to manage this portfolio going forward and could result in an increased rate of delinquencies in, and increased losses from, this portfolio, which, accordingly, could have a material adverse effect on our business, financial condition and results of operations.We Are Subject To Volatility Risk In Crude Oil PricesAs of DecemberÂ 31, 2024, we had $1.1 billion of energy loans which comprised approximately 5.4% of our loan portfolio at that date. Furthermore, energy production and related industries represent a large part of the economies in some of our primary markets. The energy industry and market prices for oil and gas have historically been cyclical. Global wars, military conflicts, terrorism, governmental and social responses to environmental issues and climate change, or other geopolitical events as well as actions by members of the Organization of Petroleum Exporting Countries (â€œOPECâ€) can impact global crude oil and gas production levels and lead to significant volatility in global oil and gas supplies and market prices. Prolonged periods of low oil and gas commodity prices could negatively impact our borrowers' ability to pay, particularly those that utilize higher-cost production technologies such as hydraulic fracking and horizontal drilling, as well as oilfield service providers, energy equipment manufacturers and transportation suppliers, among others. The price per barrel of crude oil was approximately $72 at both DecemberÂ 31, 2024, and DecemberÂ 31, 2023. While losses in our energy portfolio have not been significant in recent years, we have experienced increased losses within our energy portfolio in years that were impacted by significant oil price volatility. Future oil price volatility could have negative impacts on the U.S. economy, in particular, the economies of energy-dominant states such as Texas, and our borrowers and customers. Such negative impacts could result in an increased rate of loan delinquencies and credit losses which, accordingly, could have a material adverse effect on our business, financial condition and results of operations.We Are Subject To Environmental Liability Risk Associated With Lending ActivitiesA significant portion of our loan portfolio is secured by real property. During the ordinary course of business, we foreclose on and take title to properties securing certain loans. There is a risk that hazardous or toxic substances could be found on these properties. If hazardous or toxic substances are found, we may be liable for remediation costs, as well as for personal injury and property damage. Environmental laws may require us to incur substantial expenses and may materially reduce the affected propertyâ€™s value or limit our ability to use or ability to sell the affected property. Environmental reviews of real property before initiating foreclosure actions may not be sufficient to detect all potential environmental hazards. The remediation costs and any other financial liabilities associated with an environmental hazard could have a material adverse effect on our business, financial condition and results of operations.Liquidity RiskWe Are Subject To Liquidity RiskWe require liquidity to meet our deposit and debt obligations as they come due. Our access to funding sources in amounts adequate to finance our activities or on terms that are acceptable to us could be impaired by factors that affect us specifically or the financial services industry or economy generally. Factors that could reduce our access to liquidity sources include a downturn in the Texas economy, difficult credit markets or adverse regulatory actions against us. Our access to deposits may also be affected by the liquidity needs of our depositors. A substantial 23Table of Contentsmajority of our liabilities are demand, savings, interest checking and money market deposits, which are payable on demand or upon several daysâ€™ notice, while by comparison, a substantial portion of our assets are loans, which cannot be called or sold in the same time frame. We may not be able to replace maturing deposits and advances as necessary in the future, especially if a large number of our depositors sought to withdraw their accounts, regardless of the reason. Our access to deposits may be negatively impacted by, among other factors, periods of low interest rates or higher interest rates which could promote increased competition for deposits, including from new financial technology competitors, or provide customers with alternative investment options. Additionally, negative news about us or the banking industry in general could negatively impact market or customer perceptions of our company, which could lead to a loss of depositor confidence and an increase in deposit withdrawals, particularly among those with uninsured deposits. Furthermore, as we and other regional banking organizations experienced in 2023, the failure of other financial institutions may cause deposit outflows as customers spread deposits among several different banks so as to maximize their amount of FDIC insurance, move deposits to banks deemed "too big to fail" or remove deposits from the banking system entirely. As of DecemberÂ 31, 2024, approximately 54% of our deposits were uninsured and we rely on these deposits for liquidity. A failure to maintain adequate liquidity could have a material adverse effect on our business, financial condition and results of operations. We may also need to raise additional capital and liquidity through the issuance of stock to comply with regulatory mandates, which could dilute the ownership of existing stockholders, or reduce or even eliminate common stock dividends or share repurchases to preserve capital and liquidity.Unrealized Losses in Our Securities Portfolio Could Affect Liquidity.We have experienced significant unrealized losses on our available-for sale-securities portfolio as a result of increases in market interest rates. Unrealized losses related to available-for-sale securities are reflected in accumulated other comprehensive income in our consolidated balance sheets and reduce the level of our book capital and tangible common equity. However, such unrealized losses do not affect our regulatory capital ratios. We actively monitor our available-for-securities portfolio and we do not currently anticipate the need to realize material losses from the sale of securities for liquidity purposes. Furthermore, we believe it is unlikely that we would be required to sell any such securities before recovery of their amortized cost bases, which may be at maturity. Nonetheless, our access to liquidity sources could be affected by unrealized losses if securities must be sold at a loss; tangible capital ratios continue to decline from an increase in unrealized losses or realized credit losses; the FHLB or other funding sources reduce capacity; or bank regulators impose restrictions on us that impact the level of interest rates we may pay on deposits or our ability to access brokered deposits. Additionally, significant unrealized losses could negatively impact market and/or customer perceptions of our company, which could lead to a loss of depositor confidence and an increase in deposit withdrawals, particularly among those with uninsured deposits.Operational RisksOur Accounting Estimates and Risk Management Processes Rely On Analytical and Forecasting ModelsThe processes we use to estimate our expected credit losses and to measure the fair value of financial instruments, as well as the processes used to estimate the effects of changing interest rates and other market measures on our financial condition and results of operations, depends upon the use of analytical and forecasting models. These models reflect assumptions that may not be accurate, particularly in times of market stress or other unforeseen circumstances. Even if these assumptions are adequate, the models may prove to be inadequate or inaccurate because of other flaws in their design or their implementation, including flaws caused by failures in controls, data management, human error or from the reliance on technology. If the models we use for interest rate risk and asset-liability management are inadequate, we may incur increased or unexpected losses upon changes in market interest rates or other market measures. If the models we use for estimating our expected credit losses are inadequate, the allowance for credit losses may not be sufficient to support future charge-offs. If the models we use to measure the fair value of financial instruments are inadequate, the fair value of such financial instruments may fluctuate unexpectedly or may not accurately reflect what we could realize upon sale or settlement of such financial instruments. Any such failure in our analytical or forecasting models could have a material adverse effect on our business, financial condition and results of operations.24Table of ContentsWe Are Subject To Risk Arising From Failure Or Circumvention Of Our Controls and ProceduresOur internal controls, including fraud detection and controls, disclosure controls and procedures, and corporate governance procedures are based in part on certain assumptions and can provide only reasonable, not absolute, assurances that the objectives of the controls and procedures are met. Any failure or circumvention of our controls and procedures; failure to comply with regulations related to controls and procedures; or failure to comply with our corporate governance procedures could have a material adverse effect on our reputation, business, financial condition and results of operations, including subjecting us to litigation, regulatory fines, penalties or other sanctions. Furthermore, notwithstanding the proliferation of technology and technology-based risk and control systems, our businesses ultimately rely on people as our greatest resource, and we are subject to the risk that they make mistakes or engage in violations of applicable policies, laws, rules or procedures that in the past have not, and in the future may not always be prevented by our technological processes or by our controls and other procedures intended to prevent and detect such errors or violations. Human errors, malfeasance and other misconduct, even if promptly discovered and remediated, can result in reputational damage or legal risk and have a material adverse effect on our business, financial condition and results of operations.New Lines Of Business, Products Or Services and Technological Advancements May Subject Us To Additional RisksFrom time to time, we implement new lines of business or offer new products and services within existing lines of business. For instance, we recently implemented a new residential mortgage product offering. There are substantial risks and uncertainties associated with these efforts, particularly in instances where the markets are not fully developed. In developing and marketing new lines of business and/or new products and services we invest significant time and resources. Initial timetables for the introduction and development of new lines of business and/or new products or services may not be achieved, and price and profitability targets may not prove feasible. External factors, such as compliance with regulations, competitive alternatives, and shifting market preferences, may also impact the successful implementation of a new line of business or a new product or service. The financial services industry is continually undergoing rapid technological change with frequent introductions of new technology-driven products and services. Our future success depends, in part, upon our ability to address the needs of our customers by using technology to provide products and services that will satisfy customer demands, as well as to create additional efficiencies in our operations. Many of our competitors have substantially greater resources to invest in technological improvements. We may not be able to effectively implement new technology driven products and services or be successful in marketing these products and services to our customers. In addition, our implementation of certain new technologies, such as those related to artificial intelligence, automation and algorithms, in our business processes may have unintended consequences due to their limitations or our failure to use them effectively. In addition, cloud technologies are also critical to the operation of our systems, and our reliance on cloud technologies is growing. Failure to successfully keep pace with technological change affecting the financial services industry could have a material

adverse effect on our business, financial condition and results of operations.Furthermore, any new line of business, new product or service and/or new technology could have a significant impact on the effectiveness of our system of internal controls. Failure to successfully manage these risks in the development and implementation of new lines of business, new products or services and/or new technologies could have a material adverse effect on our business, financial condition and results of operations.Our Reputation and Our Business Are Subject to Negative Publicity Risk Reputation risk, or the risk to our earnings, liquidity, and capital from negative public opinion, is inherent in our business. Negative public opinion could adversely affect our ability to keep and attract customers and expose us to adverse legal and regulatory consequences. Negative public opinion could result from our actual or alleged conduct in any number of activities, including (i)Â lending practices, (ii)Â branching strategy, (iii)Â product and service offerings, (iv)Â corporate governance, (v)Â regulatory compliance, (vi)Â mergers and acquisitions, (vii)Â disclosure, (viii)Â sharing or inadequate protection of customer information, (ix)Â successful or attempted cyber-attacks against us, our customers or our third-party partners or vendors and (x)Â failure to discharge any publicly announced commitments to employees or ESG initiatives or to respond adequately to social and sustainability concerns from the viewpoint of our stakeholders from actions taken by government regulators and community organizations in response to our conduct. There has been an increased focus by investors and other stakeholders on topics related to corporate policies and approaches regarding ESG and diversity, equity and inclusion matters. Due to divergent stakeholder 25Table of Contentsviews on these matters, we are at increased risk that any action, or lack thereof, concerning these matters will be perceived negatively by some stakeholders, which could negatively affect our business and reputation. Negative public opinion could also result from adverse news or publicity that impairs the reputation of the financial services industry generally or from the actions of our employees, customers, affiliates or third parties with whom we do business. In addition, our reputation or future prospects may be significantly damaged by adverse publicity or negative information regarding us, whether or not true, that may be posted on social media, non-mainstream news services or other parts of the internet, and this risk is magnified by the speed and pervasiveness with which information is disseminated through those channels. Because we conduct most of our business under the â€œFrostâ€ brand, negative public opinion about one business could affect our other businesses.Events that result in damage to our reputation may also increase our litigation risk, increase regulatory scrutiny, affect our ability to attract and retain customers and employees and have other consequences that we may not be able to predict. Our Business, Financial Condition and Results Of Operations Are Subject To Risk From Changes in Customer Behavior Individual, economic, political, industry-specific conditions and other factors outside of our control, such as fuel prices, energy costs, real estate values, inflation, taxes or other factors that affect customer income levels, could alter anticipated customer behavior, including borrowing, repayment, investment and deposit practices. Such a change in these practices could materially adversely affect our ability to anticipate business needs and meet regulatory requirements. Further, difficult economic conditions may negatively affect consumer confidence levels. A decrease in consumer confidence levels would likely aggravate the adverse effects of these difficult market conditions on us, our customers and others in the financial institutions industry.Cullen/Frost Relies On Dividends From Its Subsidiaries For Most Of Its RevenueCullen/Frost is a separate and distinct legal entity from its subsidiaries. It receives substantially all of its revenue from dividends from its subsidiaries. These dividends are the principal source of funds to pay dividends on Cullen/Frostâ€™s common stock and preferred stock and interest and principal on Cullen/Frostâ€™s debt. Various federal and state laws and regulations limit the amount of dividends that Frost Bank and certain non-bank subsidiaries may pay to Cullen/Frost. Also, Cullen/Frostâ€™s right to participate in a distribution of assets upon a subsidiaryâ€™s liquidation or reorganization is subject to the prior claims of the subsidiaryâ€™s creditors and depositors. In the event Frost Bank is unable to pay dividends to Cullen/Frost, Cullen/Frost may not be able to service debt, pay obligations or pay dividends on our common stock or our preferred stock. The inability to receive dividends from Frost Bank could have a material adverse effect on our business, financial condition and results of operations. See the section captioned â€œSupervision and Regulationâ€ in ItemÂ 1. Business and NoteÂ 8 - Capital and Regulatory Matters in the notes to consolidated financial statements included in ItemÂ 8. Financial Statements and Supplementary Data elsewhere in this report.Our Information Systems May Experience Failure, Interruption Or Breach In SecurityIn the ordinary course of business, we rely on electronic communications and information systems to conduct our operations and to store sensitive data. Any failure, interruption or breach in security of these systems could result in significant disruption to our operations. Information security breaches and cybersecurity-related incidents include, but are not limited to, attempts to access information, including customer and company information, malicious code, computer viruses and denial of service attacks that could result in unauthorized access, theft, misuse, loss, release or destruction of data (including confidential customer information), account takeovers, unavailability of service or other events. These types of threats may derive from human error, fraud or malice on the part of external or internal parties or may result from accidental technological failure. Our technologies, systems, networks and software have been and continue to be subject to cybersecurity threats and attacks, which range from uncoordinated individual attempts to sophisticated and targeted measures directed at us. Any failures related to upgrades and maintenance of our technology and information systems could further increase our information and system security risk. Our increased use of cloud and other technologies, such as remote work technologies, and the increased connectivity of third parties and electronic devices to our systems also increases our risk of being subject to a cyber-attack. The risk of a security breach or disruption, particularly through cyber-attack or cyber-intrusion, has increased as the number, intensity and sophistication of attempted attacks and intrusions from around the world have increased.26Table of ContentsOur customers, employees and third parties that we do business with have been, and will continue to be, targeted by parties using fraudulent e-mails and other communications in attempts to misappropriate passwords, bank account information or other personal information or to introduce viruses or other malware programs to our information systems, the information systems of merchants or third-party service providers and/or our customers' personal devices, which are beyond our security control systems. Though we endeavor to mitigate these threats through product improvements, use of encryption and authentication technology and customer and employee education, such cyber-attacks against us, merchants, our third-party service providers and our customers remain a serious issue and have been successful in the past. Although we make significant efforts to maintain the security and integrity of our information systems and have implemented various measures to manage the risks of a security breach or disruption, there can be no assurance that our security efforts and measures will be effective or that attempted security breaches or disruptions would not be successful or damaging. It is possible that employees, merchants or our third-party vendors may not follow our cybersecurity policies and procedures, which may expose us to a cyber-attack. Furthermore, even well protected information, networks, systems and facilities remain potentially vulnerable to attempted security breaches or disruptions because the techniques used in such attempts are constantly evolving, including as a result of artificial intelligence, and generally are not recognized until launched against a target, and in some cases are designed not to be detected and, in fact, may not be detected. Accordingly, we may be unable to anticipate these techniques or to implement adequate security barriers or other preventative measures, and thus it is virtually impossible for us to entirely mitigate this risk. In the event of a cyber-attack, we may be delayed in identifying or responding to the attack, which could increase the negative impact of the cyber-attack on our business, financial condition and results of operations. While we maintain specific â€œcyberâ€ insurance coverage, which would apply in the event of various breach scenarios, the amount of coverage may not be adequate in any particular case. Furthermore, because cyber threat scenarios are inherently difficult to predict and can take many forms, some breaches may not be covered under our cyber insurance coverage. A security breach or other significant disruption of our information systems or those related to our customers, merchants or our third-party vendors, including as a result of cyber-attacks, could (i)Â disrupt the proper functioning of our networks and systems and therefore our operations and/or those of our customers; (ii)Â result in the unauthorized access to, and destruction, loss, theft, misappropriation or release of confidential, sensitive or otherwise valuable information of ours or our customers; (iii)Â result in a violation of applicable privacy, data breach and other laws, subjecting us to additional regulatory scrutiny and exposing us to civil litigation, enforcement actions, governmental fines and possible financial liability; (iv)Â require significant management attention and resources to remedy the damages that result; or (v) harm our reputation or cause a decrease in the number of customers that choose to do business with us. The occurrence of any of the foregoing could have a material adverse effect on our business, financial condition and results of operations. Our Operations Rely On Certain External VendorsWe rely on certain external vendors to provide products and services necessary to maintain our day-to-day operations. These third-party vendors are sources of operational, cybersecurity, and informational security risk to us, including risks associated with operational errors, coding errors, information system failures, interruptions or breaches and unauthorized disclosures of sensitive or confidential client or customer information. If these vendors encounter any of these issues, or if we have difficulty communicating with them regarding such issues, we could be exposed to disruption of operations, loss of service or connectivity to customers, reputational damage, and litigation risk that could have a material adverse effect on our business and, in turn, our financial condition and results of operations.In addition, our operations are exposed to risk that these vendors will not perform in accordance with the contracted arrangements under service level agreements. Although we have selected these external vendors carefully, we do not control their actions. The failure of an external vendor to perform in accordance with the contracted arrangements under service level agreements, because of changes in the vendorâ€™s organizational structure, financial condition, support for existing products and services or strategic focus or for any other reason, could be disruptive to our operations, which could have a material adverse effect on our business and, in turn, our financial condition and results of operations. Replacing these external vendors could also entail significant delay and expense.27Table of ContentsWe Are Subject To Litigation Risk Pertaining To Fiduciary ResponsibilityFrom time to time, customers make claims and take legal action pertaining to our performance of our fiduciary responsibilities. Whether customer claims and legal action related to our performance of our fiduciary responsibilities are founded or unfounded, if such claims and legal actions are not resolved in a manner favorable to us they may result in significant financial liability and/or adversely affect the market perception of us and our products and services as well as impact customer demand for those products and services. Any financial liability or reputational damage could have a material adverse effect on our business, financial condition and results of operations.We Are Subject To Litigation Risk Pertaining To Intellectual PropertyBanking and other financial services companies, including us, rely on technology companies to provide information technology products and services necessary to support day-to-day operations. Technology companies frequently enter into litigation based on allegations of patent infringement or other violations of intellectual property rights. In addition, patent holding companies seek to monetize patents they have purchased or otherwise obtained. Competitors of our vendors, or other individuals or companies, have from time to time claimed to hold intellectual property sold to us by our vendors or in use by us and we are, and may in the future be, named as defendants in various related legal claims. Such claims may increase in the future as the financial services sector becomes more reliant on information technology vendors. The plaintiffs in these actions frequently seek injunctions and substantial damages and may also seek to enter into licensing agreements with us to obtain ongoing fees.Regardless of the scope or validity of such patents or other intellectual property rights, or the merits of any claims by potential or actual litigants, we may have to engage in protracted litigation. Such litigation is often expensive, time-consuming, disruptive to our operations and distracting to management. If we are found to infringe upon one or more patents or other intellectual property rights, we may be required to pay substantial damages or royalties to a third-party. In certain cases, we have entered, and in the future may consider entering, into licensing agreements for disputed intellectual property, although no assurance can be given that such licenses can be obtained on acceptable terms or that litigation will not occur. These licenses may also significantly increase our operating expenses. If legal matters related to intellectual property claims were resolved against us or settled, we could be required to make payments in amounts that could have a material adverse effect on our business, financial condition and results of operations.Financial Services Companies Depend On The Accuracy and Completeness Of Information About Customers and CounterpartiesIn deciding whether to extend credit or enter into other transactions, we rely on information furnished by or on behalf of customers and counterparties, including financial statements, credit reports and other financial information. We also rely on representations of those customers, counterparties or other third parties, such as independent auditors, as to the accuracy and completeness of that information. Reliance on inaccurate or misleading financial statements, credit reports or other financial information could have a material adverse impact on our business, financial condition and results of operations.External and Market-Related RisksOur Profitability Depends Significantly On Economic Conditions In The State Of TexasOur success depends substantially on the general economic conditions of the State of Texas and the specific local markets in which we operate. Unlike larger national or other regional banks that are more geographically diversified, we provide banking and financial services primarily to customers across Texas through financial centers in the Austin, Dallas, Fort Worth, Gulf Coast, Houston, Permian Basin, and San Antonio regions. The local economic conditions in these areas have a significant impact on the demand for our products and services as well as the ability of our customers to repay loans, the value of the collateral securing loans and the stability of our deposit funding sources. Moreover, all of the securities in our municipal bond portfolio were issued by political subdivisions or agencies within the State of Texas. A significant decline in general economic conditions in Texas, whether caused by recession, inflation, unemployment, changes or prolonged stagnation in oil prices, changes in securities markets, acts of terrorism, pandemics, natural disasters, climate change, outbreak of hostilities or other international or domestic occurrences or other factors could impact these local economic conditions and, in turn, have a material adverse effect on our business, financial condition and results of operations.28Table of ContentsWe Are Subject to Risk Arising From The Soundness Of Other Financial Institutions and CounterpartiesFinancial services institutions are interrelated as a result of trading, clearing, counterparty, or other relationships. We have exposure to many different industries and counterparties, and routinely execute transactions with counterparties in the financial services industry, including commercial banks, brokers and dealers, investment banks, and other institutional clients. Many of these transactions expose us to credit risk in the event of a default by a counterparty or client. In addition, our credit risk may be exacerbated when the collateral held by us cannot be realized upon or is liquidated at prices not sufficient to recover the full amount of the credit or derivative exposure due to us. Increased interconnectivity amongst financial institutions also increases the risk of cyber-attacks and information system failures for financial institutions. Any such losses could have a material adverse effect on our business, financial condition and results of operations.We Operate In A Highly Competitive Industry and Market AreaWe face substantial competition in all areas of our operations from a variety of different competitors, many of which are larger and may have more financial resources than us. Such competitors primarily include national, regional, and community banks within the various markets where we operate. Recent regulation has reduced the regulatory burden of large bank holding companies, and raised the asset thresholds at which more onerous requirements apply, which could cause certain large bank holding companies with less than $250 billion in total consolidated assets, which were previously subject to more stringent enhanced prudential standards, to become more competitive or to pursue expansion more aggressively.We also face competition from many other types of financial institutions, including, without limitation, savings and loans, credit unions, finance companies, brokerage firms, insurance companies and other financial intermediaries. The financial services industry could become even more competitive as a result of legislative, regulatory and technological changes and continued consolidation. Also, technology and other changes have lowered barriers to entry and made it possible for non-banks to offer products and services traditionally provided by banks. In particular, the activity of fintechs/wealthtechs has grown significantly over recent years and is expected to continue to grow. Some fintechs/wealthtechs are not subject to the same regulation as we are, which may allow them to be more competitive. Fintechs/wealthtechs have and may continue to offer bank or bank-like products and a number of such organizations have applied for bank or industrial loan charters while others have partnered with existing banks to allow them to offer deposit products to their customers. Increased competition from fintechs/wealthtechs and the growth of digital banking may also lead to pricing pressures as competitors offer more low-fee and no-fee products.Additionally, consumers can maintain funds that would have historically been held as bank deposits in brokerage accounts or mutual funds. Consumers can also complete transactions such as paying bills and/or transferring funds directly without the assistance of banks. In addition, the emergence, adoption and evolution of new technologies that do not require intermediation, including distributed ledgers such as digital assets and blockchain, as well as advances in robotic process automation, could significantly affect the competition for financial services. The process of eliminating banks as intermediaries, known as â€œdisintermediation,â€ could result in the loss of fee income, as well as the loss of customer deposits and the related income generated from those deposits. Further, many of our competitors have fewer regulatory constraints and may have lower cost structures than us. Additionally, due to their size, many competitors may be able to achieve economies of scale and, as a result, may offer a broader range of products and services as well as better pricing for those products and services than we can. Our ability to compete successfully depends on a number of factors, including, among other things, (i)Â the ability to develop, maintain and build long-term customer relationships based on top quality service, high ethical standards and safe, sound assets; (ii)Â the ability to expand within our marketplace and with our market position; (iii)Â the scope, relevance and pricing of products and services offered to meet customer needs and demands; (iv)Â the rate at which we introduce new products and services relative to our competitors; (v)Â customer satisfaction with our level of service; and (vi)Â industry and general economic trends. Failure to perform in any of these areas could significantly weaken our competitive position, which could adversely affect our growth and profitability, which, in turn, could have a material adverse effect on our business, financial condition and results of operations.29Table of ContentsCompliance and Regulatory RisksWe Are Subject To Extensive

Government Regulation and Supervision and Related Enforcement Powers and Other Legal RemediesWe, primarily through Cullen/Frost, Frost Bank and certain non-bank subsidiaries, are subject to extensive federal and state regulation and supervision, which vests a significant amount of discretion in the various regulatory authorities. Banking regulations are primarily intended to protect depositorsâ€™ funds, federal deposit insurance funds and the banking system as a whole, not shareholders. These regulations and supervisory guidance affect our lending practices, capital structure, investment practices, dividend policy, the fees we can charge for certain products or transactions, and growth, among other things. Congress and federal regulatory agencies continually review banking laws, regulations and policies for possible changes. Changes to statutes, regulations or regulatory policies or supervisory guidance, including changes in interpretation or implementation of statutes, regulations, policies or supervisory guidance, have and could continue to affect us in substantial and unpredictable ways. Such changes have and could continue to subject us to additional costs, limit the types of financial services and products we may offer, limit our ability to return capital to shareholders or conduct certain activities, and/or increase the ability of non-banks to offer competing financial services and products, among other things. Failure to comply with laws, regulations, policies or supervisory guidance could result in enforcement and other legal actions by Federal or state authorities, including criminal and civil penalties, the loss of FDIC insurance, the revocation of a banking charter, enforcement actions or sanctions by regulatory agencies, significant fines and civil money penalties and/or reputational damage. In this regard, government authorities, including the bank regulatory agencies, are pursuing aggressive enforcement actions with respect to compliance and other legal matters involving financial activities, which heightens the risks associated with actual and perceived compliance failures. Directives issued to enforce such actions may be confidential and thus, in some instances, we are not permitted to publicly disclose these actions. Litigation challenging actions or regulations by Federal or state authorities could, depending on the outcome, significantly affect the regulatory and supervisory framework affecting our operations. For example, there is litigation pending to challenge the Federal Reserveâ€™s regulation on permissible interchange fees on the ground that the regulation allows higher interchange fees than permitted by statute, which, if successful, could significantly and adversely affect the fees banks can charge on debit card transactions. Any of the foregoing could have a material adverse effect on our business, financial condition and results of operations. In addition, we face significant regulatory scrutiny, in the course of routine examinations and otherwise, and new regulations in response to negative developments in the banking industry, which may increase our cost of doing business and reduce our profitability. Among other things, there may be increased focus by both regulators and investors on deposit composition, the level of uninsured deposits, brokered deposits, unrealized losses in securities portfolios, liquidity, commercial real estate loan composition and concentrations, and capital as well as general oversight and control of the foregoing. We could face increased scrutiny or be viewed as higher risk by regulators and/or the investor community, which could have a material adverse effect on our business, financial condition and results of operations.See the sections captioned â€œSupervision and Regulationâ€ included in ItemÂ 1. Business and Note 8 - Capital and Regulatory Matters in the notes to consolidated financial statements included in ItemÂ 8. Financial Statements and Supplementary Data elsewhere in this report.The Repeal Of Federal Prohibitions On Payment Of Interest On Demand Deposits Could Increase Our Interest ExpenseAll federal prohibitions on the ability of financial institutions to pay interest on demand deposit accounts were repealed as part of the Dodd-Frank Act beginning in 2011. As a result, some financial institutions offer interest on demand deposits to compete for customers. Our interest expense will increase, and our net interest margin will decrease, if we begin offering interest on demand deposits to attract additional customers or maintain current customers, which could have a material adverse effect on our business, financial condition and results of operations.30Table of ContentsWe Are Subject To Government Regulation and Oversight Relating to Data and Privacy ProtectionOur business requires the collection and retention of large volumes of customer data, including personally identifiable information in various information systems that we maintain and in those maintained by third parties with whom we contract to provide data services. We also maintain important internal company data such as personally identifiable information about our employees and information relating to our operations. The integrity and protection of that customer and company data is important to us. Our collection of such customer and company data is subject to extensive regulation and oversight.We are subject to laws and regulations relating to the privacy of the information of our customers, employees and others, and any failure to comply with these laws and regulations could expose us to liability and/or reputational damage. As new privacy-related laws and regulations are implemented, the time and resources needed for us to comply with such laws and regulations, as well as our potential liability for non-compliance and reporting obligations in the case of data breaches, may significantly increase.Risks Related to Acquisition ActivityPotential Acquisitions May Disrupt Our Business and Dilute Shareholder ValueWe generally seek merger or acquisition partners that are culturally similar and have experienced management and possess either significant market presence or have potential for improved profitability through financial management, economies of scale or expanded services. Acquiring other banks, businesses, or branches involves various risks commonly associated with acquisitions, including, among other things, (i)Â potential exposure to unknown or contingent liabilities of the target company; (ii)Â exposure to potential asset quality issues of the target company; (iii)Â potential disruption to our business; (iv)Â potential diversion of our managementâ€™s time and attention; (v)Â the possible loss of key employees and customers of the target company; (vi)Â difficulty in estimating the value of the target company; and (vii)Â potential changes in banking or tax laws or regulations that may affect the target company.Acquisitions typically involve the payment of a premium over book and market values, and, therefore, some dilution of our tangible book value and net income per common share may occur in connection with any future transaction. Acquisitions may also result in potential dilution to existing shareholders of our earnings per share if we issue common stock in connection with the acquisition. Furthermore, failure to realize the expected revenue increases, cost savings, increases in geographic or product presence, and/or other projected benefits from an acquisition could have a material adverse effect on our business, financial condition and results of operations.Acquisitions May Be Delayed, Impeded, Or Prohibited Due To Regulatory IssuesAcquisitions by financial institutions, including us, are subject to approval by a variety of federal and state regulatory agencies (collectively, â€œregulatory approvalsâ€). The process for obtaining these required regulatory approvals has become substantially more difficult since the global financial crisis, and our ability to engage in certain merger or acquisition transactions depends on the bank regulators' views at the time as to our capital levels, quality of management, and overall condition, in addition to their assessment of a variety of other factors, including our compliance with law. Regulatory approvals could be delayed, impeded, restrictively conditioned or denied due to existing or new regulatory issues we have, or may have, with regulatory agencies, including, without limitation, issues related to BSA compliance, CRA issues, fair lending laws, fair housing laws, consumer protection laws, unfair, deceptive, or abusive acts or practices regulations and other laws and regulations. We may fail to pursue, evaluate or complete strategic and competitively significant acquisition opportunities as a result of our inability, or perceived or anticipated inability, to obtain regulatory approvals in a timely manner, under reasonable conditions or at all. Difficulties associated with potential acquisitions that may result from these factors could have a material adverse effect on our business, financial condition and results of operations.31Table of ContentsRisks Associated With Our Common Stock and Preferred StockThe Trading Volumes In Our Common Stock and Preferred Stock Are Less Than That Of Other Larger Financial Services CompaniesAlthough our common stock and preferred stock are listed for trading on the NYSE, the trading volume in our common stock is less than that of other, larger financial services companies. A public trading market having the desired characteristics of depth, liquidity and orderliness depends on the presence in the marketplace of willing buyers and sellers of our common stock and preferred stock at any given time. This presence depends on the individual decisions of investors and general economic and market conditions over which we have no control. Given the lower trading volumes of our common stock and preferred stock, significant sales of our common stock or our preferred stock, or the expectation of these sales, could cause our stock prices to fall.Cullen/Frost May Not Continue To Pay Dividends On Its Common Stock In The FutureHolders of Cullen/Frost common stock are only entitled to receive such dividends as its board of directors may declare out of funds legally available for such payments. Although Cullen/Frost has historically declared cash dividends on its common stock, it is not required to do so and may reduce or eliminate its common stock dividend in the future. This could adversely affect the market price of Cullen/Frostâ€™s common stock. Also, Cullen/Frost is a bank holding company, and its ability to declare and pay dividends is dependent on certain federal regulatory considerations, including the guidelines of the Federal Reserve Board regarding capital adequacy and dividends. As more fully discussed in Note 8 - Capital and Regulatory Matters in the notes to consolidated financial statements included in ItemÂ 8. Financial Statements and Supplementary Data elsewhere in this report, our ability to declare or pay dividends on our common stock may also be subject to certain restrictions in the event that we elect to defer the payment of interest on our junior subordinated deferrable interest debentures or do not declare and pay dividends on our Series B Preferred Stock.An Investment In Our Common Stock or Preferred Stock Is Not An Insured DepositOur common stock and preferred stock are not bank deposits and, therefore, are not insured against loss by the FDIC, any other deposit insurance fund or by any other public or private entity. Investment in our common stock or preferred stock is inherently risky for the reasons described in this â€œRisk Factorsâ€ section and elsewhere in this report and is subject to the same market forces that affect the price of common stock or preferred stock in any company. As a result, if you acquire our common stock or preferred stock, you could lose some or all of your investment.Certain Banking Laws May Have An Anti-Takeover EffectProvisions of federal banking laws, including regulatory approval requirements, could make it more difficult for a third party to acquire us, even if doing so would be perceived to be beneficial to our shareholders. These provisions effectively inhibit a non-negotiated merger or other business combination, which, in turn, could adversely affect the market price of our common stock.General Risk FactorsWe are Subject To Risk From Fluctuating Conditions In The Financial Markets and Economic and Political Conditions GenerallyOur success depends, to a certain extent, upon local, national and global economic and political conditions, as well as governmental monetary policies. Our financial performance generally, and in particular the ability of borrowers to pay interest on and repay principal of outstanding loans and the value of collateral securing those loans, as well as demand for loans and other products and services we offer, is highly dependent upon the business environment in the markets where we operate, in the State of Texas and in the United States as a whole. A favorable business environment is generally characterized by, among other factors, economic growth, efficient capital markets, low inflation, low unemployment, high business and investor confidence, and strong business earnings. Unfavorable or uncertain economic and market conditions can be caused by a decline in economic growth both in the U.S. and internationally; declines in business activity or investor or business confidence; limitations on the availability of or increases in the cost of credit and capital; increases in inflation or interest rates; high unemployment; oil price volatility; natural disasters; trade policies and tariffs; or a combination of these or other factors. In addition, financial 32Table of Contentsmarkets and global supply chains may be adversely affected by the current or anticipated impact of global wars/military conflicts, terrorism or other geopolitical events. Current economic conditions are being heavily impacted by recent inflationary conditions and higher interest rates, the effects of which may impact our profitability by negatively impacting our fixed costs and expenses. Economic and inflationary pressure on consumers and uncertainty regarding economic improvement could result in changes in consumer and business spending, borrowing and savings habits. Such conditions could have a material adverse effect on the credit quality of our loans and our business, financial condition and results of operations. Federal budget deficit concerns and the potential for political conflict over legislation to fund U.S. government operations and raise the U.S. government's debt limit may increase the possibility of a default by the U.S. government on its debt obligations, related credit-rating downgrades, or an economic recession in the United States. Many of our investment securities are issued by the U.S. government and government agencies and sponsored entities. As a result of uncertain domestic political conditions, including potential future federal government shutdowns, the possibility of the federal government defaulting on its obligations for a period of time due to debt ceiling limitations or other unresolved political issues, investments in financial instruments issued or guaranteed by the federal government pose liquidity risks. In connection with prior political disputes over U.S. fiscal and budgetary issues leading to the U.S. government shutdown in 2023, Fitch lowered its long-term sovereign credit rating on the U.S. from AAA to AA+. A further downgrade, or downgrades by other rating agencies, as well as sovereign debt issues facing the governments of other countries, could have a material adverse impact on financial markets and economic conditions in the U.S. and worldwide. Furthermore, evolving responses from federal and state governments and other regulators, and our customers or our third-party partners or vendors, to challenges such as climate change have impacted and could continue to impact the economic and political conditions under which we operate which could have a material adverse effect on our business, financial condition and results of operations.Changes In The Federal, State Or Local Tax Laws May Negatively Impact Our Financial Performance and We Are Subject To Examinations and Challenges By Tax AuthoritiesWe are subject to federal and applicable state tax laws and regulations. Changes in these tax laws and regulations, some of which may be retroactive to previous periods, could increase our effective tax rates and, as a result, could negatively affect our current and future financial performance. Furthermore, tax laws and regulations are often complex and require interpretation. In the normal course of business, we are routinely subject to examinations and challenges from federal and applicable state tax authorities regarding the amount of taxes due in connection with investments we have made and the businesses in which we have engaged. Federal and state taxing authorities have been aggressive in challenging tax positions taken by financial institutions. These tax positions may relate to tax compliance, sales and use, franchise, gross receipts, payroll, property and income tax issues, including tax base, apportionment and tax credit planning. The challenges made by tax authorities may result in adjustments to the timing or amount of taxable income or deductions or the allocation of income among tax jurisdictions. If any such challenges are made and are not resolved in our favor, they could have a material adverse effect on our business, financial condition and results of operations.We May Need To Raise Additional Capital In The Future, and Such Capital May Not Be Available When Needed Or At AllWe may need to raise additional capital in the future to provide us with sufficient capital resources and liquidity to meet our commitments and business needs, particularly if our asset quality or earnings were to deteriorate significantly. Our ability to raise additional capital, if needed, will depend on, among other things, conditions in the capital markets at that time, which are outside of our control, and our financial condition. Economic conditions and the loss of confidence in financial institutions may increase our cost of funding and limit access to certain customary sources of capital, including inter-bank borrowings, repurchase agreements and borrowings from the discount window of the Federal Reserve.We cannot assure that such capital will be available on acceptable terms or at all. Any occurrence that may limit our access to the capital markets, such as a decline in the confidence of debt purchasers, depositors of Frost Bank or counterparties participating in the capital markets, or a downgrade of Cullen/Frostâ€™s or Frost Bankâ€™s debt ratings, may adversely affect our capital costs and our ability to raise capital and, in turn, our liquidity. Moreover, if we need to raise capital in the future, we may have to do so when many other financial institutions are also seeking to raise 33Table of Contentscapital and would have to compete with those institutions for investors. An inability to raise additional capital on acceptable terms when needed could have a materially adverse effect on our business, financial condition and results of operations.Our Stock Price Can Be VolatileStock price volatility may make it more difficult for you to resell your common stock when you want and at prices you find attractive. Our stock price can fluctuate significantly in response to a variety of factors including, among other things, (i)Â actual or anticipated variations in quarterly results of operations; (ii)Â recommendations by securities analysts; (iii)Â operating and stock price performance of other companies that investors deem comparable to us; (iv)Â news reports relating to trends, concerns and other issues in the financial services industry; (v)Â perceptions in the marketplace regarding us and/or our competitors; (vi)Â new technology used, or services offered, by competitors; (vii)Â the issuance by us of additional securities, including common stock and securities that are convertible into or exchangeable for, or that represent the right to receive, common stock; (viii)Â sales of a large block of shares of our common stock or similar securities in the market after an equity offering, or the perception that such sales could occur; (ix)Â significant acquisitions or business combinations, strategic partnerships, joint ventures or capital commitments by or involving us or our competitors; (x)Â failure to integrate acquisitions or realize anticipated benefits from acquisitions; (xi)Â changes in government regulations; and (xii)Â geopolitical conditions such as acts or threats of terrorism or military conflicts.General market fluctuations, including real or anticipated changes in the strength of the Texas economy; industry factors and general economic and political conditions and events, such as economic slowdowns or recessions; and interest rate changes, oil price volatility or credit loss trends could also cause our stock price to decrease regardless of operating results.Changes In Accounting Standards Could Materially Impact Our Financial StatementsFrom time to time, accounting standards setters change the financial accounting and reporting standards that govern the preparation of our financial statements. These changes can be difficult to predict and can materially impact how we record and report our financial condition and results of operations. In some cases, we could be required to apply a new or revised standard retroactively, resulting in changes to previously reported financial results or a cumulative charge to retained earnings. See Note 19 - Accounting Standards Updates in the notes to consolidated financial statements included in Item 8. Financial Statements and Supplementary Data elsewhere in this report for further information regarding pending accounting standards updates.We May Not Be Able To Attract and Retain Skilled PeopleOur success depends, in large part, on our ability to attract and retain key people. Competition for the best people in many activities engaged in by us is intense including with respect to compensation and emerging workplace practices, accommodations and remote work options, and we may not be able to hire people or to retain them. We do not currently have employment agreements or non-competition agreements with any of our senior officers. The unexpected loss of services of key personnel

could have a material adverse impact on our business, financial condition and results of operations because of their customer relationships, skills, knowledge of our market, years of industry experience and the difficulty of promptly finding qualified replacement personnel. In addition, the scope and content of U.S. banking regulators' policies on incentive compensation, as well as changes to these policies, could adversely affect our ability to hire, retain and motivate our key employees.Severe Weather, Natural Disasters, Acts Of War Or Terrorism and Other Adverse External Events Could Significantly Impact Our Business and Our CustomersSevere weather, natural disasters, acts of war or terrorism and other adverse external events could have a significant impact on our ability to conduct business. In addition, such events could affect the stability of our deposit base, impair the ability of borrowers to repay outstanding loans, impair the value of collateral securing loans, cause significant property damage, result in loss of revenue and/or cause us to incur additional expenses. Furthermore, the occurrence of any such event in the future could have a material adverse effect on our business, which, in turn, could have a material adverse effect on our financial condition and results of operations.34Table of ContentsClimate Change Could Have a Material Negative Impact on Us and Our CustomersOur business, as well as the operations and activities of our customers, could be negatively impacted by climate change. Climate change presents both immediate and long-term risks to us and our customers and these risks are expected to increase over time. Climate change presents multi-faceted risks, including (i)Â operational risk from the physical effects of climate events on our facilities and other assets as well as those of our customers; (ii)Â credit risk from borrowers with significant exposure to climate risk; (iii)Â legal, regulatory and compliance risks arising from the policy, legal and regulatory changes associated with the transition to a less carbon-dependent economy; and (iv)Â reputational risk from stakeholder concerns about our practices related to climate change, our carbon footprint and our business relationships with customers who operate in carbon-intensive industries, and from negative public opinion related to any of our actions or inaction in response to climate change and our climate change strategy. The risks associated with climate change are rapidly changing and evolving in an escalating fashion, making them difficult to assess due to limited data. Our business, reputation and ability to attract and retain employees may also be harmed if our response to climate change is perceived to be ineffective or insufficient.Climate change exposes us and our customers to physical risk as its effects may lead to more frequent and more extreme weather events, such as prolonged droughts or flooding, tornados, hurricanes, wildfires and extreme seasonal weather; and longer-term shifts, such as increasing average temperatures, ozone depletion and rising sea levels. Such events and long-term shifts may damage, destroy or otherwise impact the value or productivity of our properties and other assets; increase the premiums for and reduce the availability of insurance; and/or disrupt our operations and other activities through prolonged outages. Such events and long-term shifts may also have a significant impact on our customers, which could amplify credit risk by diminishing borrowersâ€™ repayment capacity or collateral values, and other businesses and counterparties with whom we transact, which could have a broader impact on the economy, supply chains and distribution networks. Climate change also exposes us and our customers to transition risks associated with the transition to a less carbon-dependent economy. Transition risks may result from changes in policies; laws and regulations; technologies; and/or market preferences to address climate change. Such changes could materially, negatively impact our business, results of operations, financial condition and/or our reputation, in addition to having a similar impact on our customers. We have customers who operate in carbon-intensive industries like oil and gas that are exposed to climate risks, such as those risks related to the transition to a less carbon-dependent economy, as well as customers who operate in low-carbon industries that may be subject to risks associated with new technologies. Federal and state banking regulators and supervisory authorities, investors and other stakeholders have increasingly viewed financial institutions as important in helping to address the risks related to climate change both directly and with respect to their customers, which may result in financial institutions coming under increased pressure regarding the disclosure and management of their climate risks and related lending and investment activities. Given that climate change could impose systemic risks upon the financial sector, either via disruptions in economic activity resulting from the physical impacts of climate change or changes in policies as the economy transitions to a less carbon-intensive environment, we face regulatory risk of increasing focus on our resilience to climate-related risks, including in the context of stress testing for various climate stress scenarios. Ongoing legislative or regulatory uncertainties and changes regarding climate risk management and practices may result in higher regulatory, compliance, credit and reputational risks and costs, and may subject us to different and potentially conflicting requirements.ITEMÂ 1B. UNRESOLVED STAFF COMMENTSNone35Table of ContentsITEMÂ 1C. CYBERSECURITYRisk Management and StrategyOur risk management program is designed to identify, assess, and mitigate risks across various aspects of our company, including financial, operational, regulatory, reputational, and legal. Cybersecurity is a critical component of this program, given the increasing reliance on technology and potential of cyber threats. Our Chief Information Security Officer is primarily responsible for this cybersecurity component and is a key member of the risk management organization, reporting directly to the Chief Risk Officer and, as discussed below, periodically to the Technology Committee of our board of directors.Our objective for managing cybersecurity risk is to avoid or minimize the impacts of external threat events or other efforts to penetrate, disrupt or misuse our systems or information. The structure of our information security program is designed around the National Institute of Standards and Technology (â€œNISTâ€) Cybersecurity Framework, regulatory guidance, and other industry standards. In addition, we leverage certain industry and government associations, third-party benchmarking, audits, and threat intelligence feeds to facilitate and promote program effectiveness. Our Chief Information Security Officer and our Chief Information Officer, who reports directly to our Chief Consumer Banking Officer, along with key members of their teams, regularly collaborate with peer banks, industry groups, and policymakers to discuss cybersecurity trends and issues and identify best practices. The information security program is periodically reviewed by such personnel with the goal of addressing changing threats and conditions.We employ an in-depth, layered, defensive strategy that embraces a â€œsecurity by designâ€ philosophy when designing new products, services, and technology. We leverage people, processes, and technology as part of our efforts to manage and maintain cybersecurity controls. We also employ a variety of preventative and detective tools designed to monitor, block, and provide alerts regarding suspicious activity, as well as to report on suspected advanced persistent threats. We have established processes and systems designed to mitigate cyber risk, including regular and on-going education and training for employees, preparedness simulations and tabletop exercises, and recovery and resilience tests. We engage in regular assessments of our infrastructure, software systems, and network architecture, using internal cybersecurity experts and third-party specialists. We also maintain a third-party risk management program designed to identify, assess, and manage risks, including cybersecurity risks, associated with external service providers and our supply chain. We also actively monitor our email gateways for malicious phishing email campaigns and monitor remote connections as a significant portion of our workforce has the option to work remotely. We leverage internal and external auditors and independent external partners to periodically review our processes, systems, and controls, including with respect to our information security program, to assess their design and operating effectiveness and make recommendations to strengthen our risk management program.We maintain an Incident Response Plan that provides a documented framework for responding to actual or potential cybersecurity incidents, including timely notification of and escalation to the appropriate Board-approved management committees, as discussed further below, to the Technology Committee of our board of directors, and external agencies. The Incident Response Plan is coordinated through the Chief Information Security Officer and key members of management are embedded into the Plan by its design. The Incident Response Plan facilitates coordination across multiple parts of our organization and is evaluated at least annually. Notwithstanding our defensive measures and processes, the threat posed by cyber-attacks is severe. Our internal systems, processes, and controls are designed to mitigate loss from cyber-attacks and, while we have experienced cybersecurity incidents in the past, to date, cybersecurity incidents and risks from cybersecurity threats have not materially affected our company. For further discussion of risks from cybersecurity threats, see the section captioned â€œOur Information Systems May Experience Failure, Interruption Or Breach In Securityâ€ in Item 1A. Risk Factors. GovernanceOur Chief Information Security Officer is responsible for managing our enterprise information security department and delivering our information security program. The responsibilities of this department include cybersecurity risk assessment, defense operations, incident response, vulnerability assessment, threat intelligence, identity access governance, third-party risk management, information governance risk and compliance, and business resilience. The foregoing responsibilities are covered on a day-to-day basis by a first line of defense function, and our second line of defense function, including the Chief Information Security Officer, provides guidance, oversight, monitoring and challenge of the first lineâ€™s activities. The second line of defense function is separated from the first 36Table of Contentsline of defense function through organizational structure and ultimately reports directly to the Chief Risk Officer. The department, as a whole, consists of information security professionals with varying degrees of education and experience. Individuals within the department are generally subject to professional education and certification requirements. In particular, our Chief Information Security Officer has substantial relevant expertise and formal training in the areas of information security and cybersecurity risk management.Our board of directors has approved management committees including the Information Technology Risk Committee, which focuses on technology impact, and the Information Security Oversight Committee, which focuses on business impact. These committees provide oversight and governance of the technology program and the information security program. These committees are chaired by managers within the enterprise information security department and include the Chief Information Security Officer and Chief Information Officer as well as their direct reports and other key departmental managers from throughout the entire company. These committees generally meet monthly (in the case of the Information Technology Risk Committee) and quarterly (in the case of the Information Security Oversight Committee) to provide oversight of the risk management strategy, standards, policies, practices, controls, and mitigation and prevention efforts employed to manage security risks. More frequent meetings occur from time to time in accordance with the Incident Response Plan in order to facilitate timely informing and monitoring efforts. The Chief Information Security Officer reports summaries of key issues, including significant cybersecurity and/or privacy incidents, discussed at committee meetings and the actions taken to the Technology Committee of our board of directors on a quarterly basis (or more frequently as may be required by the Incident Response Plan). The Technology Committee of our board of directors meets quarterly and is responsible for overseeing our information security and technology programs, including managementâ€™s actions to identify, assess, mitigate, and remediate or prevent material cybersecurity issues and risks. Our Chief Information Security Officer and our Chief Information Officer provide quarterly reports to the Technology Committee of our board of directors regarding the information security program and the technology program, key enterprise cybersecurity initiatives, and other matters relating to cybersecurity processes. The Technology Committee of our board of directors reviews and approves our information security and technology budgets and strategies annually. Additionally, the Risk Committee of our board of directors reviews our cyber security risk profile on a quarterly basis. The Technology Committee and Risk Committee of our board of directors each provide a report of their activities to the full board of directors at each board meeting.ITEMÂ 2. PROPERTIESOur headquarters is located in downtown San Antonio, Texas. This facility, which we lease, houses our executive and primary administrative offices, as well as the principal banking headquarters of Frost Bank. We also own or lease other facilities within our primary market areas in the regions of Austin, Dallas, Fort Worth, Gulf Coast, Houston, Permian Basin, and San Antonio. We consider our properties to be suitable and adequate for our present needs.ITEMÂ 3. LEGAL PROCEEDINGSWe are subject to various claims and legal actions that have arisen in the course of conducting business. Management does not expect the ultimate disposition of these matters to have a material adverse effect on our business, financial condition and results of operations.ITEMÂ 4. MINE SAFETY DISCLOSURESNone37Table of ContentsPART IIIITEMÂ 5. MARKET FOR REGISTRANTâ€™S COMMON EQUITY, RELATED STOCKHOLDER MATTERS AND ISSUER PURCHASES OF EQUITY SECURITIESMarket for Our Common StockOur common stock is traded on the NYSE under the symbol â€œCFRâ€. As of DecemberÂ 31, 2024, there were 64,197,432Â shares of our common stock outstanding held by 1,036 holders of record. The closing price per share of common stock on DecemberÂ 31, 2024, the last trading day of our fiscal year, was $134.25.Stock-Based Compensation PlansInformation regarding stock-based compensation awards outstanding and available for future grants as of DecemberÂ 31, 2024, segregated between stock-based compensation plans approved by shareholders and stock-based compensation plans not approved by shareholders, is presented in the table below. Additional information regarding stock-based compensation plans is presented in NoteÂ 10Â -Â Employee Benefit Plans in the notes to consolidated financial statements included in ItemÂ 8.Â Financial Statements and Supplementary Data elsewhere in this report.Plan CategoryNumberÂ ofÂ SharestoÂ beÂ IssuedÂ UponExercise ofOutstandingÂ AwardsWeighted-AverageExercisePrice ofOutstandingAwardsNumberÂ ofÂ SharesAvailable forFuture GrantsPlans approved by shareholders975,274Â (1)$65.11Â (2)2,361,570Â Plans not approved by shareholdersâ€”Â â€”Â Â â€”Â Total975,274Â 65.11Â 2,361,570Â (1)Includes 183,976 shares related to stock options, 507,862 shares related to non-vested stock units, 52,779 shares related to director deferred stock units and 230,657 shares related to performance stock units (assuming attainment of the maximum payout rate as set forth by the performance criteria).(2)Excludes outstanding stock units which are exercised for no consideration.Purchases of Equity Securities by the Issuer and Affiliated PurchasersFrom time to time, our board of directors has authorized stock repurchase plans. On JanuaryÂ 24, 2024, our board of directors authorized a $150.0 million stock repurchase plan (the â€œ2024 Repurchase Planâ€), allowing us to repurchase shares of our common stock over a one-year period expiring on JanuaryÂ 24, 2025. The 2024 Repurchase Plan was publicly announced in a current report on Form 8-K filed with the SEC on JanuaryÂ 25, 2024. Shares repurchased under stock repurchase plans may be repurchased from time to time through a variety of methods, which may include open market purchases, in privately negotiated transactions, block trades, accelerated share repurchase transactions, and/or through other legally permissible means. The timing and amount of any share repurchases is determined by management at its discretion and based on market conditions and other considerations. Share repurchase plans may be suspended or discontinued at any time at our discretion, and we are not obligated to purchase any amount of common stock. Stock repurchase plans allow us to proactively manage our capital position and provide management the ability to repurchase shares of our common stock opportunistically in instances where management believes the market price undervalues our company. Such plans also provide us with the ability to repurchase shares of common stock that can be used to satisfy obligations related to stock compensation awards in order to mitigate the dilutive effect of such awards. Under the 2024 Repurchase Plan, we repurchased 489,862 shares at a total cost of $50.0 million during 2024. During 2024, we also repurchased 87,775 shares at a total cost of $10.9 million in connection with the vesting of certain share awards. Repurchases made in connection with the vesting of share awards are not associated with any publicly announced stock repurchase plan.Under a prior publicly announced stock repurchase plan, we repurchased 400,868 shares at a total cost of $39.0 million during 2023. No shares were repurchased under a publicly announced stock repurchase plan during 2022. Shares repurchased in connection with the vesting of certain share awards totaled 35,897 at a total cost of $3.5 million in 2023 and 31,351 at a total cost of $4.4 million in 2022. 38Table of ContentsOn JanuaryÂ 29, 2025, our board of directors authorized a $150.0 million stock repurchase plan (the â€œ2025 Repurchase Planâ€), allowing us to repurchase shares of our common stock over a one-year period expiring on JanuaryÂ 28, 2026. This repurchase plan was publicly announced in a current report on Form 8-K filed with the SEC on JanuaryÂ 30, 2025.The following table provides information with respect to purchases made by or on behalf of us or any â€œaffiliated purchaserâ€ (as defined in Rule 10b-18(a)(3) under the Securities Exchange Act of 1934), of our common stock during the fourth quarter of 2024.PeriodTotalÂ NumberÂ ofSharesÂ PurchasedAverageÂ PricePaidÂ PerÂ ShareTotalÂ NumberÂ ofSharesÂ PurchasedasÂ PartÂ ofÂ PubliclyAnnounced PlansMaximum Number (or Approximate Dollar Value) of Shares ThatÂ MayÂ Yet Be PurchasedÂ Under theÂ PlansÂ atÂ theEndÂ ofÂ theÂ Period(1)OctoberÂ 1, 2024 to OctoberÂ 31, 202468,718Â (2)$127.42Â â€”Â $100,045Â NovemberÂ 1, 2024 to NovemberÂ 30, 2024696Â (2)136.93Â â€”Â 100,045Â DecemberÂ 1, 2024 to DecemberÂ 31, 202447Â (2)137.99Â â€”Â 100,045Â Total69,461Â â€”Â (1)On JanuaryÂ 25, 2024, Cullen/Frost announced that our board of directors authorized a $150.0 million stock repurchase plan, allowing us to repurchase shares of our common stock over a one-year period expiring on JanuaryÂ 24, 2025. (2)Repurchases made in connection with the vesting of certain stock compensation awards.Insider Trading Policies and Procedures. Our board of directors has adopted the Cullen/Frost Bankers, Inc. Insider Trading Policy which governs the purchase, sale, and/or other dispositions of our securities by directors, officers and employees, or by Cullen/Frost itself. This policy has been reasonably designed to promote compliance with insider trading laws, rules and regulations, and applicable NYSE listing standards.39Table of ContentsPerformance GraphThe performance graph below compares the cumulative total shareholder return on Cullen/Frost Common Stock with the cumulative total return on the equity securities of companies included in the StandardÂ & Poorâ€™s 500 Stock Index and the Standard and Poorâ€™s 500 Bank Index, measured at the last trading day of each year shown. The graph assumes an investment of $100 on DecemberÂ 31, 2019 and reinvestment of dividends on the date of payment without commissions. The performance graph represents past performance and should not be considered to be an indication of future performance.2019202020212022220232024Cullen/Frost$100.00Â $92.48Â $137.05Â $148.86Â $124.95Â $159.77Â S&P 500100.00Â 118.40Â 152.39Â 124.79Â 157.59Â 197.02Â S&P 500 Banks100.00Â 86.25Â 116.82Â 94.38Â 104.72Â 144.74Â ITEMÂ 6. [RESERVED]40Table of ContentsITEMÂ 7. MANAGEMENTâ€™S DISCUSSION AND ANALYSIS OF FINANCIAL CONDITION AND RESULTS OF OPERATIONSForward-Looking Statements and Factors that Could Affect Future ResultsCertain statements contained in this Annual Report on Form 10-K that are not statements of historical fact constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 (the â€œActâ€), notwithstanding that such

statements are not specifically identified as such. In addition, certain statements may be contained in our future filings with the SEC, in press releases, and in oral and written statements made by us or with our approval that are not statements of historical fact and constitute forward-looking statements within the meaning of the Act. Examples of forward-looking statements include, but are not limited to: (i)Â projections of revenues, expenses, income or loss, earnings or loss per share, the payment or nonpayment of dividends, capital structure and other financial items; (ii)Â statements of plans, objectives and expectations of Cullen/Frost or its management or Board of Directors, including those relating to products, services or operations; (iii)Â statements of future economic performance; and (iv)Â statements of assumptions underlying such statements. Words such as â€œbelievesâ€, â€œanticipatesâ€, â€œexpectsâ€, â€œintendsâ€, â€œtargetedâ€, â€œcontinueâ€, â€œremainâ€, â€œwillâ€, â€œshouldâ€, â€œmayâ€ and other similar expressions are intended to identify forward-looking statements but are not the exclusive means of identifying such statements.Forward-looking statements involve risks and uncertainties that may cause actual results to differ materially from those in such statements. Factors that could cause actual results to differ from those discussed in the forward-looking statements include, but are not limited to:â€¢The effects of and changes in trade and monetary and fiscal policies and laws, including the interest rate policies of the Federal Reserve Board. â€¢Inflation, interest rate, securities market, and monetary fluctuations.â€¢Local, regional, national, and international economic conditions and the impact they may have on us and our customers and our assessment of that impact. â€¢Changes in the financial performance and/or condition of our borrowers.â€¢Changes in the mix of loan geographies, sectors and types or the level of non-performing assets and charge-offs.â€¢Changes in estimates of future credit loss reserve requirements based upon the periodic review thereof under relevant regulatory and accounting requirements. â€¢Changes in our liquidity position.â€¢Impairment of our goodwill or other intangible assets.â€¢The timely development and acceptance of new products and services and perceived overall value of these products and services by users.â€¢Changes in consumer spending, borrowing, and saving habits. â€¢Greater than expected costs or difficulties related to the integration of new products and lines of business.â€¢Technological changes.â€¢The cost and effects of cyber incidents or other failures, interruptions, or security breaches of our systems or those of our customers or third-party providers.â€¢Acquisitions and integration of acquired businesses.â€¢Changes in the reliability of our vendors, internal control systems or information systems.â€¢Our ability to increase market share and control expenses.â€¢Our ability to attract and retain qualified employees.â€¢Changes in our organization, compensation, and benefit plans.â€¢The soundness of other financial institutions.â€¢Volatility and disruption in national and international financial and commodity markets. â€¢Changes in the competitive environment in our markets and among banking organizations and other financial service providers.â€¢Government intervention in the U.S. financial system.â€¢Political or economic instability.â€¢Acts of God or of war or terrorism.â€¢The potential impact of climate change.â€¢The impact of pandemics, epidemics, or any other health-related crisis.41Table of Contentsâ€¢The costs and effects of legal and regulatory developments, the resolution of legal proceedings or regulatory or other governmental inquiries, the results of regulatory examinations or reviews and the ability to obtain required regulatory approvals.â€¢The effect of changes in laws and regulations (including laws and regulations concerning taxes, banking, securities, and insurance) and their application with which we and our subsidiaries must comply.â€¢The effect of changes in accounting policies and practices, as may be adopted by the regulatory agencies, as well as the Public Company Accounting Oversight Board, the Financial Accounting Standards Board and other accounting standard setters.â€¢Our success at managing the risks involved in the foregoing items.In addition, financial markets and global supply chains may continue to be adversely affected by the current or anticipated impact of global wars/military conflicts, terrorism, or other geopolitical events.Forward-looking statements speak only as of the date on which such statements are made. We do not undertake any obligation to update any forward-looking statement to reflect events or circumstances after the date on which such statement is made, or to reflect the occurrence of unanticipated events.Application of Critical Accounting Policies and Accounting EstimatesWe follow accounting and reporting policies that conform, in all material respects, to accounting principles generally accepted in the United States and to general practices within the financial services industry. The preparation of financial statements in conformity with accounting principles generally accepted in the United States requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. While we base estimates on historical experience, current information and other factors deemed to be relevant, actual results could differ from those estimates.We consider accounting estimates to be critical to reported financial results if (i)Â the accounting estimate requires management to make assumptions about matters that are highly uncertain and (ii)Â different estimates that management reasonably could have used for the accounting estimate in the current period, or changes in the accounting estimate that are reasonably likely to occur from period to period, could have a material impact on our financial statements.Accounting policies related to the allowance for credit losses on financial instruments including loans and off-balance-sheet credit exposures are considered to be critical as these policies involve considerable subjective judgment and estimation by management. These policies are in accordance with Accounting Standards Codification (â€œASCâ€) Topic 326 (â€œASCÂ 326â€) Financial Instruments - Credit Losses. In the case of loans, the allowance for credit losses is a contra-asset valuation account, calculated in accordance with ASCÂ 326, that is deducted from the amortized cost basis of loans to present the net amount expected to be collected. In the case of off-balance-sheet credit exposures, the allowance for credit losses is a liability account, calculated in accordance with ASCÂ 326, reported as a component of accrued interest payable and other liabilities in our consolidated balance sheets. The amount of each allowance account represents management's best estimate of current expected credit losses on these financial instruments considering available information, from internal and external sources, relevant to assessing exposure to credit loss over the contractual term of the instrument. Relevant available information includes historical credit loss experience, current conditions and reasonable and supportable forecasts. While historical credit loss experience provides the basis for the estimation of expected credit losses, adjustments to historical loss information may be made for differences in current portfolio-specific risk characteristics, environmental conditions or other relevant factors. While management utilizes its best judgment and information available, the ultimate adequacy of our allowance accounts is dependent upon a variety of factors beyond our control, including the performance of our portfolios, the economy, changes in interest rates and the view of the regulatory authorities toward classification of assets. See the section captioned â€œAllowance for Credit Lossesâ€ elsewhere in this discussion as well as NoteÂ 1Â - Summary of Significant Accounting Policies and NoteÂ 3Â -Â Loans in the notes to consolidated financial statements included in ItemÂ 8. Financial Statements and Supplementary Data elsewhere in this report for further details of the risk factors considered by management in estimating the necessary level of the allowance for credit losses.42Table of ContentsOverviewThe following discussion and analysis presents the more significant factors that affected our financial condition as of DecemberÂ 31, 2024 and 2023 and results of operations for each of the years then ended. Refer to Managementâ€™s Discussion and Analysis of Financial Condition and Results of Operations included in our Annual Report on Form 10-K filed with the SEC on FebruaryÂ 6, 2024 (the â€œ2023 Form 10-Kâ€) for a discussion and analysis of the more significant factors that affected periods prior to 2023.Certain reclassifications have been made to make prior periods comparable. This discussion and analysis should be read in conjunction with our consolidated financial statements, notes thereto and other financial information appearing elsewhere in this report.Taxable-equivalent adjustments are the result of increasing income from tax-free loans and investments by an amount equal to the taxes that would be paid if the income were fully taxable, thus making tax-exempt yields comparable to taxable asset yields. Taxable equivalent adjustments were based upon a 21% income tax rate.Dollar amounts in tables are stated in thousands, except for per share amounts.Results of OperationsNet income available to common shareholders totaled $575.9 million, or $8.87Â diluted per common share, in 2024 compared to $591.3 million, or $9.10Â diluted per common share, in 2023 and $572.5 million, or $8.81Â diluted per common share, in 2022.Selected income statement data, returns on average assets and average equity and dividends per share for the comparable periods were as follows:202420232022Taxable-equivalent net interest income$1,687,873Â $1,651,695Â $1,386,981Â Taxable-equivalent adjustment83,261Â 93,031Â 95,698Â Net interest income1,604,612Â 1,558,664Â 1,291,283Â Credit loss expense64,985Â 46,171Â 3,000Â Non-interest income459,098Â 428,542Â 404,818Â Non-interest expense1,302,758Â 1,228,662Â 1,024,274Â Income before income taxes695,967Â 712,373Â 668,827Â Income tax expense113,425Â 114,400Â 89,677Â Net income582,542Â 597,973Â 579,150Â Preferred stock dividends6,675Â 6,675Â 6,675Â Net income available to common shareholders$575,867Â $591,298Â $572,475Â Earnings per common share - basic$8.88Â $9.11Â $8.84Â Earnings per common share - diluted8.87Â 9.10Â 8.81Â Dividends per common share3.74Â 3.58Â 3.24Â Return on average assets1.16Â %1.19Â %1.11Â %Return on average common equity15.81Â 18.66Â 16.86Â Average shareholders' equity to average assets7.62Â 6.68Â 6.87Â Net income available to common shareholders decreased $15.4 million for 2024 compared to 2023. The decrease was primarily the result of a $74.1 million increase in non-interest expense and a $18.8 million increase in credit loss expense partly offset by a $45.9 million increase in net interest income, a $30.6 million increase in non-interest income, and a $975 thousand decrease in income tax expense.Details of the changes in the various components of net income are further discussed below.43Table of ContentsNet Interest IncomeNet interest income is the difference between interest income on earning assets, such as loans and securities, and interest expense on liabilities, such as deposits and borrowings, which are used to fund those assets. Net interest income is our largest source of revenue, representing 77.8% of total revenue during 2024. Net interest margin is the ratio of taxable-equivalent net interest income to average earning assets for the period. The level of interest rates and the volume and mix of earning assets and interest-bearing liabilities impact net interest income and net interest margin.The Federal Reserve influences the general market rates of interest, including the deposit and loan rates offered by many financial institutions. As of DecemberÂ 31, 2024, approximately 40.6% of our loans had a fixed interest rate, while the remaining loans had floating interest rates that were primarily tied to a benchmark developed by the American Financial Exchange, the Secured Overnight Financing Rate (â€œSOFRâ€) (approximately 33.5%); the prime interest rate (approximately 21.0%); or the American Interbank Offered Rate (â€œAMERIBORâ€) (approximately 4.8%). Certain other loans are tied to other indices; however, such loans do not make up a significant portion of our loan portfolio as of DecemberÂ 31, 2024.Select average market rates for the periods indicated are presented in the table below. 202420232022Federal funds target rate upper bound5.31Â %5.20Â %1.87Â %Effective federal funds rate5.14Â 5.03Â 1.69Â Interest on reserve balances5.21Â 5.10Â 1.76Â Prime8.31Â 8.20Â 4.86Â AMERIBOR Term-30(1)5.18Â 5.08Â 1.79Â AMERIBOR Term-90(1)5.20Â 5.34Â 2.33Â 1-Month Term SOFR(2)5.11Â 5.07Â 1.86Â 3-Month Term SOFR(2)5.05Â 5.17Â 2.18Â 1-Month LIBOR(3)N/A4.85Â 1.91Â 3-Month LIBOR(3)N/A5.15Â 2.39Â _____(1)AMERIBOR Term-30 and AMERIBOR Term-90 are published by the American Financial Exchange. (2)1-Month Term SOFR and 3-Month Term SOFR market data are the property of Chicago Mercantile Exchange, Inc. or its licensors as applicable. All rights reserved, or otherwise licensed by Chicago Mercantile Exchange, Inc.(3)1-Month and 3-Month LIBOR ceased to be published effective June 30, 2023. Accordingly, average rates reflect through that date.As of DecemberÂ 31, 2024, the target range for the federal funds rate was 4.25% to 4.50%. In DecemberÂ 2024, the Federal Reserve released projections whereby the midpoint of the projected appropriate target range for the federal funds rate would fall to 3.9% by the end of 2025 and subsequently decrease to 3.4% by the end of 2026. While there can be no such assurance that any such decreases in the federal funds rate will occur, these projections imply up to a 50Â basis point decrease in the federal funds rate during 2025, followed by a 50Â basis point decrease in 2026. We are primarily funded by core deposits, with non-interest-bearing demand deposits historically being a significant source of funds. This lower-cost funding base is expected to have a positive impact on our net interest income and net interest margin in a rising interest rate environment. Nonetheless, our access to and pricing of deposits may be negatively impacted by, among other factors, periods of higher interest rates which could promote increased competition for deposits, including from new financial technology competitors, or provide customers with alternative investment options. See ItemÂ 7A. Quantitative and Qualitative Disclosures About Market Risk elsewhere in this report for information about our sensitivity to interest rates. Further analysis of the components of our net interest margin is presented below.44Table of ContentsThe following table presents an analysis of net interest income and net interest spread for the periods indicated, including average outstanding balances for each major category of interest-earning assets and interest-bearing liabilities, the interest earned or paid on such amounts, and the average rate earned or paid on such assets or liabilities, respectively. The table also sets forth the net interest margin on average total interest-earning assets for the same periods. For these computations: (i)Â average balances are presented on a daily average basis, (ii)Â information is shown on a taxable-equivalent basis assuming a 21% tax rate, (iii)Â average loans include loans on non-accrual status, and (iv)Â average securities include unrealized gains and losses on securities available for sale, while yields are based on average amortized
cost.Â 202420232022Â AverageBalanceInterestIncome/ExpenseYield/CostAverageBalanceInterestIncome/ExpenseYield/CostAverageBalanceInterestIncome/ExpenseYield/CostAssets:Â Â Â

year. The additional day added approximately $3.0 million to taxable-equivalent net interest income during 2024. Excluding the impact of the additional day results in an effective increase in taxable-equivalent net interest income of $33.2 million during 2024. The increase in taxable-equivalent net interest income during 2024 was primarily related to increases in the average volume of and yield on loans and increases in the average yields on taxable securities, interest-bearing deposits (primarily amounts held by us in an interest-bearing account at the Federal Reserve), and to a lesser extent, tax-exempt securities, combined with an increase in the average volume of interest-bearing deposits (primarily amounts held by us in an interest-bearing account at the Federal Reserve), among other things. The impact of these items was partly offset by increases in the average volume of and cost on time deposit accounts, decreases in the average volumes of taxable and tax-exempt securities, and increases in the average costs of repurchase agreements and money market deposit accounts, among other things. As a result of the aforementioned fluctuations, the taxable-equivalent net interest margin increased 8 basis points from 3.45% during 2023 to 3.53% during 2024.The average volume of interest-earning assets for 2024 increased $89.1 million, or 0.2%, compared to 2023. The increase in the average volume of interest-earning assets during 2024 was primarily related to a $1.9 billion increase in average loans and a $208.0 million increase in average interest-bearing deposits (primarily amounts held by us in an interest-bearing account at the Federal Reserve) partly offset by a $1.2 billion decrease in average taxable securities, a $766.5 million decrease in average tax-exempt securities, a $31.0 million decrease in average resell agreements and a $20.7 million decrease in average federal funds sold. The average yield on interest-earning assets increased 36 basis points from 4.82% during 2023 to 5.18% during 2024 while the average rate paid on interest-bearing liabilities increased 33 basis points from 2.19% in 2023 to 2.52% in 2024. The average taxable-equivalent yields on interest-earning assets during the comparable periods was impacted by changes in market interest rates (as noted in the table above) and changes in the volume and relative mix of interest-earning assets. 46Table of ContentsThe average taxable-equivalent yield on loans increased 30 basis points from 6.69% during 2023 to 6.99% during 2024. The average taxable-equivalent yield on loans during 2024 was partly impacted by changes in market interest rates (as noted in the table above). The average volume of loans increased $1.9 billion, or 10.7%, in 2024 compared to 2023. Loans made up approximately 42.8% of average interest-earning assets during 2024 compared to 38.7% during 2023. The average taxable-equivalent yield on securities was 3.38% during 2024, increasing 14 basis points compared to 3.24% during 2023. The average yield on taxable securities was 2.92% during 2024 compared to 2.72% during 2023, increasing 20Â basis points, while the average yield on tax exempt securities was 4.31% during 2024 compared to 4.26% during 2023, increasing 5Â basis points. Tax exempt securities made up approximately 35.2% of total average securities during 2024, compared to 35.5% during 2023. The average volume of total securities decreased $2.0 billion, or 9.5%, during 2024 compared to 2023. Securities made up approximately 40.8% of average interest-earning assets in 2024 compared to 45.1% in 2023. The decrease during 2024 was primarily related to the use of funds provided by maturities, calls and principal repayments of these securities to support the origination of loans.Average interest-bearing deposits (primarily amounts held by us in an interest-bearing account at the Federal Reserve), during 2024 increased $208.0 million, or 2.8%, compared to 2023. Interest-bearing deposits made up approximately 16.3% of average interest-earning assets during 2024 compared to approximately 15.9% in 2023. The increase during 2024 was partly related to funds provided by maturities, calls and principal repayments of securities. The average yield on interest-bearing deposits was 5.27% during 2024 and 5.13% during 2023. The average yield on interest-bearing deposits during 2024 was impacted by a higher average interest rate paid on reserves held at the Federal Reserve, compared to 2023. Average resell agreements during 2024 decreased $31.0 million, or 36.0%, compared to 2023, while federal funds sold during 2024 decreased $20.7 million, or 81.4%, compared to 2023. Federal funds sold and resell agreements were not a significant component of interest-earning assets during the comparable periods. The average yields on federal funds sold and resell agreements were 5.72% and 5.63%, respectively, during 2024 compared to 5.07% and 5.36%, respectively, during 2023. The average yields on federal funds sold and resell agreements were positively impacted by higher average market interest rates during 2024 compared to 2023.The average rate paid on interest-bearing liabilities was 2.52% during 2024, increasing 33Â basis points from 2.19% during 2023. Average deposits decreased $472.8 million, or 1.1%, in 2024 compared to 2023. Average interest-bearing deposits increased $1.0 billion in 2024 compared to 2023, while average non-interest-bearing deposits decreased $1.5 billion in 2024 compared to 2023. The ratio of average interest-bearing deposits to total average deposits was 66.2% in 2024 compared to 63.0% in 2023. The average cost of deposits is primarily impacted by changes in market interest rates as well as changes in the volume and relative mix of interest-bearing deposits. The average rates paid on interest-bearing deposits and total deposits were 2.32% and 1.54%, respectively, in 2024 compared to 1.95% and 1.23%, respectively, in 2023. The average cost of deposits during 2024 was impacted by an increase in the interest rates we pay on our interest-bearing deposit products as a result of an increase in market interest rates. Our taxable-equivalent net interest spread, which represents the difference between the average rate earned on earning assets and the average rate paid on interest-bearing liabilities, was 2.66% in 2024 compared to 2.63% in 2023. The net interest spread, as well as the net interest margin, will be impacted by future changes in short-term and long-term interest rate levels, as well as the impact from the competitive environment. A discussion of the effects of changing interest rates on net interest income is set forth in ItemÂ 7A. Quantitative and Qualitative Disclosures About Market Risk elsewhere in this report.Our hedging policies permit the use of various derivative financial instruments, including interest rate swaps, swaptions, caps and floors, to manage exposure to changes in interest rates. Details of our derivatives and hedging activities are set forth in NoteÂ 14Â -Â Derivative Financial Instruments in the accompanying notes to consolidated financial statements elsewhere in this report. Information regarding the impact of fluctuations in interest rates on our derivative financial instruments is set forth in ItemÂ 7A. Quantitative and Qualitative Disclosures About Market Risk elsewhere in this report.47Table of ContentsCredit Loss ExpenseCredit loss expense is determined by management as the amount to be added to the allowance for credit loss accounts for various types of financial instruments including loans, securities and off-balance-sheet credit exposure after net charge-offs have been deducted to bring the allowance to a level which, in managementâ€™s best estimate, is necessary to absorb expected credit losses over the lives of the respective financial instruments. The components of credit loss expense were as follows.202420232022Credit loss expense (benefit) related to:Loans$64,832Â $52,861Â $(5,279)Off-balance-sheet credit exposures153Â (6,842)8,279Â Securities held to maturityâ€”Â 152Â â€”Â Total$64,985Â $46,171Â $3,000Â See the section captioned â€œAllowance for Credit Lossesâ€ elsewhere in this discussion for further analysis of credit loss expense related to loans and off-balance-sheet credit exposures.Non-Interest IncomeTotal non-interest income for 2024 increased $30.6 million, or 7.1%, compared to 2023. Changes in the various components of non-interest income are discussed in more detail below.Trust and Investment Management Fees. Trust and investment management fee income for 2024 increased $12.0 million, or 7.8%, compared to 2023. Investment management fees are the most significant component of trust and investment management fees, making up approximately 81.3% and 79.3% of total trust and investment management fees in 2024 and 2023, respectively. The increase in trust and investment management fees during 2024 was primarily related to increases in investment management fees (up $12.8Â million) and oil and gas fees (up $1.5Â million), partly offset by decreases in estate fees (down $2.3Â million) and real estate fees (down $637Â thousand). Investment management fees are generally based on the market value of assets within an account and are thus impacted by price changes within the equity and bond markets. The increase in investment management fees during 2024 were primarily related to increases in the average value of assets maintained in accounts. The increases in the average value of assets were partly related to higher equity valuations during 2024 relative to 2023. The increase in oil and gas fees was primarily related to increased royalties received, in part due to new accounts added in 2023, and, to a lesser extent, an increase in new lease bonuses. The decreases in estate fees and real estate fees were primarily related to decreased transaction volumes relative to 2023.At DecemberÂ 31, 2024, trust assets, including both managed assets and custody assets, were primarily composed of equity securities (42.2% of trust assets), fixed income securities (32.5% of trust assets), alternative investments (9.5% of assets) and cash equivalents (9.0% of trust assets). The estimated fair value of trust assets was $51.4 billion (including managed assets of $26.2 billion and custody assets of $25.2 billion) at DecemberÂ 31, 2024 compared to $47.2 billion (including managed assets of $23.8 billion and custody assets of $23.5 billion) at DecemberÂ 31, 2023.Service Charges on Deposit Accounts. Service charges on deposit accounts for 2024 increased $12.7 million, or 13.6%, compared to 2023. The increase was primarily related to increases in commercial service charges (up $5.5 million) and overdraft charges on consumer and commercial accounts (up $5.5 million and $2.0 million, respectively). The increase in commercial service charges during 2024 was partly related to an increase in billable services related to analyzed treasury management accounts partly offset by the effect of a higher average earnings credit rate applied to deposits maintained by treasury management customers which resulted in customers paying for less of their services through fees rather than with earnings credits applied to their deposit balances. The increase in commercial service charges was also partly related, to a lesser extent, to an increase in service fees on non-analyzed accounts. Overdraft charges totaled $51.9 million ($39.1 million consumer and $12.8 million commercial) during 2024 compared to $44.4 million ($33.6 million consumer and $10.8 million commercial) during 2023. The increase in overdraft charges during 2024 was impacted by an increase in the volume of fee assessed overdrafts relative to 2023, in part due to growth in the number of accounts. 48Table of ContentsIn December 2024, the CFPB issued a final rule that modifies or eliminates several long-standing exclusions from requirements generally applicable to consumer credit that previously exempted certain overdraft practices from such requirements and requires banks to restructure many overdraft fees, overdraft lines of credit, and other overdraft practices as separate consumer credit accounts that have become subject to those requirements. This rule applies to banks with over $10 billion in total assets, including Frost Bank, starting in October 2025. Compliance with the new requirements could result in Frost Bank, among other things, facing higher compliance costs in charging overdraft fees, experiencing a decreased ability to recover amounts extended as overdraft protection, reducing the availability of overdraft protection, and/or charging lower overdraft fees. Refer to Part I, Item 1. Business in the section captioned â€œSupervision and Regulationâ€ elsewhere in this annual report on Form 10-K for additional information.Insurance Commissions and Fees. Insurance commissions and fees for 2024 increased $3.0 million, or 5.1%, compared to 2023. The increase was primarily the result of increases in commercial lines property and casualty commissions (up $3.5Â million) and contingent commissions (up $332Â thousand), partly offset by a decrease in life insurance commissions (down $1.0Â million). The increase in commercial lines property and casualty commissions was primarily related to an increase in the underlying exposure base, an increase in rates, and an increase in business volumes. The decrease in life insurance commissions was primarily due to a decrease in business volumes mostly due to a significant transaction in 2023. Contingent income totaled $5.0 million in 2024 and $4.6 million in 2023. Contingent income primarily consists of amounts received from various property and casualty insurance carriers related to the loss performance of insurance policies previously placed. These performance related contingent payments are seasonal in nature and are mostly received during the first quarter of each year. This performance related contingent income totaled $3.4 million in 2024 and $3.3 million in 2023. While total performance related contingent income remained relatively flat during the comparable years, performance related contingent income related to commercial lines insurance policies decreased during 2024 due to a deterioration of the loss performance of commercial lines insurance policies previously placed and lower growth within the commercial lines portfolio, partly due to a tightening of underwriting standards. This decrease was offset by an increase in performance related contingent income related to our personal lines portfolio due to improved loss performance. Contingent income also includes amounts received from various benefit plan insurance companies related to the volume of business generated and/or the subsequent retention of such business. This benefit plan related contingent income totaled $1.6 million in 2024 and $1.3 million in 2023.Interchange and Card Transaction Fees. Interchange fees, or â€œswipeâ€ fees, are charges that merchants pay to us and other card-issuing banks for processing electronic payment transactions. Interchange and card transaction fees consist of income from check-card usage, point of sale income from PIN-based debit card transactions and ATM service fees. Interchange and card transaction fees are reported net of related network costs. Net revenues from interchange and card transaction fees for 2024 increased $1.6 million, or 8.2%, compared to 2023 primarily due to an increase in transaction volumes partly offset by an increase in network costs. A comparison of gross and net interchange and card transaction fees for the reported periods is presented in the table below.202420232022Income from debit card transactions$40,303Â $36,622Â $32,457Â ATM service fees3,492Â 3,516Â 3,313Â Gross interchange and debit card transaction fees43,795Â 40,138Â 35,770Â Network costs22,777Â 20,719Â 17,539Â Net interchange and debit card transaction fees$21,018Â $19,419Â $18,231Â Federal Reserve rules applicable to financial institutions that have assets of $10 billion or more provide that the maximum permissible interchange fee for an electronic debit transaction is the sum of 21 cents per transaction and 5Â basis points multiplied by the value of the transaction. An upward adjustment of no more than 1 cent to an issuer's debit card interchange fee is allowed if the card issuer develops and implements policies and procedures reasonably designed to achieve certain fraud-prevention standards. The Federal Reserve also has rules governing routing and exclusivity that require issuers to offer two unaffiliated networks for routing transactions on each debit or prepaid product. In October 2023, the Federal Reserve issued a proposal under which the maximum permissible interchange fee for an electronic debit transaction would be the sum of 14.4 cents per transaction and 4 basis points multiplied by the value of the transaction. Furthermore, the fraud-prevention adjustment would increase from a maximum of 1Â cent to 1.3Â cents. The proposal would adopt an approach for future adjustments to the interchange fee cap, which would occur every other year based on issuer cost data gathered by the Federal Reserve from large debit card 49Table of Contentsissuers. Had the proposed maximum interchange fees been in effect during the reported periods, interchange and debit card transaction fees would have been approximately 30% lower. The comment period for this proposal ended in May 2024. The extent to which any such proposed changes in permissible interchange fees will impact our future revenues is currently uncertain.Other Charges, Commissions and Fees. Other charges, commissions and fees for 2024 increased $4.3 million, or 8.8%, compared to 2023. The increase was primarily related to increases in income from the placement of annuities (up $1.7Â million) and money market accounts (up $1.4Â million); letter of credit fees (up $933Â thousand); and merchant services rebates/bonuses (up $888Â thousand); among other things, partly offset by decreases in capital markets advisory fees (down $985Â thousand) and other service charges (down $908Â thousand), among other things.Net Gain/Loss on Securities Transactions. During 2024, we sold certain available-for-sale securities with amortized costs totaling $123.3Â million and realized a net loss of $96Â thousand. During 2023, we sold certain available-for-sale securities with amortized costs totaling $1.9Â billion and realized a net gain of $66Â thousand. Market conditions provided us an opportunity to sell certain lower-yielding securities. The proceeds from these sales enhanced our liquidity position and provided us the flexibility to be more opportunistic with the reinvestment of these funds in the future.Other Non-Interest Income. Other non-interest income for 2024 decreased $2.9 million, or 5.2%, compared to 2023. The decrease was primarily related to decreases in sundry and other miscellaneous income (down $6.9Â million) and income from customer derivative and foreign exchange transactions (down $2.0Â million), among other things, partly offset by increases in public finance underwriting fees (up $4.9Â million), income from customer securities trading activities (up $957Â thousand), and earnings on the cash surrender value of life insurance (up $802Â thousand), among other things. Sundry and other miscellaneous income during 2024 included $4.6Â million in card related incentives and $1.9Â million related to the recovery of prior write-offs, among other things, while sundry and other miscellaneous income during 2023 included $5.6Â million related to the recovery of prior write-offs, $4.4Â million in card related incentives, and $1.5Â million related to distributions received from a Small Business Investment Company (â€œSBICâ€) fund investment, among other things. The fluctuations in public finance underwriting fees and income from customer derivative, foreign exchange and securities trading transactions were primarily related to variations in transaction volumes. The increase in earnings on the cash surrender value of life insurance was related to an increase in market interest rates.Non-Interest ExpenseTotal non-interest expense for 2024 increased $74.1 million, or 6.0%, compared to 2023. This amount included $9.0 million and $51.5 million, during 2024 and 2023, respectively, related to a special FDIC deposit insurance assessment discussed below. Excluding the impact of the special assessment, total non-interest expense would have increased $116.7 million, or 9.9%. Changes in the various components of non-interest expense are discussed below.Salaries and Wages. Salaries and wages increased $73.7 million, or 13.5%, in 2024 compared to 2023. The increase in salaries and wages was primarily related to an increase in salaries due to annual merit and market increases and an increase in the number of employees. The increase in the number of employees was partly related to our investment in organic expansion in various markets. Salaries and wages was also impacted, to a lesser extent, by increases in incentive compensation and commissions and a decrease in stock-based compensation. We are continuing to experience a competitive labor market which has resulted in and could continue to result in an increase in our staffing costs.Employee Benefits. Employee benefits expense for 2024 increased $7.1 million, or 6.2%, compared to 2023. The increase was primarily related to increases in medical/dental benefits expense (up $5.5Â million) and payroll taxes (up $5.1Â million), among other things, partly offset by a decrease in 401(k)/profit sharing plan expense (down $3.2Â million), primarily related to discretionary profit sharing contributions, and an increase in the net periodic benefit related to our defined benefit retirement plan (up $828Â thousand), among other things.Our defined benefit retirement and restoration plans were frozen in 2001 which has helped to reduce the volatility in retirement plan expense. We nonetheless still have funding obligations related to these plans and could recognize additional expense related to these plans in future years, which would be dependent on the return earned on plan assets, the level of interest rates and employee turnover. See NoteÂ 10 - Employee Benefit Plans in the 50Table of Contentsaccompanying notes to consolidated financial statements elsewhere in this report for additional information related to our net periodic pension benefit/cost.Net Occupancy.

Net occupancy expense for 2024 increased $4.4 million, or 3.5%, compared to 2023. The increase was primarily related to increases in depreciation on buildings and leasehold improvements (together up $3.6Â million) and repairs/maintenance/service contracts expense (up $2.7Â million), among other things, partly offset by decreases in utilities expense (down $876 thousand) and property taxes (down $622Â thousand), among other things. The increases in the aforementioned components of net occupancy expense were impacted, in part, by our expansion efforts.Technology, Furniture and Equipment. Technology, furniture and equipment expense for 2024 increased $13.2 million, or 9.8%, compared to 2023. The increase was primarily related to increases in cloud services expense (up $9.2Â million), service contracts expense (up $3.4Â million), software amortization (up $1.2Â million), and software maintenance expense (up $1.2Â million), among other things. The increase from these items was partly offset by a decrease in depreciation on furniture and equipment (down $2.3 million), among other things.Deposit Insurance. Deposit insurance expense totaled $37.3 million in 2024 compared to $76.6 million in 2023. Deposit insurance expense include accruals totaling $9.0 million ($7.1 million after tax) in 2024 and $51.5 million ($40.7 million after tax) in 2023 related to a special deposit insurance assessment discussed below. Excluding these amounts related to the special assessment, deposit insurance expense would have increased $3.2 million in 2024 compared to 2023 primarily due to an increase in the assessment rate.In November 2023, the FDIC issued a final rule to implement a special assessment to recover losses to the DIF incurred as a result of bank failures earlier that year and the FDIC's use of the systemic risk exception to cover certain deposits that were otherwise uninsured. The special assessment was based on estimated uninsured deposits as of DecemberÂ 31, 2022 (excluding the first $5.0Â billion) and was assessed at a quarterly rate of 3.36Â basis points, over eight quarterly assessment periods, beginning in the first quarter of 2024. As a result of this final rule, we accrued $51.5 million ($40.7 million after tax) related to this assessment in the fourth quarter of 2023. This amount was based on our estimate of the full amount of the assessment at that time. In February 2024, the FDIC notified insured depository institutions that their loss estimate related to the aforementioned bank failures had increased. As a result, we accrued an additional $7.7Â million ($6.1Â million after tax), related to an expected update of the special assessment during the first quarter of 2024. Upon receipt of the update during the second quarter of 2024, we accrued an additional $1.2Â million ($984Â thousand after tax) related to the special assessment. In June 2024, due to the increased estimate of losses, the FDIC announced that it projects that the special assessment will be collected for an additional two quarters beyond the initial eight-quarter collection period, at a lower rate. This updated assessment was made under the FDIC's final rule whereby the estimated loss pursuant to the systemic risk determination can be periodically adjusted. The FDIC has also retained the ability to cease collection early, extend the special assessment collection period and impose a final shortfall special assessment. The extent to which any such additional future assessments will impact our future deposit insurance expense is currently uncertain.Other Non-Interest Expense. Other non-interest expense for 2024 increased $15.0 million, or 6.6%, compared to 2023. The increase included increases in advertising/promotions expense (up $2.8Â million); professional services expense (up $2.5Â million), which was primarily related to information technology services; travel, meals and entertainment (up $2.0Â million); research and platform fees (up $1.5Â million); stationery/printing expense (up $1.3Â million); postage expense (up $1.1Â million); and business development expense (up $991Â thousand), among other things. The increase from these items was partly offset by a decrease in donations expense (down $2.6Â million) and a decrease in sundry and other miscellaneous expense (down $1.3 thousand), in part due to certain operational losses and write-offs recognized in 2023, among other things.51Table of ContentsResults of Segment OperationsWe are managed under a matrix organizational structure whereby our two primary operating segments, Banking and Frost Wealth Advisors, overlap a regional reporting structure. A third operating segment, Non-Banks, is for the most part the parent holding company, as well as certain other insignificant non-bank subsidiaries of the parent that, for the most part, have little or no activity. A description of each business and the methodologies used to measure financial performance is described in NoteÂ 17Â -Â Operating Segments in the accompanying notes to consolidated financial statements elsewhere in this report. Details of net income (loss) by operating segment are discussed in more detail below.BankingNet income for 2024 decreased $17.5 million, or 3.0%, compared to 2023. The decrease was primarily the result of a $61.0 million increase in non-interest expense and an $18.8 million increase in credit loss expense partly offset by a $48.2 million increase in net interest income and a $13.5 million increase in non-interest income.Net interest income for 2024 increased $48.2 million, or 3.1%, compared to 2023. The increase was primarily related to increases in the average volume of and yield on loans and increases in the average yields on taxable securities, interest-bearing deposits (primarily amounts held by us in an interest-bearing account at the Federal Reserve), and to a lesser extent, tax-exempt securities, combined with an increase in the average volume of interest-bearing deposits (primarily amounts held by us in an interest-bearing account at the Federal Reserve), among other things. The impact of these items was partly offset by increases in the average volume of and cost on time deposit accounts, decreases in the average volumes of taxable and tax-exempt securities, and increases in the average costs of repurchase agreements and money market deposit accounts, among other things. See the analysis of net interest income included in the section captioned â€œNet Interest Incomeâ€ included elsewhere in this discussion.Credit loss expense for 2024 totaled $65.0 million compared to $46.2 million in 2023. See the sections captioned â€œCredit Loss Expenseâ€ and â€œAllowance for Credit Lossesâ€ elsewhere in this discussion for further analysis of credit loss expense related to loans and off-balance-sheet commitments.Non-interest income for 2024 increased $13.5 million, or 5.4%, compared to 2023. The increase was primarily related to increases in service charges on deposit accounts; insurance commissions and fees; and interchange and card transaction fees partly offset by a decrease in other non-interest income.The increase in service charges on deposit accounts was primarily related to increases in commercial service charges and overdraft charges on consumer and commercial accounts The increase in commercial service charges during 2024 was partly related to an increase in billable services partly offset by the effect of a higher average earnings credit rate applied to deposits maintained by treasury management customers. The increase in commercial service charges was also partly related, to a lesser extent, to an increase in service fees on non-analyzed accounts. The increase in overdraft charges was impacted by an increase in the volume of fee assessed overdrafts in part due to growth in the number of accounts. The increases in insurance commissions and fees were primarily related to increases in commercial lines property and casualty commissions and contingent commissions partly offset by decreases in life insurance commissions. The increase in interchange and card transaction fees was primarily due to an increase in transaction volumes partly offset by an increase in network costs. The decrease in other non-interest income was primarily related to decreases in sundry and other miscellaneous income and income from customer derivative and foreign exchange transactions, among other things, partly offset by increases in public finance underwriting fees and earnings on the cash surrender value of life insurance, among other things. See the analysis of these categories of non-interest income included in the section captioned â€œNon-Interest Incomeâ€ included elsewhere in this discussion.Non-interest expense for 2024 increased $61.0 million, or 5.7%, compared to 2023. The increase was primarily related to increases in salaries and wages; technology, furniture, and equipment expense; other non-interest expense; employee benefit expense; and net occupancy expense, partly offset by a decrease in deposit insurance expense. The increase in salaries and wages was primarily related to an increase in salaries due to annual merit and market increases and an increase in the number of employees. Salaries and wages were also impacted, to a lesser extent, by increases in incentive compensation and commissions and a decrease in stock-based compensation. The increase in technology, furniture, and equipment expense was primarily related to increases in cloud services expense, service contracts expense, software amortization, and software maintenance expense, among other things. The increase in other non-interest expense included increases in advertising/promotions expense; professional services expense, 52Table of Contentswhich was primarily related to information technology services; travel, meals and entertainment; stationery/printing expense; postage expense; and business development expense, among other things. The increase from these items was partly offset by a decrease in donations expense and a decrease in sundry and other miscellaneous expense, in part due to certain operational losses and write-offs recognized in 2023, among other things. The increase in employee benefits expense was primarily related to increases in medical/dental benefits expense and payroll taxes, among other things, partly offset by a decrease in 401(k)/profit sharing plan expense and an increase in the net periodic benefit related to our defined benefit retirement plan, among other things. Deposit insurance expense include accruals totaling $9.0 million ($7.1 million after tax) in 2024 and $51.5 million ($40.7 million after tax) in 2023 related to a special deposit insurance assessment. Excluding these amounts related to the special assessment, deposit insurance expense would have increased $3.2 million in 2024 compared to 2023 primarily due to an increase in the assessment rate. See the analysis of these categories of non-interest expense included in the section captioned â€œNon-Interest Expenseâ€ included elsewhere in this discussion.Frost Wealth AdvisorsNet income for 2024 increased $3.6 million, or 11.0%, compared to 2023. The increase was primarily due to a $17.3 million increase in non-interest income partly offset by a $12.6 million increase in non-interest expense, and a $968 thousand increase in income tax expense.Non-interest income for 2024 increased $17.3 million, or 9.7%, compared to 2023. The increase was primarily due to increases in trust and investment management fees; other charges, commissions, and fees; and other non-interest income. Trust and investment management fee income is the most significant income component for Frost Wealth Advisors. Investment management fees are the most significant component of trust and investment management fees, making up approximately 81.3% and 79.3% of total trust and investment management fees for 2024 and 2023, respectively. The increase in trust and investment management fees was primarily due increases in investment management fees and oil and gas fees, partly offset by decreases in estate fees and real estate fees. The increase in investment management fees was primarily related to an increase in the average value of assets maintained in accounts. The increase in the average value of assets was partly related to higher average equity valuations during 2024 relative to 2023. The increase in oil and gas fees was primarily related to increased royalties received, in part due to new accounts added in 2023, and, to a lesser extent, an increase in new lease bonuses. The decreases in estate fees and real estate fees were primarily related to decreased transaction volumes relative to 2023. The increase in other charges, commissions, and fees was primarily related to increases in income from the placement of annuities and money market accounts, among other things. The increase in other non-interest income was primarily related to an increase in income from customer securities trading transactions, among other things. See the analysis of trust and investment management fees, other non-interest income and other charges, commissions, and fees included in the section captioned â€œNon-Interest Incomeâ€ included elsewhere in this discussion.Non-interest expense for 2024 increased $12.6 million, or 8.7%, compared to 2023. The increase was primarily due to increases in salaries and wages; other non-interest expense; and employee benefits expense. The increase in salaries and wages was primarily due to an increase in salaries, due to annual merit and market increases, as well as increases in commissions and incentive compensation, among other things. The increase in other non-interest expense was primarily related to an increase in research and platform fees, among other things, partly offset by a decrease in the corporate overhead expense allocation, among other things. The increase in employee benefits was primarily related to increases in payroll taxes, medical/dental benefits expense, and 401(k) plan expense, among other things.Non-BanksThe Non-Banks operating segment had a net loss of $15.4 million for 2024 compared to a net loss of $13.9 million in 2023. The increase in net loss was primarily due to an increase in net interest expense due to an increase in the average rates paid on our long-term borrowings.53Table of ContentsIncome TaxesWe recognized income tax expense of $113.4 million, for an effective tax rate of 16.3%, in 2024 compared to $114.4 million, for an effective tax rate of 16.1%, in 2023. The effective income tax rates differed from the U.S. statutory federal income tax rate of 21% during 2024 and 2023 primarily due to the effect of tax-exempt income from securities, loans and life insurance policies and the income tax effects associated with stock-based compensation, among other things, and their relative proportion to total pre-tax net income. The decrease in income tax expense during 2024 was primarily due to a decrease in pre-tax net income and an increase in tax benefits associated with stock compensation, among other things. The increase in the effective tax rate during 2024 was primarily related to a decrease in tax-exempt income from securities and an increase in disallowed deposit insurance premiums, among other things. See NoteÂ 12 - Income Taxes in the accompanying notes to consolidated financial statements included elsewhere in this report.Sources and Uses of FundsThe following table illustrates, during the years presented, the mix of our funding sources and the assets in which those funds are invested as a percentage of our average total assets for the period indicated. Average assets totaled $49.7 billion in 2024 compared to $49.6 billion in 2023.202420232022Sources of Funds:Deposits:Non-interest-bearing27.9Â %30.9Â %35.3Â %Interest-bearing54.6Â 52.6Â 51.2Â Federal funds purchased0.1Â 0.1Â 0.1Â Repurchase agreements7.7Â 7.7Â 4.5Â Long-term debt and other borrowings0.4Â 0.4Â 0.4Â Other non-interest-bearing liabilities1.7Â 1.6Â 1.6Â Equity capital7.6Â 6.7Â 6.9Â Total100.0Â %100.0Â %100.0Â %Uses of Funds:Loans39.8Â %36.1Â %32.5Â %Securities38.0Â 42.0Â 36.3Â Interest-bearing deposits15.2Â 14.8Â 24.8Â Federal funds soldâ€”Â â€”Â 0.1Â Resell agreements0.1Â 0.2Â â€”Â Other non-interest-earning assets6.9Â 6.9Â 6.3Â Total100.0Â %100.0Â %100.0Â %Deposits continue to be our primary source of funding. Average deposits decreased $472.8 million, or 1.1%, in 2024 compared to 2023. Non-interest-bearing deposits remain a significant source of funding, which has been a key factor in maintaining our relatively low cost of funds. Average non-interest-bearing deposits totaled 33.8% of total average deposits in 2024 compared to 37.0% in 2023.We primarily invest funds in loans, securities and interest-bearing deposits (primarily amounts held by us in an interest-bearing account at the Federal Reserve). Average loans increased $1.9 billion, or 10.7%, in 2024 compared to 2023 while average securities decreased $2.0 billion, or 9.5%, in 2024 compared to 2023. Average interest-bearing deposits (primarily amounts held by us in an interest-bearing account at the Federal Reserve) increased $208.0 million, or 2.8%, in 2024 compared to 2023.54Table of ContentsLoansOverview. Details of our loan portfolio are presented in Note 3Â -Â Loans in the accompanying notes to consolidated financial statements included elsewhere in this report. Year-end total loans increased $1.9 billion, or 10.3%, during 2024 compared to 2023. The majority of our loan portfolio is comprised of commercial and industrial loans, energy loans and real estate loans. Commercial and industrial loans made up 29.5% and 31.7% of total loans at DecemberÂ 31, 2024 and 2023 while energy loans made up 5.4% and 5.0% of total loans at DecemberÂ 31, 2024 and 2023 and real estate loans made up 63.0% and 60.8% of total loans at DecemberÂ 31, 2024 and 2023. Energy loans include commercial and industrial loans, leases and real estate loans to borrowers in the energy industry. Real estate loans include both commercial and consumer balances.Loan Origination/Risk Management. We have certain lending policies and procedures in place that are designed to maximize loan income within an acceptable level of risk. Management reviews and approves these policies and procedures on a regular basis. A reporting system supplements the review process by providing management with frequent reports related to loan production, loan quality, concentrations of credit, loan delinquencies and non-performing and potential problem loans. Diversification in the loan portfolio is a means of managing risk associated with fluctuations in economic conditions. We continue to explore the credit and reputational risks associated with climate change and their potential impact on the foregoing, while closely monitoring regulatory developments on climate risk.Commercial and industrial loans are underwritten after evaluating and understanding the borrowerâ€™s ability to operate profitably and prudently expand its business. Underwriting standards are designed to promote relationship banking rather than transactional banking. Once it is determined that the borrowerâ€™s management possesses sound ethics and solid business acumen, our management examines current and projected cash flows to determine the ability of the borrower to repay their obligations as agreed. Commercial and industrial loans are primarily made based on the identified cash flows of the borrower and secondarily on the underlying collateral provided by the borrower. The cash flows of borrowers, however, may not be as expected and the collateral securing these loans may fluctuate in value. Most commercial and industrial loans are secured by the assets being financed or other business assets such as accounts receivable or inventory and may incorporate a personal guarantee; however, some short-term loans may be made on an unsecured basis. In the case of loans secured by accounts receivable, the availability of funds for the repayment of these loans may be substantially dependent on the ability of the borrower to collect amounts due from its customers.Our energy loan portfolio includes loans for production, energy services and other energy loans, which includes private clients, transportation and equipment providers, manufacturers, refiners and traders. The origination process for energy loans is similar to that of commercial and industrial loans. Because, however, of the average loan size, the significance of the portfolio and the specialized nature of the energy industry, our energy lending requires a highly prescriptive underwriting policy. Production loans are secured by proven, developed and producing reserves. Loan proceeds for these types of loans are typically used for the development and drilling of additional wells, the acquisition of additional production, and/or the acquisition of additional properties to be developed and drilled. Our customers in this sector are generally large, independent, private owner-producers or large corporate producers. These borrowers typically have large capital requirements for drilling and acquisitions, and as such, loans in this portfolio are generally greater than $10Â million. Production loans are collateralized by the oil and gas interests of the borrower. Collateral values are determined by the risk-adjusted and limited discounted future net revenue of the reserves. Our valuations take into consideration geographic and reservoir differentials as well as cost structures associated with each borrower. Collateral value is calculated at least semi-annually using third-party engineer-prepared reserve studies. These reserve studies are conducted using a discount factor and base case assumptions for the current and future value of oil and gas. To qualify as collateral, typically reserves must be proven, developed and producing. For certain borrowers, collateral may include up to 20% proven, non-producing reserves. Loan commitments are limited to 65% of estimated reserve value. Cash flows must be sufficient to amortize the loan commitment within 120% of the half-life of the underlying reserves. Loan commitments generally must also be 100% covered by the risk-adjusted and limited discounted future net revenue of the reserves when stressed at 75% of our base case price assumptions. In addition, the ratio of the borrower's debt to earnings before interest, taxes, depreciation and amortization

(â€œEBITDAâ€) should generally not exceed 350%. We generally require production borrowers to maintain an active hedging program to manage risk and to have at least 50% of their production hedged for two years.55Table of ContentsOil and gas service, transportation, and equipment providers are economically aligned due to their reliance on drilling and active oil and gas development. Income for these borrowers is highly dependent on the level of drilling activity and rig utilization, both of which are driven by the current and future outlook for the price of oil and gas. We mitigate the credit risk in this sector through conservative concentration limits and guidelines on the profile of eligible borrowers. Guidelines require that the companies have extensive experience through several industry cycles, and that they be supported by financially competent and committed guarantors who provide a significant secondary source of repayment. Borrowers in this sector are typically privately-owned, middle-market companies with annual sales of less than $100Â million. The services provided by companies in this sector are highly diversified, and include down-hole testing and maintenance, providing and threading drilling pipe, hydraulic fracturing services or equipment, seismic testing and equipment and other direct or indirect providers to the oil and gas production sector.We also have a small portfolio of loans to energy trading companies that serve as intermediaries that buy and sell oil, gas, other petrochemicals, and ethanol. These companies are not dependent on drilling or development. As a general policy, we do not lend to energy traders; however, we have made an exception to this policy for certain customers based upon their underlying business models which minimize risk as commodities are bought only to fill existing orders (back-to-back trading). As such, the commodity price risk and sale risk are eliminated.Commercial real estate loans are subject to underwriting standards and processes similar to commercial and industrial loans, in addition to those of real estate loans. These loans are viewed primarily as cash flow loans and secondarily as loans secured by real estate. Commercial real estate lending typically involves higher loan principal amounts and the repayment of these loans is generally largely dependent on the successful operation of the property securing the loan or the business conducted on the property securing the loan. Commercial real estate loans may be more adversely affected by conditions in the real estate markets or in the general economy. The properties securing our commercial real estate portfolio are diverse in terms of type and geographic location. This diversity helps reduce our exposure to adverse economic events that affect any single market or industry. Management monitors and evaluates commercial real estate loans based on collateral, geography and risk grade criteria. As a general rule, we avoid financing single-purpose projects unless other underwriting factors are present to help mitigate risk. We also utilize third-party experts to provide insight and guidance about economic conditions and trends affecting market areas we serve. In addition, management tracks the level of owner-occupied commercial real estate loans versus non-owner occupied loans. At DecemberÂ 31, 2024, approximately half of the outstanding principal balance of our commercial real estate loans (excluding construction) were secured by owner-occupied properties.With respect to loans to developers and builders that are secured by non-owner occupied properties that we may originate from time to time, we generally require the borrower to have had an existing relationship with us and have a proven record of success. Construction loans are underwritten utilizing feasibility studies, independent appraisal reviews, sensitivity analysis of absorption and lease rates and financial analysis of the developers and property owners. Construction loans are generally based upon estimates of costs and value associated with the completed project. These estimates may be inaccurate. Construction loans often involve the disbursement of substantial funds with repayment substantially dependent on the success of the ultimate project. Sources of repayment for these types of loans may be pre-committed permanent loans from approved long-term lenders, sales of developed property or an interim loan commitment from us until permanent financing is obtained. These loans are closely monitored by on-site inspections and are considered to have higher risks than other real estate loans due to their ultimate repayment being sensitive to interest rate changes, construction completion risk, governmental regulation of real property, general economic conditions and the availability of long-term financing.We originate consumer loans utilizing an underwriting process that assesses, among other things, an applicant's (i)Â stability of residence and employment, (ii)Â credit and bill paying history, (iii)Â financial capacity, (iv)Â sources of repayment, and (v)Â debt-to-income ratio, which incorporates information obtained from third-party credit bureaus. To monitor and manage consumer loan risk, policies and procedures are developed and modified, as needed, jointly by line and staff personnel. This activity, coupled with relatively small loan amounts that are spread across many individual borrowers, minimizes risk. Additionally, trend and outlook reports are reviewed by management on a regular basis. Underwriting standards for home equity loans are heavily influenced by statutory requirements, which include, but are not limited to, loan-to-value limitations, collection remedies, the number of such loans a borrower can have at one time and documentation requirements.56Table of ContentsWe maintain an independent loan review department that reviews and validates the credit risk program on a periodic basis. Results of these reviews are presented to management and the appropriate committees of our board of directors. The loan review process complements and reinforces the risk identification and assessment decisions made by lenders and credit personnel, as well as our policies and procedures.Commercial and Industrial. Commercial and industrial loans increased $142.4 million, or 2.4%, during 2024 compared to 2023. Our commercial and industrial loans are a diverse group of loans to small, medium and large businesses. The purpose of these loans varies from supporting seasonal working capital needs to term financing of equipment. While some short-term loans may be made on an unsecured basis, most are secured by the assets being financed with collateral margins that are consistent with our loan policy guidelines. The commercial and industrial loan portfolio also includes the commercial lease and purchased shared national credits.Energy. Energy loans include loans to entities and individuals that are engaged in various energy-related activities including (i)Â the development and production of oil or natural gas, (ii)Â providing oil and gas field servicing, (iii)Â providing energy-related transportation services (iv)Â providing equipment to support oil and gas drilling (v)Â refining petrochemicals, or (vi)Â trading oil, gas and related commodities. Energy loans increased $192.2 million, or 20.5%, during 2024 compared to 2023. The average loan size, the significance of the portfolio and the specialized nature of the energy industry requires a highly prescriptive underwriting policy. Exceptions to this policy are rarely granted. Due to the large borrowing requirements of this customer base, the energy loan portfolio includes participations and purchased shared national credits.Industry Concentrations. As of DecemberÂ 31, 2024 and 2023, there were no concentrations of loans related to any single industry, as segregated by Standard Industrial Classification code (â€œSIC codeâ€), in excess of 10% of total loans. The SIC code system is a federally designed standard industrial numbering system used by us to categorize loans by the borrowerâ€™s type of business. The following table summarizes the industry concentrations of our loan portfolio, as segregated by SIC code, stated as a percentage of year-end total loans as of DecemberÂ 31, 2024 and 2023.20242023Industry ConcentrationsAutomobile dealers6.0Â %5.9Â %Energy5.4Â 5.0Â Investor4.2Â 5.0Â Public finance3.9Â 4.3Â Medical services3.5Â 4.0Â Building materials and contractors3.5Â 3.5Â General and specific trade contractors3.4Â 3.3Â Manufacturing, other3.1Â 3.4Â Services3.0Â 2.9Â Wholesale - heavy equipment2.2Â 2.1Â All other61.8Â 60.6Â Total loans100.0Â %100.0Â %57Table of ContentsLarge Credit Relationships. The market areas served by us include five of the top fifteen most populated cities in the United States. These market areas are also home to a significant number of Fortune 500 companies. As a result, we originate and maintain large credit relationships with numerous commercial customers in the ordinary course of business. We consider large credit relationships to be those with commitments equal to or in excess of $50.0Â million, excluding treasury management lines exposure, prior to any portion being sold. Large relationships also include loan participations purchased if the credit relationship with the agent is equal to or in excess of $50.0Â million. In addition to our normal policies and procedures related to the origination of large credits, one of our Regional Credit Committees must approve all new credit facilities and renewals of such credit facilities with exposures between $20.0Â million and $30.0Â million. Our Central Credit Committee must approve all new credit facilities which are part of large credit relationships and renewals of such credit facilities with exposures that exceed $30.0Â million. The Regional and Central Credit Committees meet regularly to review large credit relationship activity and discuss the current pipeline, among other things. The following table provides additional information on our large credit relationships with committed amounts in excess of $50.0 million as of year-end.20242023Number ofRelationshipsPeriod-End BalancesNumber ofRelationshipsPeriod-End BalancesCommittedOutstandingCommittedOutstandingAmount outstanding115$11,401,362Â $6,794,592Â 112$10,642,151Â $5,904,652Â Average99,142Â 59,083Â 95,019Â 52,720Â Purchased Shared National Credits (â€œSNCsâ€). Purchased SNCs are participations purchased from upstream financial organizations and tend to be larger in size than our originated portfolio. Our purchased SNC portfolio totaled $1.0 billion at DecemberÂ 31, 2024 increasing $205.4 million, or 25.7%, from $799.5 million at DecemberÂ 31, 2023. At DecemberÂ 31, 2024, 35.5% of outstanding purchased SNCs were related to the construction industry and 10.9% were related to the real estate management industry. The remaining purchased SNCs were diversified throughout various other industries, with no other single industry exceeding 10% of the total purchased SNC portfolio. Additionally, almost all of the outstanding balance of purchased SNCs was included in the energy and commercial and industrial portfolios, with the remainder included in the real estate categories. SNC participations are originated in the normal course of business to meet the needs of our customers. As a matter of policy, we generally only participate in SNCs for companies headquartered in or which have significant operations within our market areas. In addition, we must have direct access to the companyâ€™s management, an existing banking relationship or the expectation of broadening the relationship with other banking products and services within the following 12 to 24 months. SNCs are reviewed at least quarterly for credit quality and business development successes. The following table provides additional information about certain credits within our purchased SNCs portfolio with committed amounts in excess of $50.0 million as of year-end.20242023Number ofRelationshipsPeriod-End BalancesNumber ofRelationshipsPeriod-End BalancesCommittedOutstandingCommittedOutstandingAmount outstanding14$1,137,031Â $527,769Â 14$971,680Â $362,634Â Average81,217Â 37,698Â 69,406Â 25,902Â Real Estate Loans. Real estate loans increased $1.6 billion, or 14.2%, during 2024 compared to 2023. Real estate loans include both commercial and consumer balances. Commercial real estate loans totaled $10.0 billion, or 76.3% of total real estate loans, at DecemberÂ 31, 2024 and $9.0 billion, or 78.5% of total real estate loans, at DecemberÂ 31, 2023. The majority of this portfolio consists of commercial real estate mortgages, which includes both permanent and intermediate term loans. Loans secured by owner-occupied properties make up a significant portion of our commercial real estate portfolio. These loans are viewed primarily as cash flow loans and secondarily as loans secured by real estate. Consequently, these loans must undergo the analysis and underwriting process of a commercial and industrial loan, as well as that of a real estate loan.58Table of ContentsThe following tables summarize our commercial real estate loan portfolio, including commercial real estate loans reported as a component of our energy loan portfolio segment, as segregated by (i)Â the type of property securing the credit and (ii)Â the geographic region in which the property securing the credit is located. Property type concentrations are stated as a percentage of year-end total commercial real estate loans as of DecemberÂ 31, 2024 and 2023:20242023Owner OccupiedÂ Non-Owner OccupiedTotalOwner OccupiedNon-Owner OccupiedTotalProperty type:Office/Warehouse15.5Â %6.2Â %21.7Â %15.8Â %5.1Â %20.9Â %Office Building8.8Â 10.3Â 19.1Â 10.1Â 9.9Â 20.0Â Retail1.8Â 10.6Â 12.4Â 0.8Â 11.3Â 12.1Â Multi Familyâ€”Â 10.4Â 10.4Â â€”Â 9.0Â 9.0Â Auto/Truck Dealer5.9Â â€”Â 5.9Â 6.0Â â€”Â 6.0Â Medical Office & Services2.5Â 1.5Â 4.0Â 2.8Â 1.4Â 4.2Â Non-Farm/Non-Residentialâ€”Â 3.4Â 3.4Â â€”Â 3.2Â 3.2Â 1-4 Family Constructionâ€”Â 3.1Â 3.1Â â€”Â 3.4Â 3.4Â Hotelâ€”Â 2.9Â 2.9Â â€”Â 3.5Â 3.5Â Religious2.8Â â€”Â 2.8Â 2.8Â â€”Â 2.8Â Raw Landâ€”Â 2.0Â 2.0Â â€”Â 2.5Â 2.5Â All Other2.3Â 10.0Â 12.3Â 2.3Â 10.1Â 12.4Â Total39.6Â %60.4Â %100.0Â %40.6Â %59.4Â %100.0Â %20242023Owner OccupiedÂ Non-Owner OccupiedTotalOwner OccupiedNon-Owner OccupiedTotalGeographic region:Houston10.1Â %13.3Â %23.4Â %10.4Â %13.3Â %23.7Â %San Antonio8.4Â 9.3Â 17.7Â 8.6Â 8.9Â 17.5Â Austin4.0Â 11.1Â 15.1Â 4.3Â 10.3Â 14.6Â Dallas5.3Â 5.8Â 11.1Â 5.7Â 5.6Â 11.3Â Fort Worth4.5Â 5.4Â 9.9Â 4.5Â 6.3Â 10.8Â Gulf Coast2.2Â 2.5Â 4.7Â 2.2Â 2.6Â 4.8Â Permian Basin0.4Â 1.3Â 1.7Â 0.5Â 1.5Â 2.0Â Out of market - Texas2.2Â 2.2Â 4.4Â 1.6Â 1.7Â 3.3Â Out of market - outside of Texas2.5Â 9.5Â 12.0Â 2.8Â 9.2Â 12.0Â Total39.6Â %60.4Â %100.0Â %40.6Â %59.4Â %100.0Â %Consumer Loans. The consumer loan portfolio at DecemberÂ 31, 2024 increased $610.2 million, or 20.8%, from DecemberÂ 31, 2023. As the following table illustrates, the consumer loan portfolio has two distinct segments, including consumer real estate and consumer and other.20242023Consumer real estate:Home equity lines of credit$911,239Â $792,876Â Home equity loans914,738Â 694,966Â Home improvement loans852,536Â 765,887Â 1-4 family mortgage loans259,456Â 38,923Â Other165,420Â 168,074Â Total consumer real estate3,103,389Â 2,460,726Â Consumer and other loans444,474Â 476,962Â Total consumer loans$3,547,863Â $2,937,688Â 59Table of ContentsConsumer real estate loans at DecemberÂ 31, 2024 increased $642.7 million, or 26.1%, from DecemberÂ 31, 2023. Combined, home equity loans and lines of credit made up 58.8% and 60.5% of the consumer real estate loan total at DecemberÂ 31, 2024 and 2023, respectively. We offer home equity loans up to 80% of the estimated value of the personal residence of the borrower, less the value of existing mortgages and home improvement loans. Prior to 2023, we did not generally originate 1-4 family mortgage loans; however, from time to time, we did invest in such loans to meet the needs of our customers or for other regulatory compliance purposes. We began offering 1-4 family mortgage loans to our employees during the first quarter of 2023 and gradually expanded our production of 1-4 family mortgage loans for customers throughout the year. Our 1-4 family mortgage loan production is intended to be for portfolio investment purposes. The consumer and other loan portfolio at DecemberÂ 31, 2024 decreased $32.5 million, or 6.8%, from DecemberÂ 31, 2023. This portfolio primarily consists of automobile loans, unsecured revolving credit products, personal loans secured by cash and cash equivalents, and other similar types of credit facilities. Foreign Loans. We make U.S. dollar-denominated loans and commitments to borrowers in Mexico. The outstanding balance of these loans and the unfunded amounts available under these commitments were not significant at DecemberÂ 31, 2024 or 2023.Maturities and Sensitivities of Loans to Changes in Interest Rates. The following table presents the maturity distribution of our loan portfolio at DecemberÂ 31, 2024. The table also presents the portion of loans that have fixed interest rates or variable interest rates that fluctuate over the life of the loans in accordance with changes in an interest rate index.Due inOne Yearor LessAfter One,but WithinFive YearsAfter Five but Within Fifteen YearsAfterFifteen YearsTotalCommercial and industrial$2,280,505Â $2,864,236Â $832,603Â $132,188Â $6,109,532Â Energy339,832Â 746,647Â 41,841Â 575Â 1,128,895Â Commercial real estateBuildings, land and other818,415Â 3,795,494Â 2,892,460Â 198,078Â 7,704,447Â Construction662,089Â 1,211,102Â 329,387Â 61,498Â 2,264,076Â Consumer Real Estate15,911Â 20,104Â 900,149Â 2,167,225Â 3,103,389Â Consumer and Other238,782Â 196,788Â 8,904Â â€”Â 444,474Â Total$4,355,534Â $8,834,371Â $5,005,344Â $2,559,564Â $20,754,813Â Loans with fixed interest rates:Commercial and industrial$396,311Â $1,059,598Â $586,880Â $115,448Â $2,158,237Â Energy12,311Â 66,091Â 41,618Â 575Â 120,595Â Commercial real estate:Buildings, land and other292,164Â 1,660,536Â 1,796,242Â 56,746Â 3,805,688Â Construction2,563Â 18,201Â 30,230Â 5,826Â 56,820Â Consumer Real Estate12,080Â 18,335Â 803,973Â 1,308,825Â 2,143,213Â Consumer and Other34,527Â 53,364Â 7,295Â â€”Â 95,186Â Total$749,956Â $2,876,125Â $3,266,238Â $1,487,420Â $8,379,739Â Loans with floating interest rates:Commercial and industrial$1,884,194Â $1,804,638Â $245,723Â $16,740Â $3,951,295Â Energy327,521Â 680,556Â 223Â â€”Â 1,008,300Â Commercial real estate:Buildings, land and other526,251Â 2,134,958Â 1,096,218Â 141,332Â 3,898,759Â Construction659,526Â 1,192,901Â 299,157Â 55,672Â 2,207,256Â Consumer Real Estate3,831Â 1,769Â 96,176Â 858,400Â 960,176Â Consumer and Other204,255Â 143,424Â 1,609Â â€”Â 349,288Â Total$3,605,578Â $5,958,246Â $1,739,106Â $1,072,144Â $12,375,074Â 60Table of ContentsWe generally structure commercial loans with shorter-term maturities in order to match our funding sources and to enable us to effectively manage the loan portfolio by providing the flexibility to respond to liquidity needs, changes in interest rates and changes in underwriting standards and loan structures, among other things. Due to the shorter-term nature of such loans, from time to time in the ordinary course of business and without any contractual obligation on our part, we will renew/extend maturing lines of credit or refinance existing loans at their maturity dates. Some loans may renew multiple times in a given year as a result of general customer practice and need. These renewals, extensions and refinancings are made in the ordinary course of business for customers that meet our normal level of credit standards. Such borrowers typically request renewals to support their on-going working capital needs to finance their operations. Such borrowers are not experiencing financial difficulties and generally could obtain similar financing from another financial institution. In connection with each renewal, extension or refinancing, we may require a principal reduction, adjust the rate of interest and/or modify the structure and other terms to reflect the current market pricing/structuring for such loans or to maintain competitiveness with other financial institutions. In such cases, we do not generally grant concessions, and, except for those reported in NoteÂ 3 - Loans in the accompanying notes to consolidated financial statements included elsewhere in this report, any such renewals, extensions or refinancings that occurred during the reported periods were not deemed to be troubled loan modifications pursuant to applicable accounting guidance. Loans exceeding $1.0Â million undergo a complete underwriting process at each renewal.Accruing Past Due Loans. Accruing past due loans are presented in the following table. Also see Note 3Â -Â Loans in the accompanying notes to consolidated financial statements included elsewhere in this report.Accruing Loans30-89 Days Past DueAccruing Loans90 or More Days Past DueTotal AccruingPast Due LoansTotalLoansAmountPercent of Loans in CategoryAmountPercent of Loans in CategoryAmountPercent of Loans in CategoryDecember 31,

2024Commercial and industrial$6,109,532Â $36,540Â 0.60Â %$7,685Â 0.13Â %$44,225Â 0.73Â %Energy1,128,895Â 4,263Â 0.38Â â€”Â â€”Â 4,263Â 0.38Â Commercial real estate:Buildings, land and other7,704,447Â 36,737Â 0.48Â 1,523Â 0.02Â 38,260Â 0.50Â Construction2,264,076Â 870Â 0.04Â â€”Â â€”Â 870Â 0.04Â Consumer real estate3,103,389Â 17,015Â 0.55Â 5,681Â 0.18Â 22,696Â 0.73Â Consumer and other444,474Â 6,341Â 1.43Â 822Â 0.18Â 7,163Â 1.61Â Total$20,754,813Â $101,766Â 0.49Â $15,711Â 0.08Â $117,477Â 0.57Â December 31, 2023Commercial and industrial$5,967,182Â $25,518Â 0.43Â %$7,457Â 0.12Â %$32,975Â 0.55Â %Energy936,737Â 6,387Â 0.68Â 1,146Â 0.12Â 7,533Â 0.80Â Commercial real estate:Buildings, land and other7,301,920Â 19,564Â 0.27Â 92Â â€”Â 19,656Â 0.27Â Construction1,680,724Â 4,878Â 0.29Â 3,498Â 0.21Â 8,376Â 0.50Â Consumer real estate2,460,726Â 12,504Â 0.51Â 2,589Â 0.11Â 15,093Â 0.62Â Consumer and other476,962Â 6,495Â 1.36Â 251Â 0.05Â 6,746Â 1.41Â Total$18,824,251Â $75,346Â 0.40Â $15,033Â 0.08Â $90,379Â 0.48Â Accruing past due loans at DecemberÂ 31, 2024 increased $27.1 million compared to DecemberÂ 31, 2023. The increase was primarily related to increases in past due commercial real estate - buildings, land, and other loans (up $18.6 million), past due commercial and industrial loans (up $11.3 million) and past due consumer real estate loans (up $7.6 million) partly offset by decreases in past due commercial real estate - construction loans (down $7.5 million) and past due energy loans (down $3.3 million). Accruing past due commercial real estate loans - building, land and other at DecemberÂ 31, 2024 included $6.2 million related to owner occupied properties and $32.1 million related to non-owner occupied properties.61Table of Contents Non-Accrual Loans. Non-accrual loans are presented in the tables below. Also see Note 3Â -Â Loans in the accompanying notes to consolidated financial statements included elsewhere in this report.December 31, 2024December 31, 2023Non-Accrual LoansNon-Accrual LoansTotal LoansAmountPercent of Loans in CategoryTotal LoansAmountPercent of Loans in CategoryCommercial and industrial$6,109,532Â $46,004Â 0.75Â %$5,967,182Â $19,545Â 0.33Â %Energy1,128,895Â 4,079Â 0.36Â 936,737Â 11,500Â 1.23Â Commercial real estate:Buildings, land and other7,704,447Â 21,920Â 0.28Â 7,301,920Â 22,420Â 0.31Â Construction2,264,076Â â€”Â â€”Â 1,680,724Â â€”Â â€”Â Consumer real estate3,103,389Â 6,511Â 0.21Â 2,460,726Â 7,442Â 0.30Â Consumer and other444,474Â 352Â 0.08Â 476,962Â â€”Â â€”Â Total$20,754,813Â $78,866Â 0.38Â $18,824,251Â $60,907Â 0.32Â Allowance for credit losses on loans$270,151Â $245,996Â Ratio of allowance for credit losses on loans to non-accrual loans342.54Â %403.89Â %Non-accrual loans at DecemberÂ 31, 2024 increased $18.0 million from DecemberÂ 31, 2023 primarily due to increases in non-accrual commercial and industrial loans partly offset by a decrease in non-accrual energy loans. Non-accrual commercial real estate loans - building, land and other at DecemberÂ 31, 2024 included $19.8 million related to owner occupied properties and $2.1 million related to non-owner occupied properties.Generally, loans are placed on non-accrual status if principal or interest payments become 90 days past due and/or management deems the collectibility of the principal and/or interest to be in question, as well as when required by regulatory requirements. Once interest accruals are discontinued, accrued but uncollected interest is charged to current year operations. Subsequent receipts on non-accrual loans are recorded as a reduction of principal, and interest income is recorded only after principal recovery is reasonably assured. Classification of a loan as non-accrual does not preclude the ultimate collection of loan principal or interest. Non-accrual commercial and industrial loans included two credit relationships in excess of $5.0Â million totaling $28.7 million at DecemberÂ 31, 2024. One of these credit relationships was reported as non-accrual at DecemberÂ 31, 2023 and totaled $13.8 million at that date. Principal payments received during 2024 reduced the outstanding balance of this credit relationship to $9.0 million at DecemberÂ 31, 2024. Non-accrual energy loans included one credit relationship in excess of $5.0Â million totaling $5.9 million at DecemberÂ 31, 2023. This loan was subsequently paid-off during 2024. Non-accrual commercial real estate loans included one credit relationship in excess of $5.0 million totaling $7.5 million (owner occupied) at DecemberÂ 31, 2024. At DecemberÂ 31, 2023, non-accrual commercial real estate loans included one credit relationship in excess of $5.0 million totaling $17.4 million (non-owner occupied). We recognized a charge-off totaling $3.8 million related to this credit during 2024. Another credit relationship had an aggregate balance of $5.1 million at DecemberÂ 31, 2024 of which $4.6 million was included with non-accrual commercial real estate loans and $586 thousand was included with non-accrual commercial and industrial loans. We recognized charged-offs totaling $2.4 million on commercial and industrial loans associated with this credit relationship during 2024.Allowance For Credit LossesOur allowance for credit losses on loans is calculated in accordance with Accounting Standards Codification (â€œASCâ€) Topic 326 (â€œASCÂ 326â€) Financial Instruments - Credit Losses. In the case of off-balance-sheet credit exposures, the allowance for credit losses is a liability account, calculated in accordance with ASCÂ 326, reported as a component of accrued interest payable and other liabilities in our consolidated balance sheets. The amount of each allowance account represents management's best estimate of current expected credit losses (â€œCECLâ€) on these financial instruments considering available information, from internal and external sources, relevant to assessing exposure to credit loss over the contractual term of the instrument. Relevant available information includes historical credit loss experience, current conditions and reasonable and supportable forecasts. While historical credit loss experience provides the basis for the estimation of expected credit losses, adjustments to historical loss information 62Table of Contents may be made for differences in current portfolio-specific risk characteristics, environmental conditions or other relevant factors. While management utilizes its best judgment and information available, the ultimate adequacy of our allowance accounts is dependent upon a variety of factors beyond our control, including the performance of our portfolios, the economy, changes in interest rates and the view of the regulatory authorities toward classification of assets. For additional information regarding our accounting policies related to credit losses, refer to NoteÂ 1Â -Â Summary of Significant Accounting Policies and Note 3 - Loans in the accompanying notes to consolidated financial statements included elsewhere in this report.Allowance for Credit Losses - Loans. The table below provides an allocation of the year-end allowance for credit losses on loans by loan portfolio segment; however, allocation of a portion of the allowance to one segment does not preclude its availability to absorb losses in other segments.Amount of Allowance AllocatedPercent of Loans in Each Category to Total LoansTotal LoansRatio of Allowance Allocated to Loans in Each CategoryDecember 31, 2024Commercial and industrial$87,569Â 29.5Â %$6,109,532Â 1.43Â %Energy9,992Â 5.4Â 1,128,895Â 0.89Â Commercial real estate143,205Â 48.0Â 9,968,523Â 1.44Â Consumer real estate19,106Â 15.0Â 3,103,389Â 0.62Â Consumer and other10,279Â 2.1Â 444,474Â 2.31Â Total$270,151Â 100.0Â %$20,754,813Â 1.30Â December 31, 2023Commercial and industrial$74,006Â 31.7Â %$5,967,182Â 1.24Â %Energy17,814Â 5.0Â 936,737Â 1.90Â Commercial real estate130,598Â 47.7Â 8,982,644Â 1.45Â Consumer real estate13,538Â 13.1Â 2,460,726Â 0.55Â Consumer and other10,040Â 2.5Â 476,962Â 2.10Â Total$245,996Â 100.0Â %$18,824,251Â 1.31Â The allowance allocated to commercial and industrial loans totaled $87.6 million, or 1.43% of total commercial and industrial loans, at DecemberÂ 31, 2024 increasing $13.6 million, or 18.3%, compared to $74.0 million, or 1.24% of total commercial and industrial loans at DecemberÂ 31, 2023. Specific allocations for commercial and industrial loans that were evaluated for expected credit losses on an individual basis increased $10.8 million from $2.4 million at DecemberÂ 31, 2023 to $13.3 million at DecemberÂ 31, 2024. The increase in specific allocations for commercial and industrial loans was primarily related to new specific allocations for new individually assessed loans. Qualitative factor (â€œQ-Factorâ€) and other qualitative adjustments related to commercial and industrial loans increased $2.0 million while modeled expected credit losses increased $710 thousand.The allowance allocated to energy loans totaled $10.0 million, or 0.89% of total energy loans, at DecemberÂ 31, 2024 decreasing $7.8 million, or 43.9%, compared to $17.8 million, or 1.90% of total energy loans, at DecemberÂ 31, 2023. Q-Factor and other qualitative adjustments related to energy loans decreased $4.0 million, primarily related to the overlay for credit concentrations, while modeled expected credit losses decreased $3.9 million. The allowance allocated to commercial real estate loans totaled $143.2 million, or 1.44% of total commercial real estate loans, at DecemberÂ 31, 2024 increasing $12.6 million, or 9.7%, compared to $130.6 million, or 1.45% of total commercial real estate loans at DecemberÂ 31, 2023. Q-Factor and other qualitative adjustments related to commercial real estate loans increased $12.5 million, primarily related to increased model overlays, while modeled expected credit losses related to commercial real estate loans increased $2.1 million. Specific allocations for commercial real estate loans that were evaluated for expected credit losses on an individual basis decreased from $2.7 million at DecemberÂ 31, 2023 to $625 thousand at DecemberÂ 31, 2024 due to the recognition of a charge-off. 63Table of Contents Additional information related to the allowance allocated to commercial real estate loans at DecemberÂ 31, 2024 is included in the following table:OwnerOccupiedNon-ownerOccupiedConstructionTotalDecember 31, 2024Modeled expected credit losses$12,579Â $4,199Â $771Â $17,549Â Q-Factor and other qualitative adjustments28,268Â 49,325Â 47,438Â 125,031Â Specific allocations122Â â€”Â 503Â 625Â Total$40,969Â $53,524Â $48,712Â $143,205Â Total Loans$3,622,201Â $3,543,019Â $2,803,303Â $9,968,523Â Ratio of allowance to loans in each category1.13Â %1.51Â %1.74Â %1.44Â %December 31, 2023Modeled expected credit losses$12,135Â $1,930Â $1,378Â $15,443Â Q-Factor and other qualitative adjustments25,024Â 49,395Â 38,086Â 112,505Â Specific allocationsâ€”Â 2,650Â â€”Â 2,650Â Total$37,159Â $53,975Â $39,464Â $130,598Â Total Loans$3,182,892Â $3,563,817Â $2,235,935Â $8,982,644Â Ratio of allowance to loans in each category1.17Â %1.51Â %1.76Â %1.45Â %The allowance allocated to consumer real estate loans totaled $19.1 million, or 0.62% of total consumer real estate loans, at DecemberÂ 31, 2024 increasing $5.6 million, or 41.1%, compared to $13.5 million, or 0.55% of total consumer real estate loans at DecemberÂ 31, 2023 primarily due to a $5.4 million increase in modeled expected credit losses.The allowance allocated to consumer and other loans totaled $10.3 million, or 2.31% of total consumer and other loans, at DecemberÂ 31, 2024 increasing $239 thousand, or 2.4%, compared to $10.0 million, or 2.10% of total consumer loans at DecemberÂ 31, 2023. Modeled expected credit losses related to consumer and other loans increased $1.1 million while specific allocations for consumer loans that were evaluated for expected credit losses on an individual basis increased $165 thousand. Q-Factor and other qualitative adjustments related to consumer and other loans decreased $1.0 million, which was primarily due to a decrease in the consumer overlay, which is further discussed below.As more fully described in Note 3 - Loans in the accompanying notes to consolidated financial statements included elsewhere in this report, we measure expected credit losses over the life of each loan utilizing a combination of models which measure probability of default and loss given default, among other things. The measurement of expected credit losses is impacted by loan/borrower attributes and certain macroeconomic variables. Models are adjusted to reflect the current impact of certain macroeconomic variables as well as their expected changes over a reasonable and supportable forecast period.In estimating expected credit losses as of DecemberÂ 31, 2024, we utilized the Moodyâ€™s Analytics December 2024 Consensus Scenario (the â€œDecember 2024 Consensus Scenarioâ€) to forecast the macroeconomic variables used in our models. The December 2024 Consensus Scenario was based on the review of a variety of surveys of baseline forecasts of the U.S. economy. The December 2024 Consensus Scenario projections included, among other things, (i) U.S. Nominal Gross Domestic Product average annualized quarterly growth rates of 3.50% in 2025 and 4.43% in 2026; (ii)Â average annualized U.S. unemployment rate of 4.36% during 2025 and 4.19% in 2026; (iii)Â average annualized Texas unemployment rate of 4.21% during 2025 and 3.99% during 2026; (iv) projected average 10Â year Treasury rate of 4.23% during 2025 and 4.12% during 2026; and (v)Â average oil price of $70.88 per barrel during 2025 and $69.96 per barrel during 2026.In estimating expected credit losses as of DecemberÂ 31, 2023, we utilized the Moodyâ€™s Analytics December 2023 Consensus Scenario (the â€œDecember 2023 Consensus Scenarioâ€) to forecast the macroeconomic variables used in our models. The December 2023 Consensus Scenario was based on the review of a variety of surveys of baseline forecasts of the U.S. economy. The December 2023 Consensus Scenario projections included, among other things, (i) U.S. Nominal Gross Domestic Product average annualized quarterly growth rate of 2.86% during 2024 and 4.24% during 2025; (ii)Â average annualized U.S. unemployment rate of 4.33% during 2024 and 4.18% in 2025; (iii)Â average annualized Texas unemployment rate of 4.30% during 2024 and 4.00% during 2025; (iv) projected 64Table of Contents average 10Â year Treasury rate of 4.24% during 2024 and 4.04% during 2025; and (v)Â average oil price of $83.02 per barrel during 2024 and $78.13 per barrel during 2025.The overall loan portfolio as of DecemberÂ 31, 2024 increased $1.9 billion, or 10.3%, compared to DecemberÂ 31, 2023. This increase included a $985.9 million, or 11.0%, increase in commercial real estate loans; a $642.7 million, or 26.1%, increase in consumer real estate loans; a $192.2 million, or 20.5%, increase in energy loans; and a $142.4 million, or 2.4%, increase in commercial and industrial loans; partly offset by a $32.5 million, or 6.8%, decrease in consumer and other loans. The weighted average risk grade for commercial and industrial loans increased to 6.64 at DecemberÂ 31, 2024 from 6.60 at DecemberÂ 31, 2023. The increase was primarily related to a $59.6 million increase in higher-risk grade classified loans. Classified loans consist of loans having a risk grade of 11, 12 or 13. The impact of the increase in classified loans was partly offset by a decrease in the weighted-average risk grade of pass grade commercial and industrial loans, which decreased to 6.30 at DecemberÂ 31, 2024 from 6.32 at DecemberÂ 31, 2023. The weighted-average risk grade for energy loans decreased to 5.58 at DecemberÂ 31, 2024 from 6.05 at DecemberÂ 31, 2023. Pass-grade energy loans increased $240.1 million while the weighted-average risk grade of such loans decreased from 5.73 at DecemberÂ 31, 2023 to 5.51 at DecemberÂ 31, 2024. The decrease in the weighted-average risk grade on energy loans was also partly the result of a $30.7 million decrease in classified energy loans. The weighted average risk grade for commercial real estate loans increased to 7.35 at DecemberÂ 31, 2024 from 7.24 at DecemberÂ 31, 2023. The increase was primarily related to increases in commercial real estate loans graded as â€œwatchâ€ and â€œspecial mentionâ€ (together up $374.7 million) and an increase in classified commercial real estate loans (up $69.1 million). As noted above our credit loss models utilized the economic forecasts in the December 2024 Consensus Scenario for our estimated expected credit losses as of DecemberÂ 31, 2024 and the December 2023 Consensus Scenario for our estimate of expected credit losses as of DecemberÂ 31, 2023. We qualitatively adjusted the model results based on these scenarios for various risk factors that are not considered within our modeling processes but are nonetheless relevant in assessing the expected credit losses within our loan pools. These Q-Factor and other qualitative adjustments are discussed below.Q-Factor adjustments are based upon management judgment and current assessment as to the impact of risks related to changes in lending policies and procedures; economic and business conditions; loan portfolio attributes and credit concentrations; and external factors, among other things, that are not already captured within the modeling inputs, assumptions and other processes. Management assesses the potential impact of such items within a range of severely negative impact to positive impact and adjusts the modeled expected credit loss by an aggregate adjustment percentage based upon the assessment. As a result of this assessment as of DecemberÂ 31, 2024, modeled expected credit losses were adjusted upwards by a weighted-average Q-Factor adjustment of approximately 4.1%, resulting in a $3.8 million total adjustment, compared to approximately 4.4% at DecemberÂ 31, 2023, which resulted in a $3.9 million total adjustment. We have also provided additional qualitative adjustments, or management overlays, as of DecemberÂ 31, 2024 as management believes there are still significant risks impacting certain categories of our loan portfolio. Q-Factor and other qualitative adjustments as of DecemberÂ 31, 2024 are detailed in the following table.Q-Factor AdjustmentModel OverlaysOffice Building OverlaysDown-Side Scenario OverlayCredit Concentration OverlaysConsumer OverlayTotalCommercial and industrial$2,067Â $â€”Â $â€”Â $13,732Â $6,836Â $â€”Â $22,635Â Energy159Â â€”Â â€”Â â€”Â 3,164Â â€”Â 3,323Â Commercial real estate:Owner occupied566Â 26,699Â â€”Â â€”Â 1,003Â â€”Â 28,268Â Non-owner occupied252Â 34,522Â 13,365Â â€”Â 1,186Â â€”Â 49,325Â Construction46Â 41,232Â 5,772Â â€”Â 388Â â€”Â 47,438Â Consumer real estate620Â â€”Â â€”Â â€”Â â€”Â â€”Â 620Â Consumer and other95Â â€”Â â€”Â â€”Â â€”Â 3,000Â 3,095Â Total$3,805Â $102,453Â $19,137Â $13,732Â $12,577Â $3,000Â $154,704Â 65Table of Contents Model overlays are qualitative adjustments to address the effects of risks not captured within our commercial real estate credit loss models. These adjustments are determined based upon minimum reserve ratios for our commercial real estate loans. In the case of our commercial real estate - owner occupied loan portfolio, we determined a minimum reserve ratio is appropriate to address the effect of the model's over-sensitivity to positive changes in certain economic variables. After analysis and benchmarking against peer bank data, we believe the modeled results may be overly optimistic and not appropriately capturing downside risk. As such, we determined that the appropriate forecasted loss rate for our owner-occupied commercial real estate loan portfolio should be more closely aligned with that of our commercial and industrial loan portfolio. In the case of our commercial real estate - non-owner occupied and commercial real estate - construction loan portfolios, we determined minimum reserve ratios are appropriate as we believe the modeled results are not appropriately capturing the downside risk associated with our borrowers' ability to access the capital markets for the sale or refinancing of investor real estate and assets currently under construction. We believe access to capital may be impaired for a significant amount of time. Accordingly, this would require secondary sources of liquidity and capital to support completed projects that may take considerably longer to stabilize than originally underwritten. Furthermore, most of our non-owner occupied and construction loans are originated with floating interest rates. As a result, these borrowers have been significantly impacted by the most recent cycle of rising interest rates. While there has been a slight decrease in market interest rates in the latter part 2024, market expectations for short-term rates now forecast that future reductions will come at a slower pace than previously thought while longer-term rates are increasing as investors have begun to demand term and risk premiums at the long end of the yield curve.Office building overlays are qualitative

adjustments to address longer-term concerns over the utilization of commercial office space which could impact the long-term performance of some types of office properties within our commercial real estate loan portfolio. These adjustments are determined based upon minimum reserve ratios for loans within our commercial real estate - non-owner occupied and commercial real estate - construction loan portfolios that have risk grades of 8 or worse. The down-side scenario overlay is a qualitative adjustment for our commercial and industrial loan portfolio to address the significant risk of economic recession as a result of inflation; elevated interest rates; labor shortages; disruption in financial markets and global supply chains; further oil price volatility; and the current or anticipated impact of global wars/military conflicts, terrorism, or other geopolitical events. Factors such as these are outside of our control but nonetheless affect customer income levels and could alter anticipated customer behavior, including borrowing, repayment, investment, and deposit practices. To determine this qualitative adjustment, we use an alternative, more pessimistic economic scenario to forecast the macroeconomic variables used in our models. As of DecemberÂ 31, 2024, we used the Moodyâ€™s Analytics S3Â Alternative Scenario Downside - 90th Percentile. In modeling expected credit losses using this scenario, we also assume each non-classified loan within our modeled loan pools is downgraded by one risk grade level. The qualitative adjustment is based upon the amount by which the alternative scenario modeling results exceed those of the primary scenario used in estimating credit loss expense, adjusted based upon management's assessment of the probability that this more pessimistic economic scenario will occur. Credit concentration overlays are qualitative adjustments based upon statistical analysis to address relationship exposure concentrations within our loan portfolio. Variations in loan portfolio concentrations over time cause expected credit losses within our existing portfolio to differ from historical loss experience. Given that the allowance for credit losses on loans reflects expected credit losses within our loan portfolio and the fact that these expected credit losses are uncertain as to nature, timing and amount, management believes that segments with higher concentration risk are more likely to experience a high loss event. Due to the fact that a significant portion of our loan portfolio is concentrated in large credit relationships and because of large, concentrated credit losses in recent years, management made the qualitative adjustments detailed in the table above to address the risk associated with such a relationship deteriorating to a loss event. The consumer overlay is a qualitative adjustment for our consumer and other loan portfolio to address the risk associated with the level of unsecured loans within this portfolio and other risk factors. Unsecured consumer loans have an elevated risk of loss in times of economic stress as these loans lack a secondary source of repayment in the form of hard collateral. This adjustment was determined by analyzing our consumer loan charge-off trends as well as those of the general banking industry. Management deemed it appropriate to consider an additional overlay to the modeled forecasted losses for the unsecured consumer portfolio. 66Table of Contents As of DecemberÂ 31, 2023, we provided qualitative adjustments, as detailed in the table below. Further information regarding these qualitative adjustments is provided in our 2023Â Form 10-K. Q-Factor AdjustmentModel OverlaysOffice Building OverlaysDown-Side Scenario OverlayCredit Concentration OverlaysConsumer OverlayTotalCommercial and industrial$2,038Â $â€”Â $â€”Â $12,416Â $6,158Â $â€”Â $20,612Â Energy313Â â€”Â â€”Â â€”Â 6,963Â â€”Â 7,276Â Commercial real estate:Owner occupied546Â 23,922Â â€”Â â€”Â 556Â â€”Â 25,024Â Non-owner occupied116Â 37,156Â 11,711Â â€”Â 412Â â€”Â 49,395Â Construction412Â 31,749Â 5,479Â â€”Â 446Â â€”Â 38,086Â Consumer real estate433Â â€”Â â€”Â â€”Â â€”Â â€”Â 433Â Consumer and other71Â â€”Â â€”Â â€”Â â€”Â 4,000Â 4,071Â Total$3,929Â $92,827Â $17,190Â $12,416Â $14,535Â $4,000Â $144,897Â Additional information related to credit loss expense and net (charge-offs) recoveries is presented in the tables below. Also see Note 3Â -Â Loans in the accompanying notes to consolidated financial statements included elsewhere in this report.Credit Loss Expense (Benefit)Net(Charge-Offs)RecoveriesAverageLoans Ratio of Annualized Net (Charge-Offs)Recoveries to Average Loans2024Commercial and industrial$24,494Â $(10,931)$6,050,352Â (0.18)%Energy(8,977)1,155Â 1,030,532Â 0.11Â Commercial real estate16,479Â (3,872)9,511,241Â (0.04)Consumer real estate9,753Â (4,185)2,748,161Â (0.15)Consumer and other23,083Â (22,844)460,492Â (4.96)Total$64,832Â $(40,677)$19,800,778Â (0.21)2023Commercial and industrial$(16,709)$(13,522)$5,755,584Â (0.23)%Energy(1,067)819Â 1,017,851Â 0.08Â Commercial real estate40,889Â (592)8,485,889Â (0.01)Consumer real estate6,736Â (1,202)2,161,729Â (0.06)Consumer and other23,012Â (19,989)472,170Â (4.23)Total$52,861Â $(34,486)$17,893,223Â (0.19)2022Commercial and industrial$34,479Â $(2,333)$5,656,704Â (0.04)%Energy(313)1,158Â 1,000,957Â 0.12Â Commercial real estate(54,775)140Â 8,004,345Â â€”Â Consumer real estate1,813Â (394)1,584,435Â (0.02)Consumer and other13,517Â (14,337)492,339Â (2.91)Total$(5,279)$(15,766)$16,738,780Â (0.09)We recorded a net credit loss expense related to loans totaling $64.8 million in 2024 and $52.9 million in 2023 and a net credit loss benefit of $5.3 million in 2022. Net credit loss expense/benefit for each portfolio segment reflects the amount needed to adjust the allowance for credit losses allocated to that segment to the level of expected credit losses determined under our allowance methodology after net charge-offs have been recognized. The net credit loss expense related to loans during 2024 primarily reflects an increase in expected credit losses associated with commercial and industrial loans; commercial real estate loans; and consumer real estate loans. The increases in expected credit losses were primarily related to increases in qualitative adjustments for commercial real estate loans and commercial and industrial loans; specific allocations for commercial and industrial loans; and modeled expected credit losses, primarily related to consumer real estate and, to a lesser extent, commercial real estate. The net credit loss expense related to loans during 2024 also reflects charge-off trends related to consumer and other loans 67Table of Contents (primarily overdrafts) and commercial and industrial loans and, to a lesser extent, both commercial and consumer real estate loans. The impact of these items was partly offset by a decrease in expected credit losses associated with energy loans; primarily related to decreases in modeled expected losses and the overlay for credit concentrations; a decrease in specific allocations related to commercial real estate loans; and a decrease in the consumer overlay, primarily associated with the model updates discussed in NoteÂ 3 - Loans in the accompanying notes to consolidated financial statements.The ratio of the allowance for credit losses on loans to total loans was 1.30% at DecemberÂ 31, 2024 compared to 1.31% at DecemberÂ 31, 2023. Management believes the recorded amount of the allowance for credit losses on loans is appropriate based upon managementâ€™s best estimate of current expected credit losses within the existing portfolio of loans. Should any of the factors considered by management in making this estimate change, our estimate of current expected credit losses could also change, which could affect the level of future credit loss expense related to loans.Allowance for Credit Losses - Off-Balance-Sheet Credit Exposures. The allowance for credit losses on off-balance-sheet credit exposures totaled $51.9 million at DecemberÂ 31, 2024 and $51.8 million at DecemberÂ 31, 2023. The level of the allowance for credit losses on off-balance-sheet credit exposures depends upon the volume of outstanding commitments, underlying risk grades, the expected utilization of available funds and forecasted economic conditions impacting our loan portfolio. The allowance for credit losses on off-balance-sheet credit exposures at DecemberÂ 31, 2024 was also impacted by a $4.3Â million specific allocation related to certain unfunded letters of credit for a commercial and industrial borrower that was evaluated for expected credit losses on an individual basis. We also recognized specific allocations for funded loans to this borrower totaling $7.2Â million at DecemberÂ 31, 2024, which were included in the increase of specific allocations for commercial and industrial loans discussed above. We recognized a net credit loss expense related to off-balance-sheet credit exposures totaling $153 thousand in 2024 compared to net credit loss benefit of $6.8 million during 2023 and a net credit loss expense of $8.3 million during 2022. Further information regarding our policies and methodology used to estimate the allowance for credit losses on off-balance-sheet credit exposures is presented in NoteÂ 7 - Off-Balance-Sheet Arrangements, Commitments, Guarantees and Contingencies in the accompanying notes to consolidated financial statements included elsewhere in this report. Our methodology used to estimate the allowance for credit losses on off-balance-sheet credit exposures was also impacted by the model updates during the first quarter of 2024 described in NoteÂ 3 - Loans in the accompanying notes to consolidated financial statements elsewhere in this report. The overall approximate impact of model updates during the first quarter of 2024 was a $1.8 million increase in modeled expected credit losses for off-balance-sheet credit exposures.68Table of Contents SecuritiesThe following tables summarize the maturity distribution schedule with corresponding weighted-average yields of securities held to maturity and securities available for sale as of DecemberÂ 31, 2024. Weighted-average yields have been computed on a fully taxable-equivalent basis using a tax rate of 21%. Mortgage-backed securities are included in maturity categories based on their stated maturity date. Expected maturities may differ from contractual maturities because issuers may have the right to call or prepay obligations. Other securities classified as available for sale include stock in the Federal Reserve Bank and the Federal Home Loan Bank, which have no maturity date. These securities have been included in the total column only. Held-to-maturity securities are presented at amortized cost before any allowance for credit losses.Within 1 Year1-5 Years5-10 YearsAfter 10 YearsTotalAmountWeightedAverageYieldAmountWeightedAverageYieldAmountWeightedAverageYieldAmountWeightedAverageYieldAmountWeightedAverageYieldHeld to maturity:Residential mortgage- backed securities$â€”Â â€”Â %$510,490Â 2.28Â %$11,244Â 2.54Â %$672,106Â 4.93Â %$1,193,840Â 3.77Â %States and political subdivisions7,572Â 4.67Â 17,702Â 4.06Â 51,690Â 4.10Â 2,261,781Â 4.61Â 2,338,745Â 4.60Â Other1,500Â 1.97Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â 1,500Â 1.97Â Total$9,072Â 4.22Â $528,192Â 2.3 for sale:U.S. Treasury$1,088,890Â 3.04Â %$2,054,258Â 1.99Â %$165,031Â 1.29Â %$134,141Â 2.15Â %$3,442,320Â 2.27Â %Residential mortgage- backed securities39Â 1.69Â 881Â 5.36Â 12,588Â 5.39Â 6,984,394Â 3.46Â 6,997,902Â 3.46Â States and political subdivisions284,459Â 3.36Â 222,960Â 2.96Â 765,004Â 3.11Â 3,287,801Â 3.49Â 4,560,224Â 3.39Â Otherâ€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â 43,179Â â€”Â Total$1,373,388Â 3.11Â $2,278, mortgage-backed securities included in the above tables were issued by U.S. government agencies and corporations. At DecemberÂ 31, 2024, all of the securities in our municipal bond portfolio were issued by the State of Texas or political subdivisions or agencies within the State of Texas, of which approximately 68.8% are either guaranteed by the Texas Permanent School Fund, which has a â€œtriple-Aâ€ insurer financial strength rating, or secured by U.S. Treasury securities via defeasance of the debt by the issuers.The average taxable-equivalent yield on the securities portfolio based on a 21% tax rate was 3.38% in 2024 compared to 3.24% in 2023. Tax-exempt municipal securities totaled 35.2% of average securities in 2024 compared to 35.5% in 2023. The average yield on taxable securities was 2.92% in 2024 compared to 2.72% in 2023, while the average taxable-equivalent yield on tax-exempt securities was 4.31% in 2024 compared to 4.26% in 2023. See the section captioned â€œNet Interest Incomeâ€ elsewhere in this discussion.DepositsThe table below presents the daily average balances of deposits by type and weighted-average rates paid thereon during the years presented:202420232022AverageBalanceAverageRateÂ PaidAverageBalanceAverageRateÂ PaidAverageBalanceAverageRateÂ PaidNon-interest-bearing demand deposits$13,841,361Â $15,339,766Â $18,202,669Â Interest-bearing deposits:Savings and interest checking9,698,538Â 0.37Â %10,671,896Â 0.39Â %12,160,482Â 0.10Â %Money market accounts11,218,814Â 2.72Â 11,545,437Â 2.68Â 12,727,533Â 0.90Â Time accounts6,206,345Â 4.63Â 3,880,756Â 4.05Â 1,480,088Â 0.92Â Total interest-bearing deposits27,123,697Â 2.32Â 26,098,089Â 1.95Â 26,368,103Â 0.53Â Total deposits$40,965,058Â 1.54Â $41,437,855Â 1.23Â $44,570,772Â 0.32Â 69Table of Contents Average deposits decreased $472.8 million, or 1.1%, in 2024 compared to 2023. The decrease was primarily related to non-interest-bearing demand deposits which decreased $1.5 billion, or 9.8%. Interest-bearing deposits increased $1.0 billion, or 3.9%, primarily due to an increase in time deposits partly offset by decreases in savings, interest checking and money market accounts. The decrease in non-interest-bearing deposits; savings and interest checking; and money market accounts and the increase in time deposits was primarily driven by increases in market interest rates as customers sought higher yields through time deposits and other alternatives. The ratio of average interest-bearing deposits to total average deposits was 66.2% in 2024 compared to 63.0% in 2023. The average rates paid on interest-bearing deposits and total deposits were 2.32% and 1.54%, respectively, during 2024 compared to 1.95% and 1.23%, respectively, during 2023. The average rate paid on interest-bearing deposits during 2024 was impacted by an increase in the interest rates we pay on most of our interest-bearing deposit products as a result of higher average market interest rates.Geographic Concentrations. The following table summarizes our average total deposit portfolio, as segregated by the geographic region from which the deposit accounts were originated. Certain accounts, such as correspondent bank deposits and deposits allocated to certain statewide operational units, are recorded at the statewide level.PercentPercentPercent2024of Total2023of Total2022of TotalSan Antonio$12,042,002Â 29.4Â %$12,173,068Â 29.4Â %$13,402,978Â 30.1Â %Houston7,956,461Â 19.4Â 7,907,736Â 19.1Â 8,317,538Â 18.7Â Fort Worth6,427,197Â 15.7Â 6,816,404Â 16.4Â 7,498,616Â 16.8Â Austin4,923,932Â 12.0Â 5,170,579Â 12.5Â 5,752,901Â 12.9Â Dallas3,708,042Â 9.1Â 3,505,807Â 8.5Â 3,678,111Â 8.3Â Gulf Coast3,196,107Â 7.8Â 3,214,499Â 7.8Â 3,350,921Â 7.5Â Permian Basin2,216,971Â 5.4Â 2,139,059Â 5.2Â 2,043,713Â 4.6Â Statewide494,346Â 1.2Â 510,703Â 1.1Â 525,994Â 1.1Â Total$40,965,058Â 100.0Â %$41,437,855Â 100.0Â %$44,570,772Â 100.0Â %Fore Deposits. Mexico has historically been considered a part of the natural trade territory of our banking offices. Accordingly, U.S. dollar-denominated foreign deposits from sources within Mexico have traditionally been a significant source of funding. Average deposits from foreign sources, primarily Mexico, totaled $1.1Â billion in both 2024 and 2023, respectively.Brokered Deposits. From time to time, we have obtained interest-bearing deposits through brokered transactions including participation in the Certificate of Deposit Account Registry Service (â€œCDARSâ€). Brokered deposits were not significant during the reported periods.70Table of Contents Capital and LiquidityCapital. Shareholdersâ€™ equity totaled $3.9 billion at DecemberÂ 31, 2024 and $3.7 billion at DecemberÂ 31, 2023. In addition to net income of $582.5 million, other sources of capital during 2024 included $22.6 million in proceeds from stock option exercises and $19.8 million related to stock-based compensation. Uses of capital during 2024 included $249.1 million of dividends paid on preferred and common stock; other comprehensive loss, net of tax, of $132.8 million; and $60.9 million of treasury stock purchases.The accumulated other comprehensive income/loss component of shareholdersâ€™ equity totaled a net, after-tax, unrealized loss of $1.3 billion at DecemberÂ 31, 2024 compared to a net, after-tax, unrealized loss of $1.1 billion at DecemberÂ 31, 2023. The increase in the net, after-tax, unrealized loss was primarily due to a $135.5 million net, after-tax, decrease in the fair value of securities available for sale.Under the BaselÂ III Capital Rules, we elected to opt-out of the requirement to include most components of accumulated other comprehensive income in regulatory capital. Accordingly, amounts reported as accumulated other comprehensive income/loss related to securities available for sale, effective cash flow hedges and defined benefit post-retirement benefit plans do not increase or reduce regulatory capital and are not included in the calculation of risk-based capital and leverage ratios. In connection with the adoption of ASC 326 on JanuaryÂ 1, 2020, we also elected to exclude, for a transitional period, the effects of credit loss accounting under CECL in the calculation of our regulatory capital and regulatory capital ratios. Regulatory agencies for banks and bank holding companies utilize capital guidelines designed to measure capital and take into consideration the risk inherent in both on-balance sheet and off-balance sheet items. See NoteÂ 8Â -Â Capital and Regulatory Matters in the accompanying notes to consolidated financial statements included elsewhere in this report.We paid quarterly dividends of $0.92, $0.92, $0.95 and $0.95Â per common share during the first, second, third and fourth quarters of 2024, respectively, and quarterly dividends of $0.87, $0.87, $0.92 and $0.92Â per common share during the first, second, third and fourth quarters of 2023, respectively. This equates to a dividend payout ratio of 42.1% in 2024 and 39.3% in 2023. The amount of dividend, if any, we may pay may be limited as more fully discussed in NoteÂ 8Â -Â Capital and Regulatory Matters in the accompanying notes to consolidated financial statements included elsewhere in this report.Preferred Stock. On NovemberÂ 19, 2020 we issued 150,000 shares, or $150.0 million in aggregate liquidation preference, of our 4.450% Non-Cumulative Perpetual Preferred Stock, Series B, par value $0.01 and liquidation preference $1,000 per share (â€œSeries B Preferred Stockâ€). Each share of Series B Preferred Stock issued and outstanding is represented by 40 depositary shares, each representing a 1/40th ownership interest in a share of the Series B Preferred Stock (equivalent to a liquidation preference of $25 per share). Additional details about our preferred stock are included in NoteÂ 8Â -Â Capital and Regulatory Matters in the accompanying notes to consolidated financial statements included elsewhere in this report.Purchases of Equity Securities. From time to time, our board of directors has authorized stock repurchase plans. On JanuaryÂ 24, 2024, our board of directors authorized a $150.0 million stock repurchase plan (the â€œ2024 Repurchase Planâ€), allowing us to repurchase shares of our common stock over a one-year period expiring on JanuaryÂ 24, 2025. The 2024 Repurchase Plan was publicly announced in a current report on Form 8-K filed with the SEC on JanuaryÂ 25, 2024. Shares repurchased under stock repurchase plans may be repurchased from time to time through a variety of methods, which may include open market purchases, in privately negotiated transactions, block trades, accelerated share repurchase transactions, and/or through other legally permissible means. The timing and amount of any share repurchases is determined by management at its discretion and based on market conditions and other considerations. Share repurchase plans may be suspended or discontinued at any time at our discretion and we are not obligated to purchase any amount of common stock. Stock repurchase plans allow us to proactively manage our capital position and provide management the ability to repurchase shares of our common stock opportunistically in instances where management believes the market price undervalues our company. Such plans also provide us with the ability to repurchase shares of common stock that can be used to satisfy obligations related to stock compensation awards in order to mitigate the dilutive effect of such awards. Under the 2024 Repurchase Plan, we repurchased 489,862 shares at a total cost of $50.0 million during 2024. During 2024, we also repurchased 87,775 shares at a total cost of $10.9 million in connection with the vesting of certain share awards. Repurchases made in connection with the

vesting of share awards are not associated with any publicly announced stock repurchase plan.71Table of Contents Under a prior publicly announced stock repurchase plan, we repurchased 400,868 shares at a total cost of $39.0 million during 2023. No shares were repurchased under a publicly announced stock repurchase plan during 2022. Shares repurchased in connection with the vesting of certain share awards totaled 35,897 at a total cost of $3.5 million in 2023 and 31,351 at a total cost of $4.4 million in 2022. On JanuaryÂ 29, 2025, our board of directors authorized a $150.0 million stock repurchase plan (the â€œ2025 Repurchase Planâ€), allowing us to repurchase shares of our common stock over a one-year period expiring on JanuaryÂ 28, 2026. This repurchase plan was publicly announced in a current report on Form 8-K filed with the SEC on JanuaryÂ 30, 2025.Liquidity. Liquidity measures the ability to meet current and future cash flow needs as they become due. The liquidity of a financial institution reflects its ability to meet loan requests, to accommodate possible outflows in deposits and to take advantage of interest rate market opportunities. The ability of a financial institution to meet its current financial obligations is a function of its balance sheet structure, its ability to liquidate assets and its access to alternative sources of funds. The objective of our liquidity management is to manage cash flow and liquidity reserves so that they are adequate to fund our operations and to meet obligations and other commitments on a timely basis and at a reasonable cost. We seek to achieve this objective and ensure that funding needs are met by maintaining an appropriate level of liquid funds through asset/liability management, which includes managing the mix and time to maturity of financial assets and financial liabilities on our balance sheet. Our liquidity position is enhanced by our ability to raise additional funds as needed in the wholesale markets.Asset liquidity is provided by liquid assets which are readily marketable or pledgeable or which will mature in the near future. Liquid assets include cash, interest-bearing deposits in banks, securities available for sale, maturities and cash flow from securities held to maturity, and federal funds sold and resell agreements. Liability liquidity is provided by access to funding sources which include core deposits and correspondent banks in our natural trade area that maintain accounts with and sell federal funds to Frost Bank, as well as federal funds purchased and repurchase agreements from upstream banks and deposits obtained through financial intermediaries.Our liquidity position is continuously monitored and adjustments are made to the balance between sources and uses of funds as deemed appropriate. Liquidity risk management is an important element in our asset/liability management process. We regularly model liquidity stress scenarios to assess potential liquidity outflows or funding problems resulting from economic disruptions, volatility in the financial markets, unexpected credit events or other significant occurrences deemed problematic by management. These scenarios are incorporated into our contingency funding plan, which provides the basis for the identification of our liquidity needs. Our principal source of funding has been our customer deposits, supplemented by our short-term and long-term borrowings as well as maturities of securities and loan amortization. As of DecemberÂ 31, 2024, we had approximately $9.5 billion held in an interest-bearing account at the Federal Reserve. We also have the ability to borrow funds as a member of the Federal Home Loan Bank (â€œFHLBâ€). As of DecemberÂ 31, 2024, based upon available, pledgeable collateral, our total borrowing capacity with the FHLB was approximately $6.3 billion. Furthermore, at DecemberÂ 31, 2024, we had approximately $7.4 billion in securities that were unencumbered by a pledge and could be used to support additional borrowings through repurchase agreements or the Federal Reserve discount window, as needed. As of DecemberÂ 31, 2024, management is not aware of any events that are reasonably likely to have a material adverse effect on our liquidity, capital resources or operations. In addition, management is not aware of any regulatory recommendations regarding liquidity that would have a material adverse effect on us.In the ordinary course of business, we have entered into contractual obligations and have made other commitments to make future payments. Refer to the accompanying notes to consolidated financial statements included elsewhere in this report for the expected timing of such payments as of DecemberÂ 31, 2024. These include payments related to (i)Â long-term borrowings (NoteÂ 6 - Borrowed Funds), (ii)Â operating leases (NoteÂ 4 - Premises and Equipment and Lease Commitments), (iii)Â time deposits with stated maturity dates (NoteÂ 5 - Deposits) and (iv)Â commitments to extend credit and standby letters of credit (NoteÂ 7 - Off-Balance-Sheet Arrangements, Commitments, Guarantees and Contingencies). Since Cullen/Frost is a holding company and does not conduct operations, its primary sources of liquidity are dividends upstreamed from Frost Bank and borrowings from outside sources. Banking regulations may limit the amount of dividends that may be paid by Frost Bank. See NoteÂ 8Â -Â Capital and Regulatory Matters in the accompanying notes to consolidated financial statements included elsewhere in this report regarding such dividends. At DecemberÂ 31, 2024, Cullen/Frost had liquid assets, including cash and resell agreements, totaling $334.5 million.72Table of Contents Regulatory and Economic PoliciesOur business and earnings are affected by general and local economic conditions and by the monetary and fiscal policies of the United States government, its agencies and various other governmental regulatory authorities, among other things. The Federal Reserve Board regulates the supply of money in order to influence general economic conditions. Among the instruments of monetary policy historically available to the Federal Reserve Board are (i)Â conducting open market operations in United States government obligations, (ii)Â changing the discount rate on financial institution borrowings, (iii)Â imposing or changing reserve requirements against financial institution deposits, and (iv)Â restricting certain borrowings and imposing or changing reserve requirements against certain borrowings by financial institutions and their affiliates. These methods are used in varying degrees and combinations to affect directly the availability of bank loans and deposits, as well as the interest rates charged on loans and paid on deposits. For that reason alone, the policies of the Federal Reserve Board have a material effect on our earnings.Governmental policies have had a significant effect on the operating results of commercial banks in the past and are expected to continue to do so in the future; however, we cannot accurately predict the nature, timing or extent of any effect such policies may have on our future business and earnings.Accounting Standards UpdatesSee NoteÂ 19Â -Â Accounting Standards Updates in the accompanying notes to consolidated financial statements included elsewhere in this report for details of recently issued accounting pronouncements and their expected impact on our financial statements.73Table of Contents ITEMÂ 7A. QUANTITATIVE AND QUALITATIVE DISCLOSURES ABOUT MARKET RISKThe disclosures set forth in this item are qualified by ItemÂ 1A. Risk Factors and the section captioned â€œForward-Looking Statements and Factors that Could Affect Future Resultsâ€ included in ItemÂ 7. Managementâ€™s Discussion and Analysis of Financial Condition and Results of Operations, of this report, and other cautionary statements set forth elsewhere in this report.Market risk refers to the risk of loss arising from adverse changes in interest rates, foreign currency exchange rates, commodity prices, and other relevant market rates and prices, such as equity prices. The risk of loss can be assessed from the perspective of adverse changes in fair values, cash flows, and future earnings. Due to the nature of our operations, we are primarily exposed to interest rate risk and, to a lesser extent, liquidity risk.Interest rate risk on our balance sheets consists of reprice, option, and basis risks. Reprice risk results from differences in the maturity, or repricing, of asset and liability portfolios. Option risk arises from â€œembedded optionsâ€ present in many financial instruments such as loan prepayment options, deposit early withdrawal options and interest rate options. These options allow customers opportunities to benefit when market interest rates change, which typically results in higher costs or lower revenue for us. Basis risk refers to the potential for changes in the underlying relationship between market rates and indices, which subsequently result in a narrowing of the profit spread on an earning asset or liability. Basis risk is also present in administered rate liabilities, such as savings accounts, negotiable order of withdrawal accounts, and money market accounts where historical pricing relationships to market rates may change due to the level or directional change in market interest rates.We seek to avoid fluctuations in our net interest margin and to maximize net interest income within acceptable levels of risk through periods of changing interest rates. Accordingly, our interest rate sensitivity and liquidity are monitored on an ongoing basis by our Asset and Liability Committee (â€œALCOâ€), which oversees market risk management and establishes risk measures, limits and 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 view of the 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.We utilize an 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 12Â 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 12Â 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 derivatives, such as interest rate swaps, caps and floors, is also included in the model. Other interest rate-related risks such as prepayment, basis and option risk are also considered.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 or enter into derivative contracts to mitigate potential market risk.For modeling purposes, as of DecemberÂ 31, 2024, the model simulations projected that 100 and 200Â basis point ratable increases in interest rates would result in positive variances in net interest income of 1.5% and 2.8%, respectively, relative to the flat-rate case over the next 12Â months, while 100 and 200Â basis point ratable decreases in interest rates would result in a negative variances in net interest income of 1.1% and 2.2%, respectively, relative to the flat-rate case over the next 12Â months. These model simulations indicate that our balance sheet as of DecemberÂ 31, 2024 is slightly less asset sensitive in comparison to our balance sheet as of DecemberÂ 31, 2023. For modeling purposes, as of DecemberÂ 31, 2023, the model simulations projected that 100 and 200Â basis point ratable increases in interest rates would result in positive variances in net interest income of 1.7% and 3.5%, respectively, relative to the flat-rate case over the next 12Â months, while 100 and 200Â basis point ratable decreases in interest rates would result in a negative variances in net interest income of 1.3% and 3.0%, respectively, relative to the flat-rate case over the next 12Â months.74Table of Contents We do not currently pay interest on a significant portion of our commercial demand deposits. Any interest rate that would ultimately be paid on these commercial demand deposits would likely depend upon a variety of factors, some of which are beyond our control. Our DecemberÂ 31, 2024 and DecemberÂ 31, 2023 model simulations did not assume any payment of interest on commercial demand deposits (those not already receiving an earnings credit). Management believes, based on our experience during the last interest rate cycle, that it is less likely we will pay interest on these deposits as rates increase. As of DecemberÂ 31, 2024, the effects of a 200Â basis point increase and a 200Â basis point decrease in interest rates on our derivative holdings would not result in a significant variance in our net interest income.The effects of hypothetical fluctuations in interest rates on our securities classified as â€œtradingâ€ under ASC TopicÂ 320, â€œInvestments - Debt and Equity Securitiesâ€ are not significant, and, as such, separate quantitative disclosure is not presented.75Table of Contents ITEMÂ 8. FINANCIAL STATEMENTS AND SUPPLEMENTARY DATAReport of Independent Registered Public Accounting FirmTo the Shareholders and the Board of Directors of Cullen/Frost Bankers, Inc.Opinion on the Financial Statements We have audited the accompanying consolidated balance sheets of Cullen/Frost Bankers, Inc. (the Company) as of DecemberÂ 31, 2024 and 2023, the related consolidated statements of income, comprehensive income, changes in shareholdersâ€™ equity and cash flows for each of the three years in the period ended DecemberÂ 31, 2024, and the related notes (collectively referred to as the consolidated financial statements). In our opinion, the consolidated financial statements present fairly, in all material respects, the financial position of the Company at DecemberÂ 31, 2024 and 2023, and the results of its operations and its cash flows for each of the three years in the period ended DecemberÂ 31, 2024, in conformity with U.S. generally accepted accounting principles.We also have audited, in accordance with the standards of the Public Company Accounting Oversight Board (United States) (PCAOB), the Companyâ€™s internal control over financial reporting as of DecemberÂ 31, 2024, based on criteria established in Internal Control-Integrated Framework issued by the Committee of Sponsoring Organizations of the Treadway Commission (2013 framework), and our report dated FebruaryÂ 6, 2025 expressed an unqualified opinion thereon.Basis for Opinion These financial statements are the responsibility of the Companyâ€™s management. Our responsibility is to express an opinion on the Companyâ€™s financial statements based on our audits. We are a public accounting firm registered with the PCAOB and are required to be independent with respect to the Company in accordance with the U.S. federal securities laws and the applicable rules and regulations of the Securities and Exchange Commission and the PCAOB.We conducted our audits in accordance with the standards of the PCAOB. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether due to error or fraud. Our audits included performing procedures to assess the risks of material misstatement of the financial statements, whether due to error or fraud, and performing procedures that respond to those risks. Such procedures included examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements. Our audits also included evaluating the accounting principles used and significant estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that our audits provide a reasonable basis for our opinion.Critical Audit MatterThe critical audit matter communicated below is a matter arising from the current period audit of the financial statements that was communicated or required to be communicated to the audit committee and that: (1) relates to accounts or disclosures that are material to the financial statements and (2) involved our especially challenging, subjective or complex judgments. The communication of the critical audit matter does not alter in any way our opinion on the consolidated financial statements, taken as a whole, and we are not, by communicating the critical audit matter below, providing a separate opinion on the critical audit matter or on the accounts or disclosures to which it relates.76Table of Contents Allowances for Credit LossesDescription of the MatterThe Companyâ€™s loan portfolio totaled $20.8Â billion as of DecemberÂ 31, 2024 and the associated allowance for credit losses on loans was $270.2Â million. The Companyâ€™s unfunded loan commitments totaled $12.5Â billion, with an associated allowance for credit loss of $51.9Â million. Together these amounts represent the allowances for credit losses (â€œACLâ€). As discussed in Notes 1, and 3 to the consolidated financial statements, in the cases of loans, the allowance for credit losses is a contra-asset valuation account, calculated in accordance with ASC 326, that is deducted from the amortized cost basis of loans to present the net amount expected to be collected. As discussed in Notes 1, 3, and 7 to the consolidated financial statements, in the case of unfunded loan commitments, the allowance for credit losses is a liability account, calculated in accordance with ASC 326, reported as a component of accrued interest payable and other liabilities. The amount of each allowance account represented managementâ€™s best estimate of current expected credit losses on these financial instruments considering all available information, from internal and external sources, relevant to assessing exposure to credit loss over the contractual term of the instrument. In calculating the allowance for credit losses, most loans were segmented into pools based upon similar characteristics and risk profiles. For each loan pool, management measured expected credit losses over the life of each loan utilizing a combination of models which measured probability of default (â€œPDâ€), probability of attrition (â€œPAâ€), loss given default (â€œLGDâ€), and exposure at default (â€œEADâ€). Modeled expected credit losses were calculated as the product of PD (adjusted for attrition), LGD, and EAD. PD and PA were estimated by analyzing internally sourced data related to historical performance of each loan pool over a complete economic cycle. PD and PA were adjusted to reflect the current impact of certain macroeconomic variables as well as their expected changes over a reasonable and supportable forecast period. After the reasonable and supportable forecast period, the forecasted macroeconomic variables were reverted to their historical mean utilizing a rational, systematic basis. The LGD was based on historical recovery averages for each loan pool, adjusted to reflect the current impact of certain macroeconomic variables as well as their expected changes over the reasonable and supportable forecast period. EAD was estimated using a linear regression model that estimates the average percentage of the loan balance that remains at the time of default. In some cases, management determined that an individual loan exhibited unique risk characteristics which differentiated the loan from other loans with the identified loan pools. In such cases, the loans were evaluated for expected credit losses on an individual basis and excluded from the collective evaluation. Management qualitatively adjusted model results for risk factors that were not considered within the modeling processes but were nonetheless relevant in assessing the expected credit losses within the loan pools. These qualitative factor adjustments modified managementâ€™s estimate of expected credit losses by a calculated percentage or amount based upon the estimated level of risk.Auditing managementâ€™s estimate of the ACL involved a high degree of subjectivity due to the nature of the qualitative factor adjustments included in the allowances for credit losses and complexity due to the utilization of the PD, PA, LGD, and EAD models (the â€œModelsâ€). Managementâ€™s identification and measurement of the qualitative factor adjustments is highly judgmental and could have a significant effect on the ACL.How We Addressed the Matter in Our AuditWe obtained an understanding of the Companyâ€™s process for establishing the ACL, including the utilization of Models and the qualitative factor adjustments of the ACL. We evaluated the design and tested the operating effectiveness of related controls over the reliability and accuracy of data used to calculate and estimate the various components of the ACL, the accuracy of the calculation of the ACL, managementâ€™s review and approval of methodologies used to establish the ACL, validation procedures over the Models, analysis of changes in various components of the ACL relative to changes in the Companyâ€™s loan portfolio and economy and evaluation of the overall reasonableness and appropriateness of the ACL. In doing so, we tested the operating effectiveness of review and approval controls in the Companyâ€™s governance process designed to identify and assess the qualitative factor adjustments which is meant to measure expected credit losses associated with factors not captured fully in the other components of the ACL.To test the reasonableness of the qualitative factor adjustments, we performed audit procedures that included, among others testing the appropriateness of the methodologies used by the Company to estimate the ACL, testing the completeness and accuracy of data and information used by the Company in estimating the components of the ACL, assessing the reasonableness of the Models, evaluating the appropriateness of assumptions used in estimating the

qualitative factor adjustments, analyzing the changes in assumptions and various components of the ACL 77Table of Contents relative to changes in the Companyâ€™s loan portfolio and the economy and evaluating the appropriateness and level of the qualitative factor adjustments. For example, we 1) evaluated the inherent limitations of the Companyâ€™s modeled components of the ACL and hence the need for and levels of the qualitative factor adjustments; 2) involved modeling specialists to test the appropriateness of the design and operation of the Models; 3) analyzed the changes, assumptions and modifications made to the qualitative factor adjustments; and 4) evaluated the appropriateness and completeness of risk factors used in determining the amount of the qualitative factor adjustments. We also evaluated the data and information utilized by management to estimate the qualitative factor adjustments by independently obtaining internal and external data and information to assess the appropriateness of the data and information used by management and to consider the existence of new and potentially contradictory information used. In addition, we evaluated the overall ACL amounts, inclusive of the adjustments for the qualitative factor adjustments, and whether the amount appropriately reflects losses expected in the loan portfolio as of the consolidated balance sheet date by comparing the overall ACL to those established by similar banking institutions with similar loan portfolios. We also reviewed subsequent events and transactions and considered whether they corroborate or contradict the Companyâ€™s conclusion.We have served as the Companyâ€™s auditor since 1969.San Antonio, TexasFebruaryÂ 6, 2025 78Table of Contents Cullen/Frost Bankers, Inc.Consolidated Balance Sheets(Dollars in thousands, except per share amounts)Â Â December 31,Â 20242023Assets:Cash and due from banks$722,906Â $617,569Â Interest-bearing deposits9,495,777Â 7,985,057Â Federal funds sold5,925Â â€”Â Resell agreements9,650Â 84,650Â Total cash and cash equivalents10,234,258Â 8,687,276Â Securities held to maturity, net of allowance for credit losses of $310 at both 2024 and 20233,533,775Â 3,619,428Â Securities available for sale, at estimated fair value15,043,625Â 16,578,371Â Trading account securities33,910Â 31,717Â Loans, net of unearned discounts20,754,813Â 18,824,251Â Less: Allowance for credit losses on loans(270,151)(245,996)Net loans20,484,662Â 18,578,255Â Premises and equipment, net1,245,377Â 1,190,033Â Accrued interest receivable and other assets1,944,652Â 2,159,958Â Total assets$52,520,259Â $50,845,038Â Liabilities:Deposits:Non-interest-bearing demand deposits$14,441,820Â $14,926,094Â Interest-bearing deposits28,280,928Â 26,994,474Â Total deposits42,722,748Â 41,920,568Â Federal funds purchased21,975Â 14,200Â Repurchase agreements4,342,941Â 4,127,188Â Junior subordinated deferrable interest debentures, net of unamortized issuance costs123,184Â 123,127Â Subordinated notes, net of unamortized issuance costs99,648Â 99,491Â Accrued interest payable and other liabilities1,311,175Â 844,017Â Total liabilities48,621,671Â 47,128,591Â Shareholdersâ€™ Equity:Preferred stock, par value $0.01 per share; 10,000,000 shares authorized; 150,000 Series B shares ($1,000 liquidation preference) issued in 2024 and 2023145,452Â 145,452Â Common stock, par value $0.01 per share; 210,000,000 shares authorized; 64,404,582 shares issued in both 2024 and 2023644Â 644Â Additional paid-in capital1,075,572Â 1,055,809Â Retained earnings3,951,482Â 3,657,688Â Accumulated other comprehensive income (loss), net of tax(1,252,004)(1,119,219)Treasury stock, at cost; 207,150 shares in 2024 and 219,295 in 2023(22,558)(23,927)Total shareholdersâ€™ equity3,898,588Â 3,716,447Â Total liabilities and shareholdersâ€™ equity$52,520,259Â $50,845,038Â See accompanying Notes to Consolidated Financial Statements. 79Table of Contents Cullen/Frost Bankers, Inc.Consolidated Statements of Income(Dollars in thousands, except per share amounts)Â Year Ended DecemberÂ 31,Â 202420232022Interest income:Â Â Â Loans, including fees$1,375,442Â $1,189,377Â $770,391Â Securities:Â Â Â Taxable396,224Â 406,289Â 249,797Â Tax-exempt218,177Â 240,131Â 237,626Â Interest-bearing deposits397,414Â 376,010Â 216,367Â Federal funds sold270Â 1,288Â 948Â Resell agreements3,110Â 4,621Â 592Â Total interest income2,390,637Â 2,217,716Â 1,475,721Â Interest expense:Â Â Â Deposits629,107Â 508,255Â 140,476Â Federal funds purchased1,556Â 1,524Â 690Â Repurchase agreements141,833Â 135,969Â 34,443Â Junior subordinated deferrable interest debentures8,872Â 8,647Â 4,172Â Subordinated notes4,657Â 4,657Â 4,657Â Total interest expense786,025Â 659,052Â 184,438Â Net interest income1,604,612Â 1,558,664Â 1,291,283Â Credit loss expense64,985Â 46,171Â 3,000Â Net interest income after credit loss expense1,539,627Â 1,512,493Â 1,288,283Â Non-interest income:Trust and investment management fees165,270Â 153,315Â 154,679Â Service charges on deposit accounts106,230Â 93,504Â 91,891Â Insurance commissions and fees61,269Â 58,271Â 53,210Â Interchange and card transaction fees21,017Â 19,419Â 18,231Â Other charges, commissions and fees53,348Â 49,026Â 41,590Â Net gain (loss) on securities transactions(96)66Â â€”Â Other52,060Â 54,941Â 45,217Â Total non-interest income459,098Â 428,542Â 404,818Â Non-interest expense:Salaries and wages621,394Â 547,718Â 492,096Â Employee benefits122,446Â 115,306Â 88,608Â Net occupancy128,751Â 124,396Â 112,495Â Technology, furniture and equipment148,487Â 135,286Â 120,771Â Deposit insurance37,269Â 76,589Â 15,603Â Other244,411Â 229,367Â 194,701Â Total non-interest expense1,302,758Â 1,228,662Â 1,024,274Â Income before income taxes695,967Â 712,373Â 668,827Â Income taxes113,425Â 114,400Â 89,677Â Net income582,542Â 597,973Â 579,150Â Preferred stock dividends6,675Â 6,675Â 6,675Â Net income available to common shareholders$575,867Â $591,298Â $572,475Â Earnings per common share:Basic$8.88Â $9.11Â $8.84Â Diluted8.87Â 9.10Â 8.81Â See accompanying Notes to Consolidated Financial Statements. 80Table of Contents Cullen/Frost Bankers, Inc.Consolidated Statements of Comprehensive Income(Dollars in thousands)Â Year Ended DecemberÂ 31,Â 202420232022Net income$582,542Â $597,973Â $579,150Â Other comprehensive income (loss), before tax:Â Â Â Securities available for sale and transferred securities:Â Â Â Change in net unrealized gain/loss during the period(171,662)277,926Â (2,143,567)Change in net unrealized gain on securities transferred to held to maturity(629)(649)(737)Reclassification adjustment for net (gains) losses included in net income96Â (66)â€”Â Total securities available for sale and transferred securities(172,195)277,211Â (2,144,304)Defined-benefit post-retirement benefit plans:Â Â Â Change in the net actuarial gain/loss2,439Â 9,278Â (5,005)Reclassification adjustment for net amortization of actuarial gain/loss included in net income as a component of net periodic cost (benefit)1,673Â 3,479Â 2,964Â Total defined-benefit post-retirement benefit plans4,112Â 12,757Â (2,041)Other comprehensive income (loss), before tax(168,083)289,968Â (2,146,345)Deferred tax expense (benefit)(35,298)60,893Â (450,733)Other comprehensive income (loss), net of tax(132,785)229,075Â (1,695,612)Comprehensive income (loss)$449,757Â $827,048Â $(1,116,462)See accompanying Notes to Consolidated Financial Statements. 81Table of Contents Cullen/Frost Bankers, Inc.Consolidated Statement of Changes in Shareholdersâ€™ Equity(Dollars in thousands, except per share amounts) PreferredStockCommonStockAdditionalPaid-InCapitalRetainedEarningsAccumulatedOtherComprehensiveIncome (Loss),Net of TaxTreasuryStockTotalBalance at JanuaryÂ 1, 2022$145,452Â $642Â $1,009,921Â $2,956,966Â $347,318Â $(20,744)$4,439,555Â Net incomeâ€”Â â€”Â â€”Â 579,150Â â€”Â â€”Â 579,150Â Other comprehensive income, net of taxâ€”Â â€”Â â€”Â (1,695,612)â€”Â (1,695,612)Stock option exercises/stock unit conversions (399,810 shares)â€”Â 1Â 1,513Â (9,990)â€”Â 25,135Â 16,659Â Stock-based compensation expense recognized in earningsâ€”Â â€”Â 18,322Â â€”Â â€”Â â€”Â 18,322Â Purchase of treasury stock (31,351 shares)â€”Â â€”Â â€”Â â€”Â (4,391)(4,391)Cash dividends â€“ Series B preferred stock (approximately $44.50 per share which is equivalent to approximately $1.11 per depositary share)â€”Â â€”Â â€”Â (6,675)â€”Â â€”Â (6,675)Cash dividends â€“ common stock ($3.24Â per share)â€”Â â€”Â â€”Â (209,780)â€”Â â€”Â (209,780)Balance at December 31, 2022145,452Â 643Â 1,029,756Â 3,309,671Â (1,348,294)â€”Â 3,137,228Â Net incomeâ€”Â â€”Â â€”Â 597,973Â â€”Â â€”Â 597,973Â Other comprehensive income, net of taxâ€”Â â€”Â â€”Â 229,075Â â€”Â 229,075Â Stock option exercises/stock unit conversions (267,357 shares)â€”Â 1Â 1,463Â (10,958)â€”Â 18,793Â 9,299Â Stock-based compensation expense recognized in earningsâ€”Â â€”Â 24,590Â â€”Â â€”Â â€”Â 24,590Â Purchase of treasury stock (436,765 shares)â€”Â â€”Â â€”Â â€”Â (42,720)(42,720)Cash dividends â€“ Series B preferred stock (approximately $44.50 per share which is equivalent to approximately $1.11 per depositary share)â€”Â â€”Â â€”Â (6,675)â€”Â â€”Â (6,675)Cash dividends â€“ common stock ($3.58Â per share)â€”Â â€”Â â€”Â (232,323)â€”Â â€”Â (232,323)Balance at December 31, 2023145,452Â 644Â 1,055,809Â 3,657,688Â (1,119,219)(23,927)3,716,447Â Net incomeâ€”Â â€”Â â€”Â 582,542Â â€”Â â€”Â 582,542Â Other comprehensive income, net of taxâ€”Â â€”Â â€”Â (132,785)â€”Â (132,785)Stock option exercises/stock unit conversions (589,782 shares)â€”Â â€”Â â€”Â (39,627)â€”Â 62,270Â 22,643Â Stock-based compensation expense recognized in earningsâ€”Â â€”Â 19,763Â â€”Â â€”Â â€”Â 19,763Â Purchase of treasury stock (577,637 shares)â€”Â â€”Â â€”Â â€”Â (60,901)(60,901)Cash dividends â€“ Series B preferred stock (approximately $44.50 per share which is equivalent to approximately $1.11 per depositary share)â€”Â â€”Â â€”Â (6,675)â€”Â â€”Â (6,675)Cash dividends â€“ common stock ($3.74Â per share)â€”Â â€”Â â€”Â (242,446)â€”Â â€”Â (242,446)Balance at December 31, 2024$145,452Â $644Â $1,075,572Â $3,951,482Â $(1,252,004)$(22,558)$3,898,588Â See accompanying Notes to Consolidated Financial Statements82Table of Contents Cullen/Frost Bankers, Inc.Consolidated Statements of Cash Flows(Dollars in thousands)Year Ended DecemberÂ 31,202420232022Operating Activities:Net income$582,542Â $597,973Â $579,150Â Adjustments to reconcile net income to net cash from operating activities:Credit loss expense64,985Â 46,171Â 3,000Â Deferred tax expense (benefit)(11,600)(14,829)(4,918)Accretion of loan discounts(23,951)(17,724)(12,921)Securities premium amortization (discount accretion), net45,213Â 63,893Â 97,400Â Net (gain) loss on securities transactions96Â (66)â€”Â Depreciation and amortization82,817Â 76,442Â 71,344Â Net (gain) loss on sale/exchange/write-down of assets/foreclosed assets(141)750Â 109Â Stock-based compensation19,763Â 24,590Â 18,322Â Net tax benefit from stock-based compensation3,795Â 894Â 4,602Â Earnings on life insurance policies(3,745)(2,944)(2,096)Net change in:Trading account securities(3,644)(2,220)(716)Lease right-of-use assets25,264Â 23,573Â 24,409Â Accrued interest receivable and other assets259,142Â (232,665)(116,243)Accrued interest payable and other liabilities(51,004)(84,993)61,140Â Net cash from operating activities989,532Â 478,845Â 722,582Â Investing Activities:Securities held to maturity:Purchasesâ€”Â (1,147,624)(1,424,105)Maturities, calls and principal repayments81,750Â 162,142Â 561,388Â Securities available for sale:Purchases(17,899,779)(19,124,336)(22,178,248)Sales123,254Â 1,904,067Â â€”Â Maturities, calls and principal repayments19,600,708Â 19,103,872Â 15,683,097Â Proceeds from sale of loans3,323Â 15,851Â 2,365Â Net change in loans(1,966,111)(1,701,895)(824,021)Net cash paid in insurance agency asset acquisitions(703)â€”Â â€”Â Benefits received on life insurance policies1,823Â 1,937Â 2,047Â Proceeds from sales of premises and equipment25Â 1,282Â 63Â Purchases of premises and equipment(127,776)(158,630)(102,501)Proceeds from sales of repossessed properties2,607Â 583Â 2,585Â Net cash from investing activities(180,879)(942,751)(8,277,330)Financing Activities:Net change in deposits802,180Â (2,033,628)1,258,500Â Net change in short-term borrowings223,528Â (570,903)1,945,567Â Proceeds from stock option exercises22,643Â 9,299Â 16,659Â Purchase of treasury stock(60,901)(42,720)(4,391)Cash dividends paid on preferred stock(6,675)(6,675)(6,675)Cash dividends paid on common stock(242,446)(232,323)(209,780)Net cash from financing activities738,329Â (2,876,950)2,999,880Â Net change in cash and cash equivalents1,546,982Â (3,340,856)(4,554,868)Cash and cash equivalents at beginning of year8,687,276Â 12,028,132Â 16,583,000Â Cash and cash equivalents at end of year$10,234,258Â $8,687,276Â $12,028,132Â See accompanying Notes to Consolidated Financial Statements.83Table of Contents Cullen/Frost Bankers, Inc.Notes To Consolidated Financial Statements(Table amounts in thousands, except share and per share amounts)Note 1 - Summary of Significant Accounting PoliciesNature of Operations. Cullen/Frost Bankers, Inc. (â€œCullen/Frostâ€) is a financial holding company and a bank holding company headquartered in San Antonio, Texas that provides, through its subsidiaries, a broad array of products and services throughout numerous Texas markets. The terms â€œCullen/Frost,â€ â€œthe Corporation,â€ â€œwe,â€ â€œusâ€ and â€œourâ€ mean Cullen/Frost Bankers, Inc. and its subsidiaries, when appropriate. In addition to general commercial and consumer banking, other products and services offered include trust and investment management, insurance, brokerage, mutual funds, leasing, treasury management, capital markets advisory and item processing.Basis of Presentation. The consolidated financial statements include the accounts of Cullen/Frost and all other entities in which Cullen/Frost has a controlling financial interest. All significant intercompany balances and transactions have been eliminated in consolidation. The accounting and financial reporting policies we follow conform, in all material respects, to accounting principles generally accepted in the United States and to general practices within the financial services industry.We determine whether we have a controlling financial interest in an entity by first evaluating whether the entity is a voting interest entity or a variable interest entity (â€œVIEâ€) under accounting principles generally accepted in the United States. Voting interest entities are entities in which the total equity investment at risk is sufficient to enable the entity to finance itself independently and provides the equity holders with the obligation to absorb losses, the right to receive residual returns and the right to make decisions about the entityâ€™s activities. We consolidate voting interest entities in which we have all, or at least a majority of, the voting interest. As defined in applicable accounting standards, VIEs are entities that lack one or more of the characteristics of a voting interest entity. A controlling financial interest in a VIE is present when an enterprise has both the power to direct the activities of the VIE that most significantly impact the VIEâ€™s economic performance and an obligation to absorb losses or the right to receive benefits that could potentially be significant to the VIE. The enterprise with a controlling financial interest, known as the primary beneficiary, consolidates the VIE. Our wholly-owned subsidiary, Cullen/Frost Capital TrustÂ II, is a VIE for which we are not the primary beneficiary and, as such, its accounts are not included in our consolidated financial statements.Acquisitions are accounted for using the purchase method with the operating results of the acquired companies included with our results of operations since their respective dates of acquisition.We have evaluated subsequent events for potential recognition and/or disclosure through the date these consolidated financial statements were issued. Use of Estimates. The preparation of financial statements in conformity with accounting principles generally accepted in the United States requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates. The allowance for credit losses on loans and off-balance-sheet credit exposures, the fair values of financial instruments and the status of contingencies are particularly subject to change.Concentrations and Restrictions on Cash and Cash Equivalents. We maintain deposits with other financial institutions in amounts that exceed federal deposit insurance coverage. Furthermore, federal funds sold are essentially uncollateralized loans to other financial institutions. Management regularly evaluates the credit risk associated with the counterparties to these transactions and believes that we are not exposed to any significant credit risks on cash and cash equivalents.As of DecemberÂ 31, 2024 and 2023, we had $350 thousand and $8.6 million in cash collateral on deposit with other financial institution counterparties to interest rate swap transactions.84Table of Contents Cash Flow Reporting. Cash and cash equivalents include cash, deposits with other financial institutions that have an initial maturity of less than 90 days when acquired by us, federal funds sold and resell agreements. Net cash flows are reported for loans, deposit transactions and short-term borrowings. Additional cash flow information was as follows:Year Ended DecemberÂ 31,202420232022Cash paid for interest$788,377Â $616,274Â $169,020Â Cash paid for income tax122,000Â 118,000Â 100,000Â Significant non-cash transactions:Unsettled securities transactions501,587Â 1,452Â 94,884Â Loans foreclosed and transferred to other real estate owned and foreclosed assets19,297Â â€”Â 239Â Right-of-use lease assets obtained in exchange for lessee operating lease liabilities 15,044Â 15,259Â 31,787Â Repurchase/Resell Agreements. We purchase certain securities under agreements to resell. The amounts advanced under these agreements represent short-term loans and are reflected as assets in the accompanying consolidated balance sheets. The securities underlying these agreements are book-entry securities. We also sell certain securities under agreements to repurchase. The agreements are treated as collateralized financing transactions and the obligations to repurchase securities sold are reflected as a liability in the accompanying consolidated balance sheets. The dollar amount of the securities underlying the agreements remains in the asset accounts.Securities. Securities are classified as held to maturity and carried at amortized cost when management has the positive intent and ability to hold them until maturity. Securities to be held for indefinite periods of time are classified as available for sale and carried at fair value, with the unrealized holding gains and losses (those for which no allowance for credit losses are recorded) reported as a component of other comprehensive income, net of tax. Securities held for resale in anticipation of short-term market movements are classified as trading and are carried at fair value, with changes in unrealized holding gains and losses included in income. Management determines the appropriate classification of securities at the time of purchase. Securities with limited marketability, such as stock in the Federal Reserve Bank and the Federal Home Loan Bank, are carried at cost.Interest income on securities includes amortization of purchase premiums and discounts. Premiums and discounts on securities are generally amortized using the interest method with a constant effective yield without anticipating prepayments, except for mortgage-backed securities where prepayments are anticipated. Premiums on callable securities are amortized to their earliest call date. A security is placed on non-accrual status if (i) principal or interest has been in default for a period of 90 days or more or (ii) full payment of principal and interest is not expected. Interest accrued but not received for a security placed on non-accrual status is reversed against interest income. Gains and losses on sales are recorded on the trade date and are derived from the amortized cost of the security sold.Loans. Loans are reported at the principal balance outstanding net of unearned discounts. Interest income on loans is reported on the level-yield method and includes amortization of deferred loan fees and costs over the terms of the individual loans to which they relate, or, in certain cases, over the average expected term for loans where deferred fees and costs are accounted for on a pooled basis. Net loan commitment fees or costs for commitment periods greater than one year are deferred and amortized into fee income or other expense on a straight-line basis over the commitment period. Income on direct financing leases is recognized on a basis that achieves a constant periodic rate of return on the outstanding investment. Further information regarding our accounting policies related to past due loans, non-accrual loans, and loan modifications to borrowers experiencing financial difficulty is presented in NoteÂ 3 - Loans.Allowance For Credit Losses - Held-to-Maturity Securities. The allowance for credit losses on held-to-maturity securities is a contra-asset valuation account, calculated in accordance with Accounting Standards Codification (â€œASCâ€) Topic

326 (â€œASC 326â€), that is deducted from the amortized cost basis of held-to-maturity securities to present management's best estimate of the net amount expected to be collected. Held-to-maturity securities are charged-off against the allowance when deemed uncollectible by management. Adjustments to the allowance are reported in our income statement as a component of credit loss expense. Management measures expected credit losses on held-to-maturity securities on a collective basis by major security type with each type sharing similar risk characteristics and considers historical credit loss information that is adjusted for current conditions and reasonable 85Table of Contents and supportable forecasts. Management has made the accounting policy election to exclude accrued interest receivable on held-to-maturity securities from the estimate of credit losses. Further information regarding our policies and methodology used to estimate the allowance for credit losses on held-to-maturity securities is presented in Note 2 - Securities.Allowance For Credit Losses - Available-for-Sale Securities. For available-for-sale securities in an unrealized loss position, we first assess whether (i) we intend to sell or (ii) it is more likely than not that we will be required to sell the security before recovery of its amortized cost basis. If either case is affirmative, any previously recognized allowances are charged-off and the security's amortized cost is written down to fair value through income. If neither case is affirmative, the security is evaluated to determine whether the decline in fair value has resulted from credit losses or other factors. In making this assessment, management considers the extent to which fair value is less than amortized cost, any changes to the rating of the security by a rating agency and any adverse conditions specifically related to the security, among other factors. If this assessment indicates that a credit loss exists, the present value of cash flows expected to be collected from the security are compared to the amortized cost basis of the security. If the present value of cash flows expected to be collected is less than the amortized cost basis, a credit loss exists and an allowance for credit losses is recorded for the credit loss, limited by the amount that the fair value is less than the amortized cost basis. Any impairment that has not been recorded through an allowance for credit losses is recognized in other comprehensive income. Adjustments to the allowance are reported in our income statement as a component of credit loss expense. Management has made the accounting policy election to exclude accrued interest receivable on available-for-sale securities from the estimate of credit losses. Available-for-sale securities are charged-off against the allowance or, in the absence of any allowance, written down through income when deemed uncollectible by management or when either of the aforementioned criteria regarding intent or requirement to sell is met.Allowance for Credit Losses - Loans. The allowance for credit losses on loans is a contra-asset valuation account, calculated in accordance with ASC 326, that is deducted from the amortized cost basis of loans to present management's best estimate of the net amount expected to be collected. Loans are charged-off against the allowance when deemed uncollectible by management. Expected recoveries do not exceed the aggregate of amounts previously charged-off and expected to be charged-off. Adjustments to the allowance are reported in our income statement as a component of credit loss expense. Management has made the accounting policy election to exclude accrued interest receivable on loans from the estimate of credit losses. Further information regarding our policies and methodology used to estimate the allowance for credit losses on loans is presented in NoteÂ 3 - Loans.Allowance For Credit Losses - Off-Balance-Sheet Credit Exposures. The allowance for credit losses on off-balance-sheet credit exposures is a liability account, calculated in accordance with ASC 326, representing expected credit losses over the contractual period for which we are exposed to credit risk resulting from a contractual obligation to extend credit. No allowance is recognized if we have the unconditional right to cancel the obligation. The allowance is reported as a component of accrued interest payable and other liabilities in our consolidated balance sheets. Adjustments to the allowance are reported in our income statement as a component of credit loss expense. Further information regarding our policies and methodology used to estimate the allowance for credit losses on off-balance-sheet credit exposures is presented in Note 7 - Off-Balance-Sheet Arrangements, Commitments, Guarantees and Contingencies.Premises and Equipment. Land is carried at cost. Building and improvements, and furniture and equipment are carried at cost, less accumulated depreciation, computed principally by the straight-line method based on the estimated useful lives of the related property. Leasehold improvements are generally depreciated over the lesser of the term of the respective leases or the estimated useful lives of the improvements.We lease certain office facilities and office equipment under operating leases. We also own certain office facilities which we lease to outside parties under operating lessor leases; however, such leases are not significant. For operating leases other than those considered to be short-term, we recognize lease right-of-use assets and related lease liabilities. Such amounts are reported as components of premises and equipment and accrued interest payable and other liabilities, respectively, on our accompanying consolidated balance sheet. We do not recognize short-term operating leases on our balance sheet. A short-term operating lease has an original term of 12 months or less and does not have a purchase option that is likely to be exercised. 86Table of Contents In recognizing lease right-of-use assets and related lease liabilities, we account for lease and non-lease components (such as taxes, insurance, and common area maintenance costs) separately as such amounts are generally readily determinable under our lease contracts. Lease payments over the expected term are discounted using our incremental borrowing rate referenced to the Federal Home Loan Bank Secure Connect advance rates for borrowings of similar term. We also consider renewal and termination options in the determination of the term of the lease. If it is reasonably certain that a renewal or termination option will be exercised, the effects of such options are included in the determination of the expected lease term. Generally, we cannot be reasonably certain about whether or not we will renew a lease until such time the lease is within the last two years of the existing lease term. However, renewal options related to our regional headquarters facilities or operations centers are evaluated on a case-by-case basis, typically in advance of such time frame. When we are reasonably certain that a renewal option will be exercised, we measure/remeasure the right-of-use asset and related lease liability using the lease payments specified for the renewal period or, if such amounts are unspecified, we generally assume an increase (evaluated on a case-by-case basis in light of prevailing market conditions) in the lease payment over the final period of the existing lease term.Foreclosed Assets. Assets acquired through or instead of loan foreclosure are held for sale and are initially recorded at fair value less estimated selling costs when acquired, establishing a new cost basis. Write-downs occurring at acquisition are charged against the allowance for credit losses on loans. Foreclosed assets are included in other assets in the accompanying consolidated balance sheets and totaled $14.1 million and $725 thousand at DecemberÂ 31, 2024 and 2023. Regulatory guidelines require us to reevaluate the fair value of foreclosed assets on at least an annual basis. Our policy is to comply with the regulatory guidelines. If the fair value of the asset declines, a write-down is recorded through other non-interest expense along with other expenses related to maintaining the properties. The valuation of foreclosed assets is subjective in nature and may be adjusted in the future because of changes in economic conditions. There were no write-downs of foreclosed assets in 2024, 2023, or 2022. There were no significant concentrations of any properties, to which the aforementioned write-downs relate, in any single geographic region.Revenue Recognition. In general, for revenue not associated with financial instruments, guarantees and lease contracts, we apply the following steps when recognizing revenue from contracts with customers: (i)Â identify the contract, (ii)Â identify the performance obligations, (iii)Â determine the transaction price, (iv)Â allocate the transaction price to the performance obligations and (v)Â recognize revenue when a performance obligation is satisfied. Our contracts with customers are generally short term in nature, typically due within one year or less or cancellable by us or our customer upon a short notice period. Performance obligations for our customer contracts are generally satisfied at a single point in time, typically when the transaction is complete, or over time. For performance obligations satisfied over time, we primarily use the output method, directly measuring the value of the products/services transferred to the customer, to determine when performance obligations have been satisfied. We typically receive payment from customers and recognize revenue concurrent with the satisfaction of our performance obligations. In most cases, this occurs within a single financial reporting period. For payments received in advance of the satisfaction of performance obligations, revenue recognition is deferred until such time as the performance obligations have been satisfied. In cases where we have not received payment despite satisfaction of our performance obligations, we accrue an estimate of the amount due in the period our performance obligations have been satisfied. For contracts with variable components, only amounts for which collection is probable are accrued. We generally act in a principal capacity, on our own behalf, in most of our contracts with customers. In such transactions, we recognize revenue and the related costs to provide our services on a gross basis in our financial statements. In some cases, we act in an agent capacity, deriving revenue through assisting other entities in transactions with our customers. In such transactions, we recognize revenue and the related costs to provide our services on a net basis in our financial statements. These transactions recognized on a net basis primarily relate to insurance and brokerage commissions and fees derived from our customers' use of various interchange and ATM/debit card networks.Share-Based Payments. Compensation expense for stock options, non-vested stock awards/stock units and deferred stock units is based on the fair value of the award on the measurement date, which, for us, is the date of the grant and is recognized ratably over the service period of the award. Compensation expense for performance stock units is based on the fair value of the award on the measurement date, which, for us, is the date of the grant and is recognized over the service period of the award based upon the probable number of units expected to vest. The fair value of stock options is estimated using a binomial lattice-based valuation model. The fair value of non-vested stock awards/stock units and deferred stock units is generally the market price of our stock on the date of grant. The 87Table of Contents fair value of performance stock units is generally the market price of our stock on the date of grant discounted by the present value of the dividends expected to be paid on our common stock during the service period of the award because dividend equivalent payments on performance stock units are deferred until such time that the units vest and shares are issued. The impact of forfeitures of share-based payment awards on compensation expense is recognized as forfeitures occur.Advertising Costs. Advertising costs are expensed as incurred.Income Taxes. Income tax expense is the total of the current year income tax due or refundable and the change in deferred tax assets and liabilities (excluding deferred tax assets and liabilities related to business combinations or components of other comprehensive income). Deferred tax assets and liabilities are the expected future tax amounts for the temporary differences between carrying amounts and tax bases of assets and liabilities, computed using enacted tax rates. A valuation allowance, if needed, reduces deferred tax assets to the expected amount most likely to be realized. Realization of deferred tax assets is dependent upon the generation of a sufficient level of future taxable income. Although realization is not assured, management believes it is more likely than not that all of the deferred tax assets will be realized. Interest and/or penalties related to income taxes are reported as a component of income tax expense. The income tax effects related to settlements of share-based payment awards are reported in earnings as an increase (or decrease) to income tax expense. See NoteÂ 12Â -Â Income Taxes.We file a consolidated income tax return with our subsidiaries. Federal income tax expense or benefit has been allocated to subsidiaries on a separate return basis.Basic and Diluted Earnings Per Common Share. Earnings per common share is computed using the two-class method prescribed under ASC TopicÂ 260, â€œEarnings Per Share.â€ ASCÂ 260 provides that unvested share-based payment awards that contain nonforfeitable rights to dividends or dividend equivalents (whether paid or unpaid) are participating securities and shall be included in the computation of earnings per share pursuant to the two-class method. We have determined that our outstanding non-vested stock units and deferred stock units are participating securities.Under the two-class method, basic earnings per common share is computed by dividing net earnings allocated to common stock by the weighted-average number of common shares outstanding during the applicable period, excluding outstanding participating securities. Diluted earnings per common share is computed using the weighted-average number of shares determined for the basic earnings per common share computation plus the dilutive effect of stock compensation using the treasury stock method. A reconciliation of the weighted-average shares used in calculating basic earnings per common share and the weighted average common shares used in calculating diluted earnings per common share for the reported periods is provided in NoteÂ 9Â -Â Earnings Per Common Share.Comprehensive Income. Comprehensive income includes all changes in shareholdersâ€™ equity during a period, except those resulting from transactions with shareholders. Besides net income, other components of our comprehensive income include the after tax effect of changes in the net unrealized gain/loss on securities available for sale, changes in the net unrealized gain on securities transferred to held to maturity and changes in the net actuarial gain/loss on defined benefit post-retirement benefit plans. See NoteÂ 13Â -Â Other Comprehensive Income (Loss).Derivative Financial Instruments. Our hedging policies permit the use of various derivative financial instruments to manage interest rate risk or to hedge specified assets and liabilities. All derivatives are recorded at fair value on our balance sheet. Derivatives executed with the same counterparty are generally subject to master netting arrangements, however, fair value amounts recognized for derivatives and fair value amounts recognized for the right/obligation to reclaim/return cash collateral are not offset for financial reporting purposes. We may be required to recognize certain contracts and commitments as derivatives when the characteristics of those contracts and commitments meet the definition of a derivative.To qualify for hedge accounting, derivatives must be highly effective at reducing the risk associated with the exposure being hedged and must be designated as a hedge at the inception of the derivative contract. While the assessment of hedge effectiveness is foremost based on the objective of our underlying risk management strategies for a particular hedge, we generally consider a hedge to be highly effective if the change in fair value of the derivative hedging instrument is within 80% to 125% of the opposite change in the fair value of the hedged item attributable to the hedged risk. If derivative instruments are designated as hedges of fair values, and such hedges are highly effective, both the change in the fair value of the hedge and the hedged item are included in current earnings. 88Table of Contents Fair value adjustments related to highly effective cash flow hedges are recorded in other comprehensive income and are reclassified to earnings when the hedged transaction is reflected in earnings. Actual cash receipts and/or payments and related accruals on derivatives related to hedges are recorded as adjustments to the interest income or interest expense associated with the hedged item. During the life of the hedge, we formally assess whether derivatives designated as hedging instruments continue to be highly effective in offsetting changes in the fair value or cash flows of hedged items. If it is determined that a hedge has ceased to be highly effective, we will discontinue hedge accounting prospectively. At such time, previous adjustments to the carrying value of the hedged item are reversed into current earnings and the derivative instrument is reclassified to a trading position recorded at fair value.Fair Value Measurements. In general, fair values of financial instruments are based upon quoted market prices, where available. If such quoted market prices are not available, fair value is based upon internally developed models that primarily use, as inputs, observable market-based parameters. Valuation adjustments may be made to ensure that financial instruments are recorded at fair value. These adjustments may include amounts to reflect counterparty credit quality and our creditworthiness, among other things, as well as unobservable parameters. Any such valuation adjustments are applied consistently over time. See NoteÂ 16Â -Â Fair Value Measurements.Transfers of Financial Assets. Transfers of financial assets are accounted for as sales when control over the assets has been surrendered. Control over transferred assets is deemed to be surrendered when (i)Â the assets have been isolated from us, (ii)Â the transferee obtains the right (free of conditions that constrain it from taking advantage of that right) to pledge or exchange the transferred assets, and (iii)Â we do not maintain effective control over the transferred assets through an agreement to repurchase them before their maturity.Loss Contingencies. Loss contingencies, including claims and legal actions arising in the ordinary course of business are recorded as liabilities when the likelihood of loss is probable and an amount or range of loss can be reasonably estimated.Trust Assets. Assets of our trust department, other than cash on deposit at Frost Bank, are not included in the accompanying financial statements because they are not our assets.Accounting Changes, Reclassifications and Restatements. Certain items in prior financial statements have been reclassified to conform to the current presentation. Note 2 - SecuritiesSecurities - Held to Maturity. A summary of the amortized cost, fair value and allowance for credit losses related to securities held to maturity as of December 31, 2024 and 2023 is presented below.AmortizedCostGrossUnrealizedGainsGrossUnrealizedLossesEstimatedFair ValueAllowancefor CreditLossesNetCarryingAmountDecember 31, 2024Residential mortgage-backed securities$1,193,840Â $â€”Â $71,076Â $1,122,764Â $â€”Â $1,193,840Â States and political subdivisions2,338,745Â 13,954Â 116,414Â 2,236,285Â (310)2,338,435Â Other1,500Â â€”Â 3Â 1,497Â â€”Â 1,500Â Total$3,534,085Â $13,954Â $187,493Â $3,360,546Â (310)3,533,775Â Decem 31, 2023Residential mortgage-backed securities$1,250,431Â $76Â $54,175Â $1,196,332Â $â€”Â $1,250,431Â States and political subdivisions2,367,807Â 42,990Â 76,540Â 2,334,257Â (310)2,367,497Â Other1,500Â â€”Â 45Â 1,455Â â€”Â 1,500Â Total$3,619,738Â $43,066Â $130,760Â $3,532,044Â (310)3,619,428Â 89Tab of Contents All mortgage-backed securities included in the above table were issued by U.S. government agencies and corporations. The carrying value of held-to-maturity securities pledged to secure public funds, trust deposits, repurchase agreements and for other purposes, as required or permitted by law was $1.4 billion and $1.0 billion at December 31, 2024 and 2023, respectively. Accrued interest receivable on held-to-maturity securities totaled $37.8 million and $40.9 million at December 31, 2024 and 2023, respectively and is included in accrued interest receivable and other assets in the accompanying consolidated balance sheets. From time to time, we have reclassified certain securities from available for sale to held to maturity. The net unamortized, unrealized gain remaining on securities transferred in years prior to 2020 included in accumulated other comprehensive income in the accompanying balance sheet totaled $522 thousand ($412 thousand, net of tax) at DecemberÂ 31, 2024 and $1.2 million ($909 thousand, net of tax) at DecemberÂ 31, 2023. This amount will be amortized out of accumulated other comprehensive income over the remaining life of the underlying securities as an adjustment of the yield on those securities.The allowance for credit losses on held-to-maturity securities is a contra-asset valuation account that is deducted from the amortized cost basis of held-to-maturity securities to present the net amount expected to be collected. Management measures expected credit losses on held-to-maturity securities on a collective basis by major security type with each type sharing similar risk characteristics and considers historical credit loss information that is

adjusted for current conditions and reasonable and supportable forecasts. With regard to U.S. Treasury and residential mortgage-backed securities issued by the U.S. government, or agencies thereof, it is expected that the securities will not be settled at prices less than the amortized cost bases of the securities as such securities are backed by the full faith and credit of and/or guaranteed by the U.S. government. Accordingly, no allowance for credit losses has been recorded for these securities. With regard to securities issued by States and political subdivisions and other held-to-maturity securities, management considers (i) issuer bond ratings, (ii) historical loss rates for given bond ratings, (iii) whether issuers continue to make timely principal and interest payments under the contractual terms of the securities, (iv) internal forecasts and (v) whether or not such securities are guaranteed by the Texas Permanent School Fund (â€œPSFâ€) or pre-refunded by the issuers.The following table summarizes Moody's and/or Standard & Poor's bond ratings for our portfolio of held-to-maturity securities issued by States and political subdivisions and other securities as of DecemberÂ 31, 2024:States and Political SubdivisionsNot Guaranteed or Pre-RefundedGuaranteed by the Texas PSFGuaranteed by Third PartyPre-RefundedTotalOtherSecuritiesAaa/AAA$301,310Â $1,504,951Â $13,640Â $14,531Â $1,834,432Â $â€”Â Aa/AA498,198Â â€”Â 6,115Â â€”Â 504,313Â â€”Â Not ratedâ€”Â â€”Â â€”Â â€”Â â€”Â 1,500Â Total$799,508Â $1,504,951Â $19,755Â $14,531Â $2,338,745Â $1,500Â Historical loss rates associated with securities having similar grades as those in our portfolio have generally not been significant. Furthermore, as of DecemberÂ 31, 2024, there were no past due principal or interest payments associated with these securities. The PSF is a sovereign wealth fund which serves to provide revenues for funding of public primary and secondary education in the State of Texas. Based upon (i) the PSF's AAA insurer financial strength rating, (ii) the PSF's substantial capitalization and excess guarantee capacity and (iii) a zero historical loss rate, no allowance for credit losses has been recorded for securities guaranteed by the PSF as there is no current expectation of credit losses related to these securities. Pre-refunded securities have been defeased by the issuer and are fully secured by cash and/or U.S. Treasury securities held in escrow for payment to holders when the underlying call dates of the securities are reached. Accordingly, no allowance for credit losses has been recorded for securities that have been defeased as there is no current expectation of credit losses related to these securities.90Table of Contents The following table details activity in the allowance for credit losses on held-to-maturity securities.202420232022Beginning balance$310Â $158Â $158Â Credit loss expense (benefit)â€”Â 152Â â€”Â Ending balance$310Â $310Â $158Â Securities - Available for Sale. A summary of the amortized cost, fair value and allowance for credit losses related to securities available for sale as of December 31, 2024 and 2023 is presented below.AmortizedCostGrossUnrealizedGainsGrossUnrealizedLossesAllowancefor CreditLossesEstimatedFair ValueDecember 31, 2024U.S. Treasury$3,692,215Â $â€”Â $249,895Â $â€”Â $3,442,320Â Residential mortgage-backed securities8,024,704Â 2,352Â 1,029,154Â â€”Â 6,997,902Â States and political subdivisions4,842,060Â 2,493Â 284,329Â â€”Â 4,560,224Â Other43,179Â â€”Â â€”Â â€”Â 43,179Â Total$16,602,158Â $4,845Â $1,563,378Â $â€”Â $15,043,625Â December 31, 2023U.S. Treasury$5,212,894Â $â€”Â $285,305Â $â€”Â $4,927,589Â Residential mortgage-backed securities7,463,954Â 9,066Â 876,338Â â€”Â 6,596,682Â States and political subdivisions5,245,721Â 5,762Â 240,152Â â€”Â 5,011,331Â Other42,769Â â€”Â â€”Â â€”Â 42,769Â Total$17,965,338Â $14,828Â $1,401,795Â $â€”Â $16,578,371Â All mortgage-backed securities included in the above table were issued by U.S. government agencies and corporations. At December 31, 2024 all of the securities in our available for sale municipal bond portfolio were issued by the State of Texas or political subdivisions or agencies within the State of Texas, of which approximately 70.6% are either guaranteed by the PSF or have been pre-refunded. Securities with limited marketability, such as stock in the Federal Reserve Bank and the Federal Home Loan Bank, are carried at cost and are reported as other available for sale securities in the table above. The carrying value of available-for-sale securities pledged to secure public funds, trust deposits, repurchase agreements and for other purposes, as required or permitted by law was $6.2 billion and $6.1 billion at December 31, 2024 and 2023, respectively. Accrued interest receivable on available-for-sale securities totaled $104.9 million and $114.9 million at December 31, 2024 and 2023, respectively, and is included in accrued interest receivable and other assets in the accompanying consolidated balance sheets.The table below summarizes, as of December 31, 2024, securities available for sale in an unrealized loss position for which an allowance for credit losses has not been recorded, aggregated by type of security and length of time in a continuous unrealized loss position.Less than 12 MonthsMore than 12 MonthsTotalEstimatedFair ValueUnrealizedLossesEstimatedFairÂ ValueUnrealizedLossesEstimatedFair ValueUnrealizedLossesU.S. Treasury$â€”Â $â€”Â $3,442,320Â $249,895Â $3,442,320Â $249,895Â Residential mortgage-backed securities1,289,852Â 26,420Â 4,725,498Â 1,002,734Â 6,015,350Â 1,029,154Â States and political subdivisions836,599Â 6,961Â 3,490,644Â 277,368Â 4,327,243Â 284,329Â Total$2,126,451Â $33,381Â $11,658,462Â $1,529,997Â $13,784,913Â $1,563,378Â As of December 31, 2024, no allowance for credit losses has been recognized on available for sale securities in an unrealized loss position as management does not believe any of the securities are impaired due to reasons of credit quality. This is based upon our analysis of the underlying risk characteristics, including credit ratings, and other qualitative factors related to our available for sale securities and in consideration of our historical credit loss experience and internal forecasts. The issuers of these securities continue to make timely principal and interest payments under the contractual terms of the securities. Furthermore, management does not have the intent to sell any 91Table of Contents of the securities classified as available for sale in the table above and believes that it is more likely than not that we will not have to sell any such securities before a recovery of cost. The unrealized losses are due to increases in market interest rates over the yields available at the time the underlying securities were purchased. The fair value is expected to recover as the securities approach their maturity date or repricing date or if market yields for such investments decline.Contractual Maturities. The following table summarizes the maturity distribution schedule of securities held to maturity and securities available for sale as of DecemberÂ 31, 2024. Mortgage-backed securities are included in maturity categories based on their stated maturity date. Expected maturities may differ from contractual maturities because issuers may have the right to call or prepay obligations. Other securities classified as available for sale include stock in the Federal Reserve Bank and the Federal Home Loan Bank, which have no maturity date. These securities have been included in the total column only.Within 1 Year1 - 5 Years5 - 10 YearsAfter 10 YearsTotalHeld To MaturityAmortized CostResidential mortgage-backed securities$â€”Â $510,490Â $11,244Â $672,106Â $1,193,840Â States and political subdivisions7,572Â 17,702Â 51,690Â 2,261,781Â 2,338,745Â Other1,500Â â€”Â â€”Â â€”Â 1,500Â Total$9,072Â $528,192Â $62,934Â $2,933,887Â $3,534,085Â Estimated Fair ValueResidential mortgage-backed securities$â€”Â $459,859Â $9,164Â $653,741Â $1,122,764Â States and political subdivisions7,570Â 17,695Â 49,489Â 2,161,531Â 2,236,285Â Other1,497Â â€”Â â€”Â â€”Â 1,497Â Total$9,067Â $477,554Â $58,653Â $2,815,272Â $3,360,546Â Available For SaleAmortized CostU. S. Treasury$1,096,734Â $2,204,591Â $198,105Â $192,785Â $3,692,215Â Residential mortgage-backed securities39Â 869Â 12,553Â 8,011,243Â 8,024,704Â States and political subdivisions284,652Â 225,414Â 804,372Â 3,527,622Â 4,842,060Â Otherâ€”Â â€”Â â€”Â â€”Â 43,179Â Total$1,381,425Â $2,430,874Â $1,015,030Â $11,731,650Â $16,602,158Â Estimated Fair ValueU. S. Treasury$1,088,890Â $2,054,258Â $165,031Â $134,141Â $3,442,320Â Residential mortgage-backed securities39Â 881Â 12,588Â 6,984,394Â 6,997,902Â States and political subdivisions284,459Â 222,960Â 765,004Â 3,287,801Â 4,560,224Â Otherâ€”Â â€”Â â€”Â â€”Â 43,179Â Total$1,373,388Â $2,278,099Â $942,623Â $10,406,336Â $15,043,625Â Sales of Securities. Sales of securities available for sale were as follows:202420232022Proceeds from sales$123,254Â $1,904,067Â $â€”Â Gross realized gains426Â 5,758Â â€”Â Gross realized losses(522)(5,692)â€”Â Tax benefit (expense) related to securities gains/losses20Â (14)â€”Â 92Table of Contents Premiums and Discounts. Premium amortization and discount accretion included in interest income on securities was as follows:202420232022Premium amortization$(66,257)$(85,506)$(110,997)Discount accretion21,044Â 21,613Â 13,597Â Net (premium amortization) discount accretion$(45,213)$(63,893)$(97,400)Trading Account Securities. Year-end trading account securities, at estimated fair value, were as follows:20242023U.S. Treasury$33,910Â $30,265Â States and political subdivisionsâ€”Â 1,452Â Total$33,910Â $31,717Â Net gains and losses on trading account securities included in other non-interest income were as follows:202420232022Net gain on sales transactions$4,876Â $3,843Â $3,129Â Net mark-to-market gains (losses)(109)(33)(230)Net gain on trading account securities$4,767Â $3,810Â $2,899Â Note 3 - LoansYear-end loans, including leases net of unearned discounts, consisted of the following:20242023Commercial and industrial$6,109,532Â $5,967,182Â Energy:Production903,654Â 681,568Â Service203,629Â 194,126Â Other21,612Â 61,043Â Total energy1,128,895Â 936,737Â Commercial real estate:Commercial mortgages7,165,220Â 6,746,709Â Construction2,264,076Â 1,680,724Â Land539,227Â 555,211Â Total commercial real estate9,968,523Â 8,982,644Â Consumer real estate:Home equity lines of credit911,239Â 792,876Â Home equity loans914,738Â 694,966Â Home improvement loans852,536Â 765,887Â 1-4 family mortgage loans259,456Â 38,923Â Other165,420Â 168,074Â Total consumer real estate3,103,389Â 2,460,726Â Total real estate13,071,912Â 11,443,370Â Consumer and other444,474Â 476,962Â Total loans$20,754,813Â $18,824,251Â Concentrations of Credit. Most of our lending activity occurs within the State of Texas, including the four largest metropolitan areas of Austin, Dallas/Ft. Worth, Houston and San Antonio, as well as other markets. The majority of our loan portfolio consists of commercial and industrial and commercial real estate loans. As of DecemberÂ 31, 2024, the largest industry concentrations were related to the automobile dealerships industry, which totaled 6.0% of total loans and the energy industry, which totaled 5.4% of total loans. Unfunded commitments to extend credit and standby letters of credit issued to customers in the automobile dealership industry totaled $535.5 million and $20.2 million, respectively, as of DecemberÂ 31, 2024, while unfunded commitments to extend credit and standby letters of 93Table of Contents credit issued to customers in the energy industry totaled $1.0 billion and $62.8 million, respectively, as of DecemberÂ 31, 2024.Foreign Loans. We have U.S. dollar denominated loans and commitments to borrowers in Mexico. The outstanding balance of these loans and the unfunded amounts available under these commitments were not significant at DecemberÂ 31, 2024 or 2023.Overdrafts. Deposit account overdrafts reported as loans totaled $14.6 million and $13.4 million at DecemberÂ 31, 2024 and 2023. Related Party Loans. In the ordinary course of business, we have granted loans to certain directors, executive officers and their affiliates (collectively referred to as â€œrelated partiesâ€). Activity in related party loans during 2024 is presented in the following table. Other changes were primarily related to changes in related-party status. Beginning balance$416,107Â Principal additions306,414Â Principal payments(296,754)Other changes(129,931)Ending balance$295,836Â Accrued Interest Receivable. Accrued interest receivable on loans totaled $86.8 million and $90.8 million at DecemberÂ 31, 2024 and 2023, respectively and is included in accrued interest receivable and other assets in the accompany consolidated balance sheets.Non-Accrual and Past Due Loans. Loans are considered past due if the required principal and interest payments have not been received as of the date such payments were due. Loans are placed on non-accrual status when, in managementâ€™s opinion, the borrower may be unable to meet payment obligations as they become due, as well as when required by regulatory provisions. In determining whether or not a borrower may be unable to meet payment obligations for each class of loans, we consider the borrowerâ€™s debt service capacity through the analysis of current financial information, if available, and/or current information with regards to our collateral position. Regulatory provisions would typically require the placement of a loan on non-accrual status if (i)Â principal or interest has been in default for a period of 90 days or more unless the loan is both well secured and in the process of collection or (ii)Â full payment of principal and interest is not expected. Loans may be placed on non-accrual status regardless of whether or not such loans are considered past due. When interest accrual is discontinued, all unpaid accrued interest is reversed. Interest income on non-accrual loans is recognized only to the extent that cash payments are received in excess of principal due. A loan may be returned to accrual status when all the principal and interest amounts contractually due are brought current and future principal and interest amounts contractually due are reasonably assured, which is typically evidenced by a sustained period (at least six months) of repayment performance by the borrower.Year-end non-accrual loans, segregated by class of loans, were as follows:December 31, 2024December 31, 2023Total Non-AccrualNon-Accrual with No Credit Loss AllowanceTotal Non-AccrualNon-Accrual with No Credit Loss AllowanceCommercial and industrial$46,004Â $8,800Â $19,545Â $5,391Â Energy4,079Â 1,377Â 11,500Â 7,398Â Commercial real estate:Buildings, land and other21,920Â 18,660Â 22,420Â 4,983Â Constructionâ€”Â â€”Â â€”Â â€”Â Consumer real estate6,511Â 4,048Â 7,442Â 5,160Â Consumer and other352Â â€”Â â€”Â â€”Â Total$78,866Â $32,885Â $60,907Â $22,932Â 94Table of Contents The following tables present non-accrual loans as of DecemberÂ 31, 2024 and DecemberÂ 31, 2023 by class and year of origination.December 31, 20242024202320222021202020192020PriorRevolving LoansRevolving Loans Converted to TermTotalCommercial and industrial$20,819Â $2,915Â $4,053Â $1,592Â $335Â $2,144Â $1,186Â $12,960Â $46,004Â Energyâ€”Â â€”Â â€”Â â€”Â 56Â 1,321Â 2,702Â â€”Â 4,079Â Commercial real estate:Buildings, land and other7,856Â 2,671Â 3,233Â 2,753Â 1,248Â 1,505Â â€”Â 2,654Â 21,920Â Constructionâ€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â Consumer real estateâ€”Â 47Â â€”Â â€”Â 92Â 2,202Â 587Â 3,583Â 6,511Â Consumer and otherâ€”Â 352Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â 352Â Total$28,675Â $5,985Â $7,286Â $4,345Â $1,731Â $7,172Â $4,475Â $19,197Â $78,866Â December 31, 20232023202220212020201920192020PriorRevolving LoansRevolving Loans Converted to TermTotalCommercial and industrial$â€”Â $359Â $1,635Â $985Â $1,257Â $1,006Â $9Â $14,294Â $19,545Â Energy5,875Â â€”Â â€”Â 56Â 1,321Â â€”Â 4,102Â 146Â 11,500Â Commercial real estate:Buildings, land and other20,099Â â€”Â 150Â â€”Â 1,451Â 720Â â€”Â â€”Â 22,420Â Constructionâ€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â Consumer real estateâ€”Â â€”Â â€”Â â€”Â 38Â 2,281Â 483Â 1,600Â 3,040Â 7,442Â Consumer and otherâ€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â Total$25,974Â $359Â $1,785Â $1,079Â $6,310Â $2,209Â $5,711Â $17,480Â $60,907Â In the tables above, loans reported as 2024 originations as of DecemberÂ 31, 2024 and loans reported as 2023 originations as of DecemberÂ 31, 2023 were, for the most part, first originated in various years prior to 2024 and 2023, respectively, but were renewed in the respective year. Had non-accrual loans performed in accordance with their original contract terms, we would have recognized additional interest income, net of tax, of approximately $5.7 million in 2024, $4.0 million in 2023 and $1.7 million in 2022.An age analysis of past due loans (including both accruing and non-accruing loans), segregated by class of loans, as of DecemberÂ 31, 2024 is presented in the following table. Loans30-89Â DaysPast DueLoans90Â orÂ MoreDaysPast DueTotalÂ PastDueÂ LoansCurrentLoansTotalÂ LoansAccruingLoansÂ 90Â orMore DaysPast DueCommercial and industrial$37,130Â $28,120Â $65,250Â $6,044,282Â $6,109,532Â $7,685Â Energy4,263Â 4,079Â 8,342Â 1,120,553Â 1,128,895Â â€”Â Commercial real estate:Buildings, land and other37,525Â 13,040Â 50,565Â 7,653,882Â 7,704,447Â 1,523Â Construction870Â â€”Â 870Â 2,263,206Â 2,264,076Â â€”Â Consumer real estate17,015Â 12,028Â 29,043Â 3,074,346Â 3,103,389Â 5,681Â Consumer and other6,693Â 822Â 7,515Â 436,959Â 444,474Â 822Â Total$103,496Â $58,089Â $161,585Â $20,593,228Â $20,754,813Â $15,711Â 95Table of Contents Modifications to Borrowers Experiencing Financial Difficulty. From time to time, we may modify certain loans to borrowers who are experiencing financial difficulty. In some cases, these modifications may result in new loans. Loan modifications to borrowers experiencing financial difficulty may be in the form of a principal forgiveness, an interest rate reduction, an other-than-insignificant payment delay, a term extension, or a combination thereof, among other things. The period-end balance of loan modifications, segregated by type of modification, to borrowers experiencing financial difficulty during 2024 and 2023 are set forth in the table below, regardless of whether such modifications resulted in a new loan. There were $44.1 million in commitments to lend additional funds to these borrowers at DecemberÂ 31, 2024. PaymentDelayPercent ofTotal Classof LoansCombination: Payment Delay and Term ExtensionPercent ofTotal Classof LoansInterest Rate ReductionPercent ofTotal Classof LoansDecember 31, 2024Commercial and industrial$6,126Â 0.1Â %$45,835Â 0.8Â %$â€”Â â€”Â %Commercial real estate:Buildings, land, and other2,012Â â€”Â â€”Â â€”Â 31,302Â 0.4Â $8,138Â â€”Â $45,835Â 0.2Â $31,302Â 0.2Â PaymentDelayPercent ofTotal Classof LoansCombination: Payment Delay and Term ExtensionPercent ofTotal Classof LoansCombination: Interest Rate Reduction and Term ExtensionPercent ofTotal Classof LoansDecember 31, 2023Commercial and industrial$â€”Â â€”Â $13,813Â 0.2Â $â€”Â â€”Â Commercial real estate:Buildings, land, and otherâ€”Â â€”Â 19,438Â 0.3Â 2,092Â â€”Â $â€”Â â€”Â $33,251Â 0.2Â $2,092Â â€”Â During 2024, we modified the interest rate on one loan from a variable rate of prime plus a spread of 0.50% (8.50% as of the modification date) to a variable rate of prime minus a spread of 1.50% (6.50% after modification) with a floor of 6.00%. During 2023, we modified the interest rate on one loan from a variable rate of prime plus a spread of 1.75% (10.25% as of the modification date) to a fixed rate of 6.74% in addition to extending the term of the loan. The financial effects of the other loan modifications made to borrowers experiencing financial difficulty during 2024 and 2023 were not significant. The loan modifications reported in the table above did not significantly impact our determination of the allowance for credit losses on loans during 2024 or 2023.96Table of Contents Information as of or for the years ended DecemberÂ 31, 2024, 2023, or 2022 related to loans modified (by type of modification) in the preceding twelve months, respectively, whereby the borrower was experiencing financial difficulty at the time of modification is set forth in the following table. PaymentDelayCombination: Payment Delay and Term Extension2024Past due in

excess of 90 days or on non-accrual status at period-end: Commercial and industrial$1,693Â $â€”Â Commercial real estate:Buildings, land, and other2,012Â â€”Â $3,705Â $â€”Â 2023Past due in excess of 90 days or on non-accrual status at period-end:Commercial and industrial$â€”Â $13,813Â Commercial real estate:Buildings, land, and otherâ€”Â 19,438Â $â€”Â $33,251Â 2022Past due in excess of 90 days or on non-accrual status at period-end:Commercial real estate:Buildings, land, and other$1,051Â $â€”Â $1,051Â $â€”Â Charge-offs during the period:Commercial real estate:Buildings, land, and other$371Â $352Â $371Â $352Â Proceeds from sales:Commercial real estate:Buildings, land, and other$â€”Â $1,070Â $â€”Â $1,070Â 97Table of Contents Credit Quality Indicators. As part of the on-going monitoring of the credit quality of our loan portfolio, management tracks certain credit quality indicators including trends related to (i)Â the weighted-average risk grade of commercial loans, (ii)Â the level of classified commercial loans, (iii)Â the delinquency status of consumer loans (iv)Â non-performing loans (see details above) and (vi)Â the general economic conditions in the State of Texas.We utilize a risk grading matrix to assign a risk grade to each of our commercial loans. Loans are graded on a scale of 1 to 14. A description of the general characteristics of the 14 risk grades is as follows:â€¢Grades 1, 2 and 3 - These grades include loans to very high credit quality borrowers of investment or near investment grade. These borrowers are generally publicly traded (grades 1 and 2), have significant capital strength, moderate leverage, stable earnings and growth, and readily available financing alternatives. Smaller entities, regardless of strength, would generally not fit in these grades.â€¢Grades 4 and 5 - These grades include loans to borrowers of solid credit quality with moderate risk. Borrowers in these grades are differentiated from higher grades on the basis of size (capital and/or revenue), leverage, asset quality and the stability of the industry or market area.â€¢Grades 6, 7 and 8 - These grades include â€œpass gradeâ€ loans to borrowers of acceptable credit quality and risk. Such borrowers are differentiated from Grades 4 and 5 in terms of size, secondary sources of repayment or they are of lesser stature in other key credit metrics in that they may be over-leveraged, undercapitalized, inconsistent in performance or in an industry or an economic area that is known to have a higher level of risk, volatility, or susceptibility to weaknesses in the economy.â€¢Grade 9 - This grade includes loans on managementâ€™s â€œwatch listâ€ and is intended to be utilized on a temporary basis for pass grade borrowers where a significant risk-modifying action is anticipated in the near term.â€¢Grade 10 - This grade is for â€œOther Assets Especially Mentionedâ€ in accordance with regulatory guidelines. This grade is intended to be temporary and includes loans to borrowers whose credit quality has clearly deteriorated and are at risk of further decline unless active measures are taken to correct the situation.â€¢Grade 11 - This grade includes â€œSubstandardâ€ loans, in accordance with regulatory guidelines, for which the accrual of interest has not been stopped. By definition under regulatory guidelines, a â€œSubstandardâ€ loan has defined weaknesses which make payment default or principal exposure likely, but not yet certain. Such loans are apt to be dependent upon collateral liquidation, a secondary source of repayment or an event outside of the normal course of business.â€¢Grade 12 - This grade includes â€œSubstandardâ€ loans, in accordance with regulatory guidelines, for which the accrual of interest has been stopped. This grade includes loans where interest is more than 120 days past due and not fully secured and loans where a specific valuation allowance may be necessary, but generally does not exceed 30% of the principal balance.â€¢Grade 13 - This grade includes â€œDoubtfulâ€ loans in accordance with regulatory guidelines. Such loans are placed on non-accrual status and may be dependent upon collateral having a value that is difficult to determine or upon some near-term event which lacks certainty. Additionally, these loans generally have a specific valuation allowance in excess of 30% of the principal balance.â€¢Grade 14 - This grade includes â€œLossâ€ loans in accordance with regulatory guidelines. Such loans are to be charged-off or charged-down when payment is acknowledged to be uncertain or when the timing or value of payments cannot be determined. â€œLossâ€ is not intended to imply that the loan or some portion of it will never be paid, nor does it in any way imply that there has been a forgiveness of debt.In monitoring credit quality trends in the context of assessing the appropriate level of the allowance for credit losses on loans, we monitor portfolio credit quality by the weighted-average risk grade of each class of commercial loan. Individual relationship managers, under the oversight of credit administration, review updated financial information for all pass grade loans to reassess the risk grade on at least an annual basis. When a loan has a risk grade of 9, it is still considered a pass grade loan; however, it is considered to be on managementâ€™s â€œwatch list,â€ where a significant risk-modifying action is anticipated in the near term. When a loan has a risk grade of 10 or higher, a special assets officer monitors the loan on an on-going basis. 98Table of Contents The following tables present weighted-average risk grades for all commercial loans, by class and year of origination/renewal as of DecemberÂ 31, 2024 and 2023.December 31, 2024202420232022202120202020PriorRevolving LoansRevolving Loans Converted to TermTotalCommercial and industrialRisk grades 1-8$1,553,200Â $513,073Â $385,824Â $257,280Â $298,912Â $253,018Â $2,242,193Â $50,257Â $5,553,757Â Risk grade 915,552Â 24,059Â 58,521Â 25,818Â 3,796Â 9,959Â 109,594Â 15,147Â 262,446Â Risk grade 104,992Â 9,269Â 42,146Â 2,112Â 918Â 12,290Â 15,332Â 1,876Â 88,935Â Risk grade 1135,583Â 18,057Â 17,673Â 2,987Â 4,675Â 2,092Â 44,926Â 32,397Â 158,390Â Risk grade 1213,107Â 2,443Â 2,574Â 1,564Â 324Â 2,144Â 1,179Â 9,404Â 32,739Â Risk grade 137,712Â 472Â 1,479Â 28Â 11Â â€”Â 7Â 3,556Â 13,265Â $1,630,146Â $567,373Â $508,217Â $289,789Â $308,636Â $279,503Â $2,413,231Â $112,637Â $6,109,532Â W/A risk grade6.73Â 7.12Â 7.52Â 7.13Â 5.58Â 6.11Â 6.30Â 9.12Â 6.64Â EnergyRisk grades 1-8$387,904Â $22,510Â $35,357Â $16,150Â $1,516Â $2,648Â $639,362Â $5,872Â $1,111,319Â Risk grade 9â€”Â 1,677Â 662Â 2,011Â â€”Â 398Â 5,035Â 1,400Â 11,183Â Risk grade 10â€”Â â€”Â 52Â â€”Â â€”Â â€”Â â€”Â 52Â Risk grade 11188Â â€”Â 2,038Â â€”Â 36Â â€”Â â€”Â 2,262Â Risk grade 12â€”Â â€”Â â€”Â 56Â 1,321Â 2Â â€”Â 1,379Â Risk grade 13â€”Â â€”Â â€”Â â€”Â 2,700Â â€”Â 2,700Â $388,092Â $24,187Â $38,109Â $18,161Â $1,608Â $4,367Â $647,099Â $7,272Â $1,128,895Â W/A risk grade6.16Â 7.14Â 7.53Â 4.75Â 6.47Â 8.97Â 5.05Â 7.31Â 5.58Â Commercial real estate:Buildings, land, otherRisk grades 1-8$1,427,212Â $1,288,934Â $1,450,649Â $1,006,922Â $668,316Â $965,448Â $204,577Â $91,444Â $7,103,502Â Risk grade 99,347Â 18,408Â 56,419Â 72,096Â 11,197Â 35,661Â 4,968Â 3,718Â 211,814Â Risk grade 10570Â 31,596Â 64,063Â 55,512Â 10,546Â 10,746Â â€”Â â€”Â 173,033Â Risk grade 115,764Â 5,739Â 63,772Â 23,594Â 13,027Â 82,282Â â€”Â â€”Â 194,178Â Risk grade 127,856Â 2,671Â 3,233Â 2,531Â 1,126Â 1,505Â â€”Â 2,373Â 21,295Â Risk grade 13â€”Â â€”Â 222Â 122Â â€”Â â€”Â 281Â 625Â $1,450,749Â $1,347,348Â $1,638,136Â $1,160,877Â $704,334Â $1,095,642Â $209,545Â $97,816Â $7,704,447Â W/A risk grade7.16Â 7.32Â 7.39Â 7.52Â 7.05Â 7.17Â 6.01Â 6.80Â 7.25Â ConstructionRisk grades 1-8$615,683Â $601,151Â $427,984Â $59,895Â $2,727Â $559Â $151,846Â $159Â $1,860,004Â Risk grade 946,456Â 9,283Â 65,590Â 35,006Â â€”Â â€”Â 15,276Â â€”Â 171,611Â Risk grade 10107,666Â â€”Â 48,001Â 76,794Â â€”Â â€”Â â€”Â â€”Â 232,461Â Risk grade 11â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â Risk grade 12â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â Risk grade 13â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â $769,805Â $610,434Â $541,575Â $171,695Â $2,727Â $559Â $167,122Â $159Â $2,264,076Â W/A risk grade7.82Â 7.35Â 7.99Â 8.85Â 7.39Â 7.65Â 6.46Â 6.98Â 7.71Â Total commercial real estate$2,220,554Â $1,957,782Â $2,179,711Â $1,332,572Â $707,061Â $1,096,201Â $376,667Â $97,975Â $9,968,523Â W/A risk grade7.39Â 7.33Â 7.54Â 7.69Â 7.06Â 7.17Â 6.21Â 6.80Â 7.35Â 99Table of Contents December 31, 20232023202220212020201 9PriorRevolving LoansRevolving Loans Converted to TermTotalCommercial and industrialRisk grades 1-8$1,489,026Â $706,210Â $458,855Â $349,744Â $172,656Â $206,643Â $2,083,490Â $41,254Â $5,507,878Â Risk grade 957,625Â 42,618Â 12,258Â 4,952Â 1,641Â 10,383Â 70,142Â 5,625Â 205,244Â Risk grade 1063,205Â 2,222Â 1,307Â 911Â 4,005Â 581Â 35,977Â 1,046Â 109,254Â Risk grade 119,450Â 16,837Â 25,932Â 7,854Â 2,530Â 1,153Â 58,134Â 3,371Â 125,261Â Risk grade 12â€”Â 359Â 1,635Â 950Â 1,257Â 1,006Â 1Â 11,894Â 17,102Â Risk grade 13â€”Â â€”Â â€”Â 35Â â€”Â â€”Â 8Â 2,400Â 2,443Â $1,619,306Â $768,246Â $499,987Â $364,446Â $182,089Â $219,766Â $2,247,752Â $65,590Â $5,967,182Â W/A risk grade6.53Â 7.05Â 7.26Â 5.87Â 6.01Â 6.04Â 6.50Â 8.48Â 6.60Â EnergyRisk grades 1-8$270,710Â $54,185Â $75,004Â $3,673Â $1,819Â $4,047Â $451,897Â $9,886Â $871,221Â Risk grade 91,137Â 7,315Â 1,041Â â€”Â 456Â â€”Â 17,680Â 14Â 27,643Â Risk grade 10â€”Â â€”Â 33Â â€”Â 291Â 494Â â€”Â â€”Â 818Â Risk grade 11â€”Â â€”Â 25Â 106Â 2,989Â â€”Â 21,650Â 785Â 25,555Â Risk grade 125,875Â â€”Â â€”Â 56Â 1,321Â â€”Â 1,402Â 146Â 8,800Â Risk grade 13â€”Â â€”Â â€”Â â€”Â â€”Â 2,700Â â€”Â 2,700Â $277,722Â $61,500Â $76,103Â $3,835Â $6,876Â $4,541Â $495,329Â $10,831Â $936,737Â W/A risk grade6.19Â 7.07Â 6.00Â 6.99Â 10.02Â 7.07Â 5.75Â 7.33Â 6.05Â Commercial real estate:Buildings, land, otherRisk grades 1-8$1,601,175Â $1,667,750Â $1,186,559Â $747,289Â $503,303Â $874,942Â $214,874Â $99,466Â $6,895,358Â Risk grade 912,173Â 68,007Â 28,870Â 13,250Â 16,272Â 23,214Â 11,143Â 541Â 173,470Â Risk grade 107,671Â 29,278Â 17,364Â 34,672Â 747Â 3,153Â 3,716Â â€”Â 96,601Â Risk grade 114,105Â 20,589Â 20,119Â 16,363Â 793Â 51,739Â â€”Â 363Â 114,071Â Risk grade 1217,449Â â€”Â 150Â â€”Â 1,451Â 720Â â€”Â â€”Â 19,770Â Risk grade 132,650Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â 2,650Â $1,645,223Â $1,785,624Â $1,253,062Â $811,574Â $522,566Â $953,768Â $229,733Â $100,370Â $7,301,920Â W/A risk grade7.23Â 7.18Â 7.29Â 7.22Â 6.90Â 7.16Â 7.49Â 6.77Â 7.20Â ConstructionRisk grades 1-8$538,072Â $537,705Â $264,770Â $28,063Â $296Â $1,613Â $155,567Â $â€”Â $1,526,086Â Risk grade 93,414Â 35,565Â 79,871Â â€”Â â€”Â â€”Â 8,252Â â€”Â 127,102Â Risk grade 1013,322Â â€”Â â€”Â â€”Â â€”Â â€”Â 3,713Â â€”Â 17,035Â Risk grade 115,912Â 3,104Â â€”Â â€”Â â€”Â 1,485Â â€”Â 10,501Â Risk grade 12â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â Risk grade 13â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â $560,720Â $576,374Â $344,641Â $28,063Â $296Â $1,613Â $169,017Â $â€”Â $1,680,724Â W/A risk grade7.44Â 7.44Â 7.93Â 2.55Â 7.22Â 6.78Â 7.34Â â€”Â 7.45Â Total commercial real estate$2,205,943Â $2,361,998Â $1,597,703Â $839,637Â $522,862Â $955,381Â $398,750Â $100,370Â $8,982,644Â W/A risk grade7.28Â 7.24Â 7.43Â 7.07Â 6.90Â 7.15Â 7.43Â 6.77Â 7.24Â At DecemberÂ 31, 2024 and 2023, the weighted-average risk grades for â€œpass gradeâ€ (risk grades 1-8) loans were 6.30 and 6.32, respectively, for commercial and industrial; 5.51 and 5.73, respectively, for energy; 7.01 and 7.03, respectively, for commercial real estate - buildings, land and other; and 7.31 and 7.27, respectively, for commercial real estate - construction. Furthermore, in the tables above, there are loans reported as 2024 originations as of DecemberÂ 31, 2024 and 2023 originations as of DecemberÂ 31, 2023 that have risk grades of 11 or higher. These loans were, for the most part, first originated in various years prior to 2024 and 2023, respectively, but were renewed in the respective year.100Table of Contents Information about the payment status of consumer loans, segregated by portfolio segment and year of origination, as of DecemberÂ 31, 2024 and DecemberÂ 31, 2023 was as follows:December 31, 20242024202320222021202020PriorRevolving LoansRevolving Loans Converted to TermTotalConsumer real estate:Past due 30-89 days$632Â $1,030Â $1,897Â $965Â $645Â $1,944Â $9,790Â $112Â $17,015Â Past due 90 or more daysâ€”Â 292Â 972Â 1,165Â 213Â 3,255Â 2,452Â 3,679Â 12,028Â Total past due632Â 1,322Â 2,869Â 2,130Â 858Â 5,199Â 12,242Â 3,791Â 29,043Â Current loans699,196Â 544,811Â 387,344Â 248,225Â 146,972Â 152,517Â 886,848Â 8,433Â 3,074,346Â Total$699,828Â $546,133Â $390,213Â $250,355Â $147,830Â $157,716Â $899,090Â $12,224Â $3,1 and other:Past due 30-89 days$3,378Â $772Â $249Â $22Â $66Â $23Â $1,734Â $449Â $6,693Â Past due 90 or more days243Â â€”Â â€”Â â€”Â â€”Â 3Â 395Â 181Â 822Â Total past due3,621Â 772Â 249Â 22Â 66Â 26Â 2,129Â 630Â 7,515Â Current loans54,440Â 27,705Â 9,276Â 3,006Â 1,906Â 1,124Â 315,038Â 24,464Â 436,959Â Total$58,061Â $28,477Â $9,525Â $3,028Â $1,972Â $1,150Â $317,167Â $25,094Â $444,474Â December 31, 20232023202220212020201 9PriorRevolving LoansRevolving Loans Converted to TermTotalConsumer real estate:Past due 30-89 days$874Â $2,066Â $1,318Â $959Â $537Â $2,641Â $3,570Â $539Â $12,504Â Past due 90 or more daysâ€”Â 512Â 626Â 38Â â€”Â 887Â 2,566Â 3,087Â 7,716Â Total past due874Â 2,578Â 1,944Â 997Â 537Â 3,528Â 6,136Â 3,626Â 20,220Â Current loans579,505Â 432,719Â 281,820Â 170,225Â 58,744Â 134,319Â 775,465Â 7,709Â 2,440,506Â Total$580,379Â $435,297Â $283,764Â $171,222Â $59,281Â $137,847Â $781,601Â $11,335Â $2,46(and other:Past due 30-89 days$3,014Â $488Â $148Â $66Â $28Â $40Â $2,553Â $158Â $6,495Â Past due 90 or more days153Â â€”Â 27Â â€”Â 20Â â€”Â 51Â â€”Â 251Â Total past due3,167Â 488Â 175Â 66Â 48Â 40Â 2,604Â 158Â 6,746Â Current loans67,272Â 28,885Â 6,290Â 3,581Â 1,199Â 1,230Â 339,789Â 21,970Â 470,216Â Total$70,439Â $29,373Â $6,465Â $3,647Â $1,247Â $1,270Â $342,393Â $22,128Â $476,962Â Revolving loans that converted to term during 2024 and 2023 were as follows:20242023Commercial and industrial$71,275Â $28,713Â Energy2,393Â 6,409Â Commercial real estate:Buildings, land and other9,776Â 4,780Â Construction159Â â€”Â Consumer real estate3,425Â 2,467Â Consumer and other11,158Â 7,482Â Total$98,186Â $49,851Â In assessing the general economic conditions in the State of Texas, management monitors and tracks the Texas Leading Index (â€œTLIâ€), which is produced by the Federal Reserve Bank of Dallas. The TLI is a single summary statistic that is designed to signal the likelihood of the Texas economyâ€™s transition from expansion to recession and vice versa. Management believes this index provides a reliable indication of the direction of overall credit quality. The TLI is a composite of the following eight leading indicators: (i)Â Texas Value of the Dollar, (ii)Â U.S. Leading 101Table of Contents Index, (iii)Â real oil prices (iv)Â well permits, (v)Â initial claims for unemployment insurance, (vi)Â Texas Stock Index, (vii)Â Help-Wanted Index and (viii)Â average weekly hours worked in manufacturing. The TLI totaled 125.9 at DecemberÂ 31, 2024 and 127.2 at DecemberÂ 31, 2023. A lower TLI value implies less favorable economic conditions.Allowance For Credit Losses - Loans. The allowance for credit losses on loans is a contra-asset valuation account, calculated in accordance with ASCÂ 326, that is deducted from the amortized cost basis of loans to present the net amount expected to be collected. The amount of the allowance represents management's best estimate of current expected credit losses on loans considering available information, from internal and external sources, relevant to assessing collectibility over the loans' contractual terms, adjusted for expected prepayments when appropriate. The contractual term excludes expected extensions, renewals and modifications unless (i)Â management has a reasonable expectation that a loan to an individual borrower that is experiencing financial difficulty will be modified or (ii)Â such extension or renewal options are not unconditionally cancellable by us and, in such cases, the borrower is likely to meet applicable conditions and likely to request extension or renewal. Relevant available information includes historical credit loss experience; current conditions; and reasonable and supportable forecasts. While historical credit loss experience provides the basis for the estimation of expected credit losses, adjustments to historical loss information may be made for differences in current portfolio-specific risk characteristics, environmental conditions, or other relevant factors. The allowance for credit losses is measured on a collective basis for portfolios of loans when similar risk characteristics exist. Loans that do not share risk characteristics are evaluated for expected credit losses on an individual basis and excluded from the collective evaluation. Expected credit losses for collateral dependent loans, including loans where the borrower is experiencing financial difficulty but foreclosure is not probable, are based on the fair value of the collateral at the reporting date, adjusted for selling costs as appropriate. Credit loss expense related to loans reflects the totality of actions taken on all loans for a particular period including any necessary increases or decreases in the allowance related to changes in credit loss expectations associated with specific loans or pools of loans. Portions of the allowance may be allocated for specific credits; however, the entire allowance is available for any credit that, in managementâ€™s judgment, should be charged off. While management utilizes its best judgment and information available, the ultimate appropriateness of the allowance is dependent upon a variety of factors beyond our control, including the performance of our loan portfolio, the economy, changes in interest rates and the view of the regulatory authorities toward loan classifications.In calculating the allowance for credit losses, most loans are segmented into pools based upon similar characteristics and risk profiles. Common characteristics and risk profiles include the type/purpose of loan, underlying collateral, geographical similarity, and historical/expected credit loss patterns. In developing these loan pools for the purposes of modeling expected credit losses, we also analyzed the degree of correlation in how loans within each portfolio respond when subjected to varying economic conditions and scenarios as well as other portfolio stress factors. For modeling purposes, our loan pools include (i)Â commercial and industrial non-revolving, (ii)Â commercial and industrial revolving, (iii)Â energy, (iv)Â commercial real estate - owner occupied, (v)Â commercial real estate - non-owner occupied, (vi)Â commercial real estate - construction/land development, (vii)Â consumer real estate and (viii)Â consumer and other. Prior to 2023, energy loans were included within the commercial and industrial loan pools. See discussion of the 2023 model updates below. We periodically reassess each pool to ensure the loans within the pool continue to share similar characteristics and risk profiles and to determine whether further segmentation is necessary.For each loan pool, we measure expected credit losses over the life of each loan utilizing a combination of models which measure (i)Â probability of defaultÂ (â€œPDâ€), which is the likelihood that loan will stop performing/default, (ii)Â probability of attrition (â€œPAâ€), which is the likelihood that a loan will pay-off prior to maturity, (iii)Â loss given default (â€œLGDâ€), which is the expected loss rate for loans in default and (iv)Â exposure at default (â€œEADâ€), which is the estimated outstanding principal balance of the loans upon default, including the expected funding of unfunded commitments outstanding as

of the measurement date. For commercial loan portfolios, the PD is calculated using a transition matrix to determine the likelihood of a customerâ€™s risk grade migrating from one specified range of risk grades to a different specified range. Expected credit losses are calculated as the product of PD (adjusted for attrition), LGD and EAD. This methodology builds on default probabilities already incorporated into our risk grading process by utilizing pool-specific historical loss rates to calculate expected credit losses. These pool-specific historical loss rates may be adjusted for current macroeconomic assumptions, as further discussed below, and other factors such as differences in underwriting standards, portfolio mix, or when historical asset terms do not reflect the 102Table of Contents contractual terms of the financial assets being evaluated as of the measurement date. Each time we measure expected credit losses, we assess the relevancy of historical loss information and consider any necessary adjustments to address any differences in asset-specific characteristics. Due to their short-term nature, expected credit losses for overdrafts included in consumer and other loans are based solely upon a weighting of recent historical charge-offs over a period of three years.The measurement of expected credit losses is impacted by loan/borrower attributes and certain macroeconomic variables. Significant loan/borrower attributes utilized in our modeling processes include, among other things, (i)Â origination date, (ii)Â maturity date, (iii)Â payment type, (iv)Â collateral type and amount, (v)Â current risk grade, (vi)Â current unpaid balance and commitment utilization rate, (vii)Â payment status/delinquency history and (viii)Â expected recoveries of previously charged-off amounts. Significant macroeconomic variables utilized in our modeling processes include, among other things, (i)Â Gross State Product for Texas and U.S. Gross Domestic Product, (ii)Â selected market interest rates including U.S. Treasury rates, bank prime rate, 30-year fixed mortgage rate, BBB corporate bond rate, among others, (iii)Â unemployment rates, (iv)Â commercial and residential property prices in Texas and the U.S. as a whole, (v)Â West Texas Intermediate crude oil price and (vi)Â total stock market index. PD and PA were estimated by analyzing internally-sourced data related to historical performance of each loan pool over a complete economic cycle. PD and PA are adjusted to reflect the current impact of certain macroeconomic variables as well as their expected changes over a reasonable and supportable forecast period. We have determined that we are reasonably able to forecast the macroeconomic variables used in our modeling processes with an acceptable degree of confidence for a total of two years with the last twelve months of the forecast period encompassing a reversion process whereby the forecasted macroeconomic variables are reverted to their historical mean utilizing a rational, systematic basis. The macroeconomic variables utilized as inputs in our modeling processes were subjected to a variety of analysis procedures and were selected primarily based on statistical relevancy and correlation to our historical credit losses. By reverting these modeling inputs to their historical mean and considering loan/borrower specific attributes, our models are intended to yield a measurement of expected credit losses that reflects our average historical loss rates for periods subsequent to the twelve-month reversion period. The LGD is based on historical recovery averages for each loan pool, adjusted to reflect the current impact of certain macroeconomic variables as well as their expected changes over a two-year forecast period, with the final twelve months of the forecast period encompassing a reversion process, which management considers to be both reasonable and supportable. This same forecast/reversion period is used for all macroeconomic variables used in all of our models. EAD is estimated using a linear regression model that estimates the average percentage of the loan balance that remains at the time of a default event.Management qualitatively adjusts model results for risk factors that are not considered within our modeling processes but are nonetheless relevant in assessing the expected credit losses within our loan pools. These qualitative factor (â€œQ-Factorâ€) and other qualitative adjustments may increase or decrease management's estimate of expected credit losses by a calculated percentage or amount based upon the estimated level of risk. The various risks that may be considered in making Q-Factor and other qualitative adjustments include, among other things, the impact of (i)Â changes in lending policies and procedures, including changes in underwriting standards and practices for collections, write-offs, and recoveries, (ii)Â actual and expected changes in international, national, regional, and local economic and business conditions and developments that affect the collectibility of the loan pools, (iii)Â changes in the nature and volume of the loan pools and in the terms of the underlying loans, (iv)Â changes in the experience, ability, and depth of our lending management and staff, (v)Â changes in volume and severity of past due financial assets, the volume of non-accrual assets, and the volume and severity of adversely classified or graded assets, (vi)Â changes in the quality of our credit review function, (vii)Â changes in the value of the underlying collateral for loans that are non-collateral dependent, (viii)Â the existence, growth, and effect of any concentrations of credit and (ix)Â other factors such as the regulatory, legal and technological environments; competition; and events such as natural disasters or health pandemics.In some cases, management may determine that an individual loan exhibits unique risk characteristics which differentiate the loan from other loans within our loan pools. In such cases, the loans are evaluated for expected credit losses on an individual basis and excluded from the collective evaluation. Specific allocations of the allowance for credit losses are determined by analyzing the borrowerâ€™s ability to repay amounts owed, collateral deficiencies, the relative risk grade of the loan and economic conditions affecting the borrowerâ€™s industry, among other things. A loan is considered to be collateral dependent when, based upon management's assessment, the borrower is experiencing financial difficulty and repayment is expected to be provided substantially through the 103Table of Contents operation or sale of the collateral. In such cases, expected credit losses are based on the fair value of the collateral at the measurement date, adjusted for estimated selling costs if satisfaction of the loan depends on the sale of the collateral. We reevaluate the fair value of collateral supporting collateral dependent loans on a quarterly basis. The fair value of real estate collateral supporting collateral dependent loans is evaluated by our internal appraisal services using a methodology that is consistent with the Uniform Standards of Professional Appraisal Practice. The fair value of collateral supporting collateral dependent construction loans is based on an â€œas isâ€ valuation.During the first quarter of 2024, we updated our non-owner-occupied commercial real estate loan models as well as our consumer and other loan models. Our prior non-owner-occupied commercial real estate loan models were legacy models developed for stress-testing purposes by a third-party using external market data. The updated non-owner-occupied commercial real estate loan models are now based on internal historical loan data and risk grade information and the modeling processes are now consistent with those used with our other commercial real estate loan models. Our prior consumer and other loan models relied upon certain components that did not use loan level attributes and were less sensitive to macroeconomic variables. The updated consumer and other loan models are now based on internal historical loan data and utilize more loan-level attributes and the modeling processes are now consistent with those used with our consumer real estate loan models. The overall approximate impact of the model updates during the first quarter was a $7.2 million increase ($6.2 million related to non-owner-occupied commercial real estate loans and $923 thousand related to consumer and other loans) in modeled expected credit losses on loans; however, the impact of this increase was largely offset by reductions in qualitative adjustments as some of the risks to which those qualitative adjustments related are now considered and incorporated in the updated models.During the first quarter of 2023, we recalibrated and updated all of our commercial loan models, with the exception of the models related to commercial real estate - non-owner-occupied loans, as well as our consumer real estate loan models. While the fundamental modeling methodologies remain unchanged, the updates included (i)Â separating the energy loan pool from the commercial and industrial pool as a result of differences in loss characteristics observed in recent history and (ii)Â changing the modeling approach related to loan renewals whereby each renewal is treated as a separate loan which impacted loan life assumptions. The overall approximate impact of the model updates during the first quarter was a $45.0 million decrease in modeled expected credit losses on loans though the impact of this decrease was largely offset with discretionary qualitative adjustments. The decrease in modeled expected credit losses on loans was largely driven by lower measurements for PD and LGD based on the historical data series (2008 through 2018) used for the recalibration. This period was one of relatively low losses and included higher levels of government stimulus. The lower PD and LGD measurements were also impacted by shorter loan life assumptions due to the aforementioned change in the modeling approach related to loan renewals. The following table presents details of the allowance for credit losses on loans segregated by loan portfolio segment as of DecemberÂ 31, 2024 and 2023, calculated in accordance with the CECL methodology described above. CommercialandIndustrialEnergyCommercialReal EstateConsumerRealÂ EstateConsumerand OtherTotalDecember 31, 2024Modeled expected credit losses$51,669Â $3,969Â $17,549Â $17,720Â $7,019Â $97,926Â Q-Factor and other qualitative adjustments22,635Â 3,323Â 125,031Â 620Â 3,095Â 154,704Â Specific allocations13,265Â 2,700Â 625Â 766Â 165Â 17,521Â Total$87,569Â $9,992Â $143,205Â $19,106Â $10,279Â $270,151Â December 31, 2023Modeled expected credit losses$50,959Â $7,838Â $15,443Â $12,364Â $5,969Â $92,573Â Q-Factor and other qualitative adjustments20,612Â 7,276Â 112,505Â 433Â 4,071Â 144,897Â Specific allocations2,435Â 2,700Â 2,650Â 741Â â€”Â 8,526Â Total$74,006Â $17,814Â $130,598Â $13,538Â $10,040Â $245,996Â 104Table of Contents The following table details activity in the allowance for credit losses on loans by portfolio segment for 2024, 2023 and 2022. Allocation of a portion of the allowance to one category of loans does not preclude its availability to absorb losses in other categories. CommercialandIndustrialEnergyCommercialReal EstateConsumerRealÂ EstateConsumerand OtherTotal2024Beginning balance$74,006Â $17,814Â $130,598Â $13,538Â $10,040Â $245,996Â Credit loss expense (benefit)24,494Â (8,977)16,479Â 9,753Â 23,083Â 64,832Â Charge-offs(14,828)(79)(3,919)(4,940)(33,344)(57,110)Recoveries3,897Â 1,234Â 47Â 755Â 10,500Â 16,433Â Net (charge-offs) recoveries(10,931)1,155Â (3,872)(4,185)(22,844)(40,677)Ending balance$87,569Â $9,992Â $143,205Â $19,106Â $10,279Â $270,151Â 2023Beginning balance$104,237Â $18,062Â $90,301Â $8,004Â $7,017Â $227,621Â Credit loss expense (benefit)(16,709)(1,067)40,889Â 6,736Â 23,012Â 52,861Â Charge-offs(18,315)(518)(955)(2,883)(31,260)(53,931)Recoveries4,793Â 1,337Â 363Â 1,681Â 11,271Â 19,445Â Net (charge-offs) recoveries(13,522)819Â (592)(1,202)(19,989)(34,486)Ending balance$74,006Â $17,814Â $130,598Â $13,538Â $10,040Â $245,996Â 2022Beginning balance$72,091Â $17,217Â $144,936Â $6,585Â $7,837Â $248,666Â Credit loss expense (benefit)34,479Â (313)(54,775)1,813Â 13,517Â (5,279)Charge-offs(6,575)(371)(702)(912)(24,388)(32,948)Recoveries4,242Â 1,529Â 842Â 518Â 10,051Â 17,182Â Net (charge-offs) recoveries(2,333)1,158Â 140Â (394)(14,337)(15,766)Ending balance$104,237Â $18,062Â $90,301Â $8,004Â $7,017Â $227,621Â Generally, a commercial loan, or a portion thereof, is charged-off immediately when it is determined, through the analysis of any available current financial information with regards to the borrower, that the borrower is incapable of servicing unsecured debt, there is little or no prospect for near term improvement and no realistic strengthening action of significance is pending or, in the case of secured debt, when it is determined, through analysis of current information with regards to our collateral position, that amounts due from the borrower are in excess of the calculated current fair value of the collateral. Notwithstanding the foregoing, generally, commercial loans that become past due 180 cumulative days are charged-off. Generally, a consumer loan, or a portion thereof, is charged-off in accordance with regulatory guidelines which provide that such loans be charged-off when we become aware of the loss, such as from a triggering event that may include new information about a borrowerâ€™s intent/ability to repay the loan, bankruptcy, fraud or death, among other things, but in any event the charge-off must be taken within specified delinquency time frames. Such delinquency time frames state that closed-end retail loans (loans with pre-defined maturity dates, such as real estate mortgages, home equity loans and consumer installment loans) that become past due 120 cumulative days and open-end retail loans (loans that roll-over at the end of each term, such as home equity lines of credit) that become past due 180 cumulative days should be classified as a loss and charged-off.105Table of Contents The following table presents year-to-date gross charge-offs by year of origination as of DecemberÂ 31, 2024.20242023202220212020PriorRevolving LoansRevolving Loans Converted to TermTotalCommercial and industrial$1,423Â $1,820Â $804Â $487Â $403Â $625Â $6,273Â $2,993Â $14,828Â Energyâ€”Â 79Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â 79Â Commercial real estate:Buildings, land and otherâ€”Â 3,797Â 122Â â€”Â â€”Â â€”Â â€”Â â€”Â 3,919Â Constructionâ€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â Consumer real estateâ€”Â 537Â 315Â 253Â â€”Â 704Â 3,064Â 67Â 4,940Â Consumer and other24,485Â 5,793Â 218Â 56Â 30Â 71Â 2,459Â 232Â 33,344Â Total$25,908Â $12,026Â $1,459Â $796Â $433Â $1,400Â $11,796Â $3,292Â $57,110Â In the table above, $24.2 million of the consumer and other loan charge-offs reported as 2024 originations and $5.5 million of the total reported as 2023 originations were related to deposit overdrafts.The following table presents loans that were evaluated for expected credit losses on an individual basis and the related specific allocations, by loan portfolio segment as of DecemberÂ 31, 2024 and DecemberÂ 31, 2023.December 31, 2024December 31, 2023LoanBalanceSpecific AllocationsLoanBalanceSpecific AllocationsCommercial and industrial$45,009Â $13,265Â $18,670Â $2,435Â Energy4,078Â 2,700Â 11,353Â 2,700Â Commercial real estate:Buildings, land and other18,797Â 122Â 21,373Â 2,650Â Construction2,012Â 503Â â€”Â â€”Â Consumer real estate6,039Â 766Â 7,235Â 741Â Consumer and other352Â 165Â â€”Â â€”Â Total$76,287Â $17,521Â $58,631Â $8,526Â Note 4 - Premises and Equipment and Lease CommitmentsYear-end premises and equipment were as follows:20242023Land$224,290Â $191,594Â Buildings644,240Â 581,745Â Technology, furniture and equipment281,697Â 262,666Â Leasehold improvements250,572Â 230,642Â Construction and projects in progress24,135Â 36,910Â Lease right-of-use assets270,282Â 280,502Â 1,695,216Â 1,584,059Â Less accumulated depreciation and amortization(449,839)(394,026)Total premises and equipment, net$1,245,377Â $1,190,033Â Depreciation of premises and equipment totaled $61.9 million in 2024, $60.6 million 2023 and $57.4 million in 2022.Lease Commitments. We lease certain office facilities and office equipment under operating leases. Rent expense for all operating leases totaled $49.7 million in 2024, $50.5 million in 2023 and $47.7 million in 2022. 106Table of Contents The components of total lease expense in 2024 and 2023 were as follows:20242023Amortization of lease right-of-use assets$35,400Â $34,137Â Short-term lease expense1,456Â 2,576Â Non-lease components (including taxes, insurance, common maintenance, etc.)12,835Â 13,811Â Total$49,691Â $50,524Â Right-of-use lease assets totaled $270.3 million and $280.5 million at DecemberÂ 31, 2024 and 2023, respectively, and are reported as a component of premises and equipment on our accompanying consolidated balance sheets. The related lease liabilities totaled $308.1 million and $316.4 million at DecemberÂ 31, 2024 and 2023, respectively, and are reported as a component of accrued interest payable and other liabilities in the accompanying consolidated balance sheets. Lease payments under operating leases that were applied to our operating lease liability totaled $33.7 million during 2024 and $32.1 million during 2023. The following table reconciles future undiscounted lease payments due under non-cancelable operating leases (those amounts subject to recognition) to the aggregate operating lessee lease liability as of DecemberÂ 31, 2024:Future lease payments:2025$36,953Â 202637,007Â 202735,958Â 202834,007Â 202929,795Â Thereafter206,868Â Total undiscounted operating lease liability380,588Â Imputed interest72,535Â Total operating lease liability included in the accompanying balance sheet$308,053Â Weighted-average lease term in years12.39Weighted-average discount rate3.39%We lease certain buildings and branch facilities from various entities which are controlled by or affiliated with one of our directors. Payments related to these leases totaled $349 thousand in 2024, $337 thousand in 2023 and $327 thousand in 2022. Note 5 - DepositsYear-end deposits were as follows:20242023Non-interest-bearing demand deposits$14,441,820Â $14,926,094Â Interest-bearing deposits:Savings and interest checking10,310,942Â 10,512,637Â Money market accounts11,568,254Â 10,997,279Â Time accounts6,401,732Â 5,484,558Â Total interest-bearing deposits28,280,928Â 26,994,474Â Total deposits$42,722,748Â $41,920,568Â The following table presents additional information about our year-end deposits:20242023Deposits from foreign sources (primarily Mexico)$1,219,463Â $1,061,701Â Non-interest-bearing public funds deposits759,819Â 675,016Â Interest-bearing public funds deposits625,104Â 630,455Â Total deposits not covered by deposit insurance22,972,618Â 22,393,786Â Time deposits not covered by deposit insurance2,744,112Â 2,339,716Â Deposits from certain directors, executive officers and their affiliates121,113Â 115,798Â 107Table of Contents Scheduled maturities of time deposits at DecemberÂ 31, 2024 were as follows:2025$6,214,390Â 202617,636Â 2027169,706Â $6,401,732Â Scheduled maturities of time deposits not covered by deposit insurance at DecemberÂ 31, 2024, were as follows:Due within 3 months or less$2,500,536Â Due after 3 months and within 6 months91,140Â Due after 6 months and within 12 months107,808Â Due after 12 months44,628Â $2,744,112Â Note 6 - Borrowed FundsFederal Funds Purchased and Securities Sold Under Agreements to Repurchase. Federal funds purchased are short-term borrowings that typically mature within one to ninety days. Federal funds purchased totaled $22.0 million and $14.2 million at DecemberÂ 31, 2024 and 2023. Securities sold under agreements to repurchase are secured short-term borrowings that typically mature overnight or within thirty to ninety days. Securities sold under agreements to repurchase are stated at the amount of cash received in connection with the transaction. We may be required to provide additional collateral based on the fair value of the underlying securities. Securities sold under agreements to repurchase totaled $4.3 billion and $4.1 billion at DecemberÂ 31, 2024 and 2023.Subordinated Notes. In MarchÂ 2017, we issued $100 million of 4.50% subordinated notes that mature on MarchÂ 17, 2027. The notes, which qualify as Tier 2 capital for Cullen/Frost, bear interest at the rate of 4.50% per annum, payable semi-annually on each MarchÂ 17 and SeptemberÂ 17. The notes are unsecured and subordinated in right of payment to the payment of our existing and future senior indebtedness and structurally subordinated to all existing and future indebtedness of our subsidiaries. Unamortized debt issuance costs related to these notes, totaled approximately $352 thousand and $509 thousand DecemberÂ 31, 2024 and 2023. Proceeds from sale of the notes were used for general corporate purposes.Junior Subordinated Deferrable Interest Debentures. At DecemberÂ 31, 2024 and 2023, we had $123.7 million of junior subordinated deferrable interest debentures issued to Cullen/Frost Capital TrustÂ II (â€œTrustÂ IIâ€), a wholly owned Delaware statutory business trust. Unamortized debt issuance costs related to TrustÂ II totaled $528 thousand and

$585 thousand at DecemberÂ 31, 2024 and 2023. TrustÂ II is a variable interest entity for which we are not the primary beneficiary and, as such, its accounts are not included in our consolidated financial statements. See NoteÂ 1Â - Summary of Significant Accounting Policies for additional information about our consolidation policy. Details of our transactions with the capital trust are presented below.TrustÂ II was formed in 2004 for the purpose of issuing $120.0 million of floating rate (three-month term Secured Overnight Funding Rate â€œSOFRâ€ plus a margin of approximately 1.81%) trust preferred securities, which represent beneficial interests in the assets of the trust. The trust preferred securities will mature on MarchÂ 1, 2034 and are currently redeemable with the approval of the Federal Reserve Board in whole or in part at our option. Distributions on the trust preferred securities are payable quarterly in arrears on MarchÂ 1, JuneÂ 1, SeptemberÂ 1 and DecemberÂ 1 of each year. TrustÂ II also issued $3.7 million of common equity securities to Cullen/Frost. The proceeds of the offering of the trust preferred securities and common equity securities were used to purchase $123.7 million of floating rate (three-month term SOFR plus a margin of approximately 1.81%, which was equal to 6.28% and 7.19% at DecemberÂ 31, 2024 and 2023, respectively) junior subordinated deferrable interest debentures issued by us, which have terms substantially similar to the trust preferred securities. We have the right at any time during the term of the debentures issued to Trust II to defer payments of interest at any time or from time to time for an extension period not exceeding 20 consecutive quarterly periods with respect to each extension period. Under the terms of the debentures, in the event that under certain circumstances there is an event of default under the debentures or we have elected to defer interest on the debentures, we may not, with certain exceptions, declare or pay any dividends or distributions on our capital stock or purchase or acquire any of our capital stock.108Table of Contents Payments of distributions on the trust preferred securities and payments on redemption of the trust preferred securities are guaranteed by us on a limited basis. We are obligated by agreement to pay any costs, expenses or liabilities of TrustÂ II other than those arising under the trust preferred securities. Our obligations under the junior subordinated debentures, the related indenture, the trust agreement establishing the trust, the guarantee and the agreement as to expenses and liabilities, in the aggregate, constitute a full and unconditional guarantee by us of TrustÂ IIâ€™s obligations under the trust preferred securities.Although the accounts of Trust II are not included in our consolidated financial statements, the trust preferred securities issued by Trust II are included in the capital of Cullen/Frost for regulatory capital purposes. See NoteÂ 8 - Capital and Regulatory Matters.Note 7 - Off-Balance-Sheet Arrangements, Commitments, Guarantees and ContingenciesFinancial Instruments with Off-Balance-Sheet Risk. In the normal course of business, we enter into various transactions, which, in accordance with generally accepted accounting principles in the United States, are not included in our consolidated balance sheets. We enter into these transactions to meet the financing needs of our customers. These transactions include commitments to extend credit and standby letters of credit, which involve, to varying degrees, elements of credit risk and interest rate risk in excess of the amounts recognized in the consolidated balance sheets. We minimize our exposure to loss under these commitments by subjecting them to credit approval and monitoring procedures. We enter into contractual commitments to extend credit, normally with fixed expiration dates or termination clauses, at specified rates and for specific purposes. Substantially all of our commitments to extend credit are contingent upon customers maintaining specific credit standards at the time of loan funding. Standby letters of credit are written conditional commitments issued by us to guarantee the performance of a customer to a third party. In the event the customer does not perform in accordance with the terms of the agreement with the third party, we would be required to fund the commitment. The maximum potential amount of future payments we could be required to make is represented by the contractual amount of the commitment. If the commitment were funded, we would be entitled to seek recovery from the customer. Our policies generally require that standby letter of credit arrangements contain security and debt covenants similar to those contained in loan agreements.We consider the fees collected in connection with the issuance of standby letters of credit to be representative of the fair value of our obligation undertaken in issuing the guarantee. In accordance with applicable accounting standards related to guarantees, we defer fees collected in connection with the issuance of standby letters of credit. The fees are then recognized in income proportionately over the life of the standby letter of credit agreement. The deferred standby letter of credit fees represent the fair value of our potential obligations under the standby letter of credit guarantees. Year-end financial instruments with off-balance-sheet risk are presented in the following table. Commitments and standby letters of credit are presented at contractual amounts; however, since many of these commitments are expected to expire unused or only partially used, the total amounts of these commitments do not necessarily reflect future cash requirements.20242023Commitments to extend credit$12,046,520Â $12,195,073Â Standby letters of credit449,176Â 438,635Â Deferred standby letter of credit fees3,071Â 2,912Â Allowance For Credit Losses - Off-Balance-Sheet Credit Exposures. The allowance for credit losses on off-balance-sheet credit exposures is a liability account, calculated in accordance with ASC 326, representing expected credit losses over the contractual period for which we are exposed to credit risk resulting from a contractual obligation to extend credit. No allowance is recognized if we have the unconditional right to cancel the obligation. Off-balance-sheet credit exposures primarily consist of amounts available under outstanding lines of credit and letters of credit detailed in the table above. For the period of exposure, the estimate of expected credit losses considers both the likelihood that funding will occur and the amount expected to be funded over the estimated remaining life of the commitment or other off-balance-sheet exposure. The likelihood and expected amount of funding are based on historical utilization rates. The amount of the allowance represents management's best estimate of expected credit losses on commitments expected to be funded over the contractual life of the commitment. 109Table of Contents Estimating credit losses on amounts expected to be funded uses the same methodology as described for loans in Note 3 - Loans as if such commitments were funded. This methodology was also impacted by the model updates during 2024 and 2023, as described in NoteÂ 3 - Loans. For 2024, the overall approximate impact of the model updates was a $1.8Â million increase in modeled expected credit losses for off-balance-sheet credit exposures ($1.6Â million related to consumer and other loan commitments and $211Â thousand related to non-owner-occupied commercial real estate loan commitments). For 2023, the overall approximate impact of the model updates was a $19.0Â million decrease in modeled expected credit losses for off-balance-sheet credit exposures, though the impact of this decrease was largely offset with discretionary qualitative adjustments.The following table details activity in the allowance for credit losses on off-balance-sheet credit exposures.202420232022Beginning balance$51,751Â $58,593Â $50,314Â Credit loss expense (benefit)153Â (6,842)8,279Â Ending balance$51,904Â $51,751Â $58,593Â Credit Card Guarantees. We guarantee the credit card debt of certain customers to the merchant bank that issues the cards. At DecemberÂ 31, 2024 and 2023, the guarantees totaled approximately $4.9 million and $5.5 million, of which amounts, $673 thousand and $762 thousand were fully collateralized.Trust Accounts. We hold certain assets which are not included in our consolidated balance sheets including assets held in fiduciary or custodial capacity on behalf of our trust customers. The estimated fair value of trust assets was approximately $51.4 billion and $47.2 billion at DecemberÂ 31, 2024 and 2023, respectively. These assets are primarily composed of equity securities, fixed income securities, alternative investments and cash equivalents, among other things. Executive Change-In-Control Severance Plan. We maintain a change-in-control severance plan for the benefit of certain executive officers. Under this plan, each covered person could receive, upon the effectiveness of a change-in-control, two to three times (depending on the person) their base compensation plus the target bonus established for the year, and any unpaid base salary and pro rata target bonus for the year in which the termination occurs, including vacation pay. Additionally, the executiveâ€™s insurance benefits will continue for two to three full years after the termination and all long-term incentive awards will immediately vest.Litigation. We are subject to various claims and legal actions that have arisen in the course of conducting business. Management does not expect the ultimate disposition of these matters to have a material adverse impact on our financial statements.Note 8 - Capital and Regulatory MattersBanks and bank holding companies are subject to various regulatory capital requirements administered by state and federal banking agencies. Capital adequacy guidelines and, additionally for banks, prompt corrective action regulations, involve quantitative measures of assets, liabilities, and certain off-balance-sheet items calculated under regulatory accounting practices. Capital amounts and classifications are also subject to qualitative judgments by regulators about components, risk weighting and other factors.Cullen/Frost and Frost Bank are each required to comply with applicable capital adequacy standards established by the Federal Reserve Board (the â€œBaselÂ III Capital Rulesâ€). Quantitative measures established by the BaselÂ III Capital Rules designed to ensure capital adequacy require the maintenance of minimum amounts and ratios (set forth below) of Common Equity TierÂ 1 capital, TierÂ 1 capital and Total capital (as defined in the regulations) to risk-weighted assets (as defined), and of TierÂ 1 capital to adjusted quarterly average assets (as defined).Cullen/Frostâ€™s and Frost Bankâ€™s Common Equity TierÂ 1 capital includes common stock and related paid-in capital, net of treasury stock, and retained earnings. In connection with the adoption of the BaselÂ III Capital Rules, we elected to opt-out of the requirement to include most components of accumulated other comprehensive income in Common Equity TierÂ 1. We also elected to exclude the effects of credit loss accounting under CECL from Common Equity TierÂ 1 capital for a five-year transitional period subsequent to our adoption of ASCÂ 326 in 2020, in accordance with rules prescribed by federal bank regulatory agencies. This CECL transitional adjustment totaled $15.4 million and $30.8 million DecemberÂ 31, 2024 and 2023, respectively. Common Equity TierÂ 1 for both Cullen/Frost and Frost Bank is reduced by goodwill and other intangible assets, net of associated deferred tax liabilities. 110Table of Contents Frost Bank's Common Equity TierÂ 1 is also reduced by its equity investment in its financial subsidiary, Frost Insurance Agency (â€œFIAâ€). TierÂ 1 capital includes Common Equity TierÂ 1 capital and additional TierÂ 1 capital. For Cullen/Frost, additional TierÂ 1 capital at DecemberÂ 31, 2024 and 2023 included $145.5 million of 4.450% non-cumulative perpetual preferred stock, the details of which is are further discussed below. Frost Bank did not have any additional TierÂ 1 capital beyond Common Equity TierÂ 1 at DecemberÂ 31, 2024 or 2023.Total capital includes TierÂ 1 capital and TierÂ 2 capital. TierÂ 2 capital for both Cullen/Frost and Frost Bank includes a permissible portion of the allowance for credit losses on securities, loans and off-balance sheet exposures. TierÂ 2 capital for Cullen/Frost also includes trust preferred securities that were excluded from TierÂ 1 capital and qualified subordinated debt. Cullen/Frost's TierÂ 2 capital included $120.0 million of trust preferred securities at both DecemberÂ 31, 2024 and 2023. Cullen/Frost's TierÂ 2 Capital also included $40.0 million at DecemberÂ 31, 2024 and $60.0 million at DecemberÂ 31, 2023 related to the permissible portion of our aggregate $100 million of 4.50% subordinated notes. The permissible portion of qualified subordinated notes decreases 20%Â per year during the final five years of the term of the notes. The Common Equity TierÂ 1, TierÂ 1 and Total capital ratios are calculated by dividing the respective capital amounts by risk-weighted assets. Risk-weighted assets are calculated based on regulatory requirements and include total assets, with certain exclusions, allocated by risk weight category, and certain off-balance-sheet items, among other things. The leverage ratio is calculated by dividing TierÂ 1 capital by adjusted quarterly average total assets, which exclude goodwill and other intangible assets, among other things.The BaselÂ III Capital Rules require Cullen/Frost and Frost Bank to maintain (i)Â a minimum ratio of Common Equity TierÂ 1 capital to risk-weighted assets of at least 4.5%, plus a 2.5% â€œcapital conservation bufferâ€ (which is added to the 4.5% Common Equity TierÂ 1 capital ratio, effectively resulting in a minimum ratio of Common Equity TierÂ 1 capital to risk-weighted assets of at least 7.0%), (ii)Â a minimum ratio of TierÂ 1 capital to risk-weighted assets of at least 6.0%, plus the capital conservation buffer (which is added to the 6.0% TierÂ 1 capital ratio, effectively resulting in a minimum TierÂ 1 capital ratio of 8.5%), (iii)Â a minimum ratio of Total capital (that is, TierÂ 1 plus TierÂ 2) to risk-weighted assets of at least 8.0%, plus the capital conservation buffer (which is added to the 8.0% total capital ratio, effectively resulting in a minimum total capital ratio of 10.5%) and (iv)Â a minimum leverage ratio of 4.0%, calculated as the ratio of TierÂ 1 capital to average quarterly assets.The capital conservation buffer is designed to absorb losses during periods of economic stress and, as detailed above, effectively increases the minimum required risk-weighted capital ratios. Banking institutions with a ratio of Common Equity TierÂ 1 capital to risk-weighted assets below the effective minimum (4.5% plus the capital conservation buffer and, if applicable, the â€œcountercyclical capital buffer,â€ which is discussed below) will face constraints on dividends, equity repurchases and compensation based on the amount of the shortfall and the institution's â€œeligible retained incomeâ€ (that is, four quarter trailing net income, net of distributions and tax effects not reflected in net income). The countercyclical capital buffer is applicable to only certain covered institutions and does not have any current applicability to Cullen/Frost or Frost Bank. 111Table of Contents The following table presents actual and required capital ratios as of DecemberÂ 31, 2024 and DecemberÂ 31, 2023 for Cullen/Frost and Frost Bank under the BaselÂ III Capital Rules. Capital levels required to be considered well capitalized are based upon prompt corrective action regulations, as amended to reflect the changes under the BaselÂ III Capital Rules.ActualMinimum Capital Required Plus CapitalConservation BufferRequired to beConsidered WellCapitalized(1)CapitalAmountRatioCapitalAmountRatioCapitalAmountRatio2024Common Equity Tier 1 to Risk-Weighted AssetsCullen/Frost$4,343,666Â 13.62Â %$2,232,822Â 7.00Â %N/AN/AFrost Bank4,387,862Â 13.76Â 2,231,710Â 7.00Â $2,072,302Â 6.50Â %Tier 1 Capital to Risk-Weighted AssetsCullen/Frost4,489,118Â 14.07Â 2,711,283Â 8.50Â 1,913,847Â 6.00Â Frost Bank4,387,862Â 13.76Â 2,709,934Â 8.50Â 2,550,526Â 8.00Â Total Capital to Risk-Weighted AssetsCullen/Frost4,954,136Â 15.53Â 3,349,232Â 10.50Â 3,189,745Â 10.00Â Frost Bank4,692,880Â 14.72Â 3,347,565Â 10.50Â 3,188,157Â 10.00Â Leverage RatioCullen/Frost4,489,118Â 8.63Â 2,079,715Â 4.00Â N/AN/AFrost Bank4,387,862Â 8.44Â 2,079,965Â 4.00Â 2,599,956Â 5.00Â 2023Common Equity Tier 1 to Risk-Weighted AssetsCullen/Frost$4,036,945Â 13.25Â %$2,132,516Â 7.00Â %N/AN/AFrost Bank4,057,111Â 13.33Â 2,129,784Â 7.00Â $1,977,656Â 6.50Â %Tier 1 Capital to Risk-Weighted AssetsCullen/Frost4,182,397Â 13.73Â 2,589,484Â 8.50Â 1,827,871Â 6.00Â Frost Bank4,057,111Â 13.33Â 2,586,166Â 8.50Â 2,434,038Â 8.00Â Total Capital to Risk-Weighted AssetsCullen/Frost4,625,760Â 15.18Â 3,198,774Â 10.50Â 3,046,452Â 10.00Â Frost Bank4,320,474Â 14.20Â 3,194,676Â 10.50Â 3,042,548Â 10.00Â Leverage RatioCullen/Frost4,182,397Â 8.35Â 2,003,020Â 4.00Â N/AN/AFrost Bank4,057,111Â 8.10Â 2,003,152Â 4.00Â 2,503,940Â 5.00Â _____(1)â€œWell-capitalizedâ€ minimum Common Equity TierÂ 1 to Risk-Weighted Assets and Leverage Ratio are not formally defined under applicable banking regulations for bank holding companies.As of DecemberÂ 31, 2024, capital levels for Cullen/Frost and Frost Bank exceed all capital adequacy requirements under the Basel III Capital Rules. Based on the ratios presented above, capital levels as of DecemberÂ 31, 2024 for Cullen/Frost and Frost Bank exceed the minimum levels necessary to be considered â€œwell capitalized.â€Cullen/Frost and Frost Bank are subject to the regulatory capital requirements administered by the Federal Reserve Board and, for Frost Bank, the Federal Deposit Insurance Corporation (â€œFDICâ€). Regulatory authorities can initiate certain mandatory actions if Cullen/Frost or Frost Bank fail to meet the minimum capital requirements, which could have a direct material effect on our financial statements. Management believes, as of DecemberÂ 31, 2024, that Cullen/Frost and Frost Bank meet all capital adequacy requirements to which they are subject.SeriesÂ B Preferred Stock. We have issued 150,000 shares, or $150.0 million in aggregate liquidation preference, of our 4.450% Non-Cumulative Perpetual Preferred Stock, SeriesÂ B, par value $0.01 and liquidation preference $1,000 per share (â€œSeriesÂ B Preferred Stockâ€). Each share of Series B Preferred Stock issued and outstanding is represented by 40 depositary shares, each representing a 1/40th ownership interest in a share of the Series B Preferred Stock (equivalent to a liquidation preference of $25 per share). Each holder of depositary shares is entitled, in proportion to the applicable fraction of a share of SeriesÂ B Preferred Stock represented by such depositary shares, 112Table of Contents to all rights and preferences of the SeriesÂ B Preferred Stock represented thereby (including dividend, voting, redemption, and liquidation rights). Such rights must be exercised through the depositary. Dividends on the Series BÂ Preferred Stock are non-cumulative and, if declared, accrue and are payable quarterly, in arrears, at a rate of 4.450% per annum. The SeriesÂ B Preferred Stock qualifies as Tier 1 capital for the purposes of the regulatory capital calculations. The net proceeds from the issuance and sale of the SeriesÂ B Preferred Stock, after deducting $4.5 million of issuance costs including the underwriting discount and professional service fees, among other things, were approximately $145.5 million.The SeriesÂ B Preferred Stock is perpetual and has no maturity date. We may redeem the Series B Preferred Stock at our option (i) in whole or in part, from time to time, on any dividend payment date on or after DecemberÂ 15, 2025 or (ii) in whole but not in part, within 90 days following certain changes in laws or regulations impacting the regulatory capital treatment of the SeriesÂ B Preferred Stock, in either case, at a redemption price equal to $1,000 per share of SeriesÂ B Preferred Stock (equivalent to $25 per depositary share), plus any declared and unpaid dividends for prior dividend periods and accrued but unpaid dividends (whether or not declared) for the then-current dividend period prior to but excluding the redemption date. If we redeem the SeriesÂ B Preferred Stock, the depositary is expected redeem a proportionate number of depositary shares. Neither the holders of SeriesÂ B Preferred Stock nor holders of depositary shares will have the right to require the redemption or repurchase of the SeriesÂ B Preferred Stock or the depositary shares.Purchases of Equity Securities. From time to time, our board of directors has authorized stock repurchase plans. On JanuaryÂ 24, 2024, our board of directors authorized a $150.0 million stock repurchase plan (the â€œ2024 Repurchase Planâ€), allowing us to repurchase shares of our common stock over a one-year period expiring on JanuaryÂ 24, 2025. The 2024 Repurchase Plan was publicly announced in a current report on Form 8-K filed with the SEC on JanuaryÂ 25, 2024. Shares repurchased under stock repurchase plans may be repurchased from time to time through a variety of methods, which may include open market purchases, in privately negotiated transactions, block trades, accelerated share repurchase transactions, and/or through other legally permissible means. The timing and amount of any share repurchases is determined by management at its discretion and based on market conditions and other considerations. Share repurchase plans may be suspended or discontinued at any time at our discretion and we are not obligated to purchase any amount of common stock. Stock repurchase plans allow us to proactively manage our capital position and provide management the ability to repurchase shares of our common stock opportunistically in instances where management believes the market price undervalues our company. Such plans also

provide us with the ability to repurchase shares of common stock that can be used to satisfy obligations related to stock compensation awards in order to mitigate the dilutive effect of such awards. Under the 2024 Repurchase Plan, we repurchased 489,862 shares at a total cost of $50.0 million during 2024. During 2024, we also repurchased 87,775 shares at a total cost of $10.9 million in connection with the vesting of certain share awards. Repurchases made in connection with the vesting of share awards are not associated with any publicly announced stock repurchase plan.Under a prior publicly announced stock repurchase plan, we repurchased 400,868 shares at a total cost of $39.0 million during 2023. No shares were repurchased under a publicly announced stock repurchase plan during 2022. Shares repurchased in connection with the vesting of certain share awards totaled 35,897 at a total cost of $3.5 million in 2023 and 31,351 at a total cost of $4.4 million in 2022. On JanuaryÂ 29, 2025, our board of directors authorized a $150.0 million stock repurchase plan (the â€œ2025 Repurchase Planâ€), allowing us to repurchase shares of our common stock over a one-year period expiring on JanuaryÂ 28, 2026. This repurchase plan was publicly announced in a current report on Form 8-K filed with the SEC on JanuaryÂ 30, 2025.Capital simplification rules adopted by federal bank regulators in 2019 eliminated the standalone prior approval requirement in the Basel III Capital Rules for any repurchase of common stock. In certain circumstances, Cullen/Frostâ€™s repurchases of its common stock may be subject to a prior approval or notice requirement under other regulations, policies or supervisory expectations of the Federal Reserve Board. Any redemption or repurchase of preferred stock or subordinated debt remains subject to the prior approval of the Federal Reserve Board.The Inflation Reduction Act of 2022 (the â€œIRAâ€) imposes a 1% excise tax on the fair market value of stock repurchased after December 31, 2022 by publicly traded U.S. corporations. With certain exceptions, the value of stock repurchased is determined net of stock issued in the year, including shares issued pursuant to compensatory arrangements.113Table of Contents Dividend Restrictions. In the ordinary course of business, Cullen/Frost is dependent upon dividends from Frost Bank to provide funds for the payment of dividends to shareholders and to provide for other cash requirements, including to repurchase its common stock. Banking regulations may limit the amount of dividends that may be paid. Approval by regulatory authorities is required if the effect of dividends declared would cause the regulatory capital of Frost Bank to fall below specified minimum levels. Approval is also required if dividends declared exceed the net profits for that year combined with the retained net profits for the preceding two years. Under the foregoing dividend restrictions and while maintaining its â€œwell capitalizedâ€ status, at DecemberÂ 31, 2024, Frost Bank could pay aggregate dividends of up to $1.2 billion to Cullen/Frost without prior regulatory approval.Under the terms of the junior subordinated deferrable interest debentures that Cullen/Frost has issued to Cullen/Frost Capital Trust II, Cullen/Frost has the right at any time during the term of the debentures to defer the payment of interest at any time or from time to time for an extension period not exceeding 20 consecutive quarterly periods with respect to each extension period. In the event that we have elected to defer interest on the debentures, we may not, with certain exceptions, declare or pay any dividends or distributions on our capital stock or purchase or acquire any of our capital stock.Under the terms of the SeriesÂ B Preferred Stock, in the event that we do not declare and pay dividends on the Series B Preferred Stock for the most recent dividend period, we may not, with certain exceptions, declare or pay dividends on, or purchase, redeem or otherwise acquire, shares of our common stock or any of our securities that rank junior to the SeriesÂ B Preferred Stock.Insider Trading Policies and Procedures. Our board of directors has adopted insider trading policies and procedures governing the purchase, sale, and/or other dispositions of our securities by directors, officers and employees, or by Cullen/Frost itself. These policies have been reasonably designed to promote compliance with insider trading laws, rules and regulations, and applicable New York Stock Exchange listing standards.Note 9 - Earnings Per Common ShareEarnings Per Common Share. Earnings per common share is computed using the two-class method. Basic earnings per common share is computed by dividing net earnings allocated to common stock by the weighted-average number of common shares outstanding during the applicable period, excluding outstanding participating securities. Participating securities include non-vested restricted stock units, deferred stock units and performance stock units (during the performance period), though no actual shares of common stock related to any type of stock unit have been issued. Non-vested restricted stock units and deferred stock units are considered participating securities because holders of these securities receive non-forfeitable dividends at the same rate as holders of our common stock. Holders of performance stock units receive dividend equivalent payments for dividends paid during the performance period at the vesting date of the award based upon the number of units that ultimately vest. Diluted earnings per common share is computed using the weighted-average number of shares determined for the basic earnings per common share computation plus the dilutive effect of stock compensation using the treasury stock method.114Table of Contents The following table presents a reconciliation of net income available to common shareholders, net earnings allocated to common stock and the number of shares used in the calculation of basic and diluted earnings per common share.202420232022Net Income$582,542Â $597,973Â $579,150Â Less: Preferred stock dividends6,675Â 6,675Â 6,675Â Net income available to common shareholders575,867Â 591,298Â 572,475Â Less: Earnings allocated to participating securities6,236Â 6,283Â 5,210Â Net earnings allocated to common stock$569,631Â $585,015Â $567,265Â Distributed earnings allocated to common stock$239,879Â $229,749Â $207,924Â Undistributed earnings allocated to common stock329,752Â 355,266Â 359,341Â Net earnings allocated to common stock$569,631Â $585,015Â $567,265Â Weighted-average shares outstanding for basic earnings per common share64,120,455Â 64,204,239Â 64,156,870Â Dilutive effect of stock compensation142,191Â 200,594Â 363,648Â Weighted-average shares outstanding for diluted earnings per common share64,262,646Â 64,404,833Â 64,520,518Â Note 10 - Employee Benefit PlansRetirement PlansRetirement Plan and Restoration Plan. We maintain a non-contributory defined benefit plan (the â€œRetirement Planâ€) that was frozen as of DecemberÂ 31, 2001. The plan provides pension and death benefits to substantially all employees who were at least 21 years of age and had completed at least one year of service prior to DecemberÂ 31, 2001. Defined benefits are provided based on an employeeâ€™s final average compensation and years of service at the time the plan was frozen and age at retirement. The freezing of the plan provides that future salary increases will not be considered. Our funding policy is to contribute yearly, at least the amount necessary to satisfy the funding standards of the Employee Retirement Income Security Act (â€œERISAâ€).Our Restoration of Retirement Income Plan (the â€œRestoration Planâ€) provides benefits for eligible employees that are in excess of the limits under SectionÂ 415 of the Internal Revenue Code of 1986, as amended, that apply to the Retirement Plan. The Restoration Plan is designed to comply with the requirements of ERISA. The entire cost of the plan, which was also frozen as of DecemberÂ 31, 2001, is supported by our contributions.We use a DecemberÂ 31 measurement date for our defined benefit plans. Combined activity in our defined benefit pension plans was as follows: 202420232022Change in plan assets:Fair value of plan assets at beginning of year$174,611Â $161,823Â $197,747Â Actual return on plan assets5,306Â 22,477Â (26,108)Employer contributions1,150Â 1,105Â 1,114Â Benefits paid(11,340)(10,794)(10,930)Fair value of plan assets at end of year169,727Â 174,611Â 161,823Â Change in benefit obligation:Benefit obligation at beginning of year142,372Â 143,944Â 185,925Â Interest cost6,647Â 6,983Â 4,017Â Actuarial (gain) loss(6,779)2,239Â (35,068)Benefits paid(11,340)(10,794)(10,930)Benefit obligation at end of year130,900Â 142,372Â 143,944Â Funded status of the plan at end of year and accrued benefit (liability) recognized$38,827Â $32,239Â $17,879Â Accumulated benefit obligation at end of year$130,900Â $142,372Â $143,944Â 115Table of Contents Certain disaggregated information related to our defined benefit pension plans as of year-end was as follows:Retirement PlanRestoration Plan202420232024023Projected benefit obligation$120,179Â $130,750Â $10,721Â $11,622Â Accumulated benefit obligation120,179Â 130,750Â 10,721Â 11,622Â Fair value of plan assets169,727Â 174,611Â â€”Â â€”Â Funded status of the plan at end of year and accrued benefit (liability) recognized49,548Â 43,861Â (10,721)(11,622)The components of the combined net periodic cost (benefit) for our defined benefit pension plans are presented in the table below. 202420232022Expected return on plan assets, net of expenses$(9,645)$(10,959)$(13,966)Interest cost on projected benefit obligation6,647Â 6,983Â 4,017Â Net amortization and deferral1,673Â 3,479Â 2,964Â Net periodic expense (benefit)$(1,325)$(497)$(6,985)Amounts related to our defined benefit pension plans recognized as a component of other comprehensive income were as follows:202420232022Net actuarial gain (loss)$4,112Â $12,757Â $(2,041)Deferred tax (expense) benefit(863)(2,679)429Â Other comprehensive income (loss), net of tax$3,249Â $10,078Â $(1,612)Amounts recognized as a component of accumulated other comprehensive loss as of year-end that have not been recognized as a component of the combined net periodic benefit cost of our defined benefit pension plans are presented in the following table.20242023Net actuarial loss$(26,806)$(30,918)Deferred tax benefit5,630Â 6,493Â Amounts included in accumulated other comprehensive income/loss, net of tax(21,176)(24,425)The weighted-average assumptions used to determine the benefit obligations as of the end of the years indicated and the net periodic benefit cost for the years indicated are presented in the table below. Because the plans were frozen, increases in compensation are not considered after 2001.202420232022Benefit obligations:Discount rate5.58Â %4.95Â %5.14Â %Net periodic benefit cost:Discount rate4.95Â %5.14Â %2.79Â %Expected return on plan assets5.70Â 7.00Â 7.25Â Management uses an asset allocation optimization model to analyze the potential risks and rewards associated with various asset allocation strategies on a quarterly basis. As of DecemberÂ 31, 2024, managementâ€™s investment objective for our defined benefit plans is to achieve current income with growth through price appreciation. This strategy provides for a target asset allocation of approximately 64% invested in fixed income debt securities and approximately 31% invested in equity securities with any remainder invested in cash or short-term cash equivalents. The asset allocation optimization process provides portfolio allocations which best represent the potential risk associated with a given asset allocation over a full market cycle. This is used to help management determine an appropriate mix of assets in order to achieve the plan's long term investment goals. The plan assets are reviewed annually to determine if the obligations can be met with the current investment mix and funding strategy.116Table of Contents The major categories of assets in our Retirement Plan as of year-end are presented in the following table. Assets are segregated by the level of the valuation inputs within the fair value hierarchy established by ASC TopicÂ 820 â€œFair Value Measurements and Disclosures,â€ utilized to measure fair value (see NoteÂ 16Â -Â Fair Value Measurements). Our Restoration Plan is unfunded.20242023Level 1:Mutual funds and ETFs$34,564Â $38,793Â U.S. Treasury24,341Â 26,633Â Common stock14,921Â 13,001Â Cash and cash equivalents431Â 1,241Â Level 2:Corporate bonds and notes62,405Â 58,669Â U.S. government agency securities7,232Â 7,041Â States and political subdivisions25,833Â 29,233Â Total fair value of plan assets$169,727Â $174,611Â Mutual funds and exchange traded funds (â€œETFsâ€) include various equity, fixed-income and blended funds with varying investment strategies. Approximately 74% of mutual fund investments consist of equity investments as of DecemberÂ 31, 2024. The investment objective of equity funds and other equity investments is long-term capital appreciation with current income. The remaining mutual fund investments consist of diversified corporate bonds and notes; U.S. and international government securities; mortgage-related and other asset-backed securities and loan participations. The investment objective of fixed-income funds and other fixed-income investments is to maximize investment return while preserving investment principal. Our investment strategies prohibit selling assets short and the use of derivatives. Additionally, our defined benefit plans do not directly invest in real estate, commodities, or private investments.The asset allocation optimization model is used to estimate the expected long-term rate of return for a given asset allocation strategy. Expectations of returns for each asset class are based on comprehensive reviews of historical data and economic/financial market theory. During periods with volatile interest rates and equity security prices, the model may call for changes in the allocation of plan investments to achieve desired returns. Management assumed a long-term rate of return of 5.70% in the determination of the net periodic benefit cost for 2024. The expected long-term rate of return on assets was selected from within the reasonable range of rates determined by historical real returns, net of inflation, for the asset classes covered by the planâ€™s investment policy and projections of inflation over the long-term period during which benefits are payable to plan participants.As of DecemberÂ 31, 2024, expected future benefit payments related to our defined benefit plans were as follows:2025$12,080Â 202612,025Â 202711,905Â 202811,596Â 202911,488Â 2030 through 203449,199Â $108,293Â We expect to contribute $1.1 million to the defined benefit plans during 2025.Savings Plans401(k) Stock Purchase Plan and Other Plans. We maintain a 401(k) stock purchase plan that permits each participant to make before-tax contributions in an amount not less than 2% and not exceeding 50% of eligible compensation and subject to dollar limits from Internal Revenue Service regulations. We match 100% of the employeeâ€™s contributions to the plan based on the amount of each participantâ€™s contributions up to a maximum of 6% of eligible compensation. Eligible employees must complete 30 days of service in order to enroll and vest in our matching contributions immediately. Our matching contribution is initially invested in the common stock of Cullen/Frost. Employees may immediately reallocate our matching portion, as well as invest their individual contribution, 117Table of Contents to any of a variety of investment alternatives offered under the 401(k) Plan. We may also make discretionary profit sharing contributions to eligible participants. Expense related to the plan, including both 401(k) and profit sharing contributions, totaled $30.4 million in 2024, $32.3 million in 2023 and $28.0 million in 2022.We maintain a thrift incentive stock purchase plan and a separate non-qualified profit sharing plan to offer certain employees, whose participation in the 401(k) plan is limited, an alternative means of receiving comparable benefits. Expense related to these plans was not significant during 2024, 2023 and 2022.Stock Compensation PlansWe have three active stock compensation plans (the 2007 Outside Directors Incentive Plan, the 2015 Omnibus Incentive Plan, and the 2024 Equity Incentive Plan). All of the plans have been approved by our shareholders. The 2024 Equity Incentive Plan (the â€œ2024 Planâ€) was approved by our shareholders on AprilÂ 24, 2024 to replace the 2015 Omnibus Incentive Plan (the â€œ2015 Planâ€). Under the 2024 Plan, shareholders approved the issuance, pursuant to the plan, of 2,576,038 shares of our common stock. This amount included 2,350,000 newly authorized shares and the 226,038 shares remaining available for issuance under the superseded 2015 Plan. The 2015 Plan had previously superseded the 2007 Outside Directors Incentive Plan (the â€œ2007 Directors Planâ€) and the 2005 Omnibus Incentive Plan, which is no longer active. Our stock compensation plans were established to (i)Â motivate superior performance by means of performance-related incentives, (ii)Â encourage and provide for the acquisition of an ownership interest in our company by employees and non-employee directors and (iii)Â enable us to attract and retain qualified and competent persons as employees and to serve as members of our board of directors.Under the 2024 Plan, we may grant, among other things, nonqualified stock options, incentive stock options, stock awards, stock appreciation rights, restricted stock units, performance share units or any combination thereof to certain employees and non-employee directors. Any of the authorized shares may be used for any type of award allowable under the Plan. The Compensation and Benefits Committee (â€œCommitteeâ€) of our Board of Directors has sole authority to (i)Â establish the awards to be issued, (ii)Â select the employees and non-employee directors to receive awards, and (iii)Â approve the terms and conditions of each award contract. Each award under the stock plans is evidenced by an award agreement that specifies the award price, the duration of the award, the number of shares to which the award pertains, and such other provisions as the Committee determines. For stock options, the option price for each grant is at least equal to the fair market value of a share of Cullen/Frostâ€™s common stock on the date of grant. Options granted expire at such time as the Committee determines at the date of grant and in no event does the exercise period exceed a maximum of ten years. As defined in the plans, outstanding unvested awards may immediately vest upon a change-in-control of Cullen/Frost and subsequent termination resulting from the change in control.118Table of Contents A combined summary of activity in our active stock plans is presented in the table. Performance stock units outstanding are presented assuming attainment of the maximum payout rate as set forth by the performance criteria. The target award level for performance stock units granted in 2024, 2023 and 2022 was 21,554, 66,471 and 35,015, respectively. As of DecemberÂ 31, 2024, there were 2,361,570 shares remaining available for grant for future awards.Director DeferredStock UnitsOutstandingNon-VestedRestricted Stock UnitsOutstandingPerformance Stock Units OutstandingStock OptionsOutstandingNumber of UnitsWeighted-AverageFair Valueat GrantNumberof Shares/UnitsWeighted-AverageFair Valueat GrantNumber of UnitsWeighted-AverageFair Valueat GrantNumberof SharesWeighted-AverageExercisePriceJanuaryÂ 1, 202156,301Â $79.21Â 449,337Â $93.05Â 202,460Â $84.71Â 877,681Â $69.02Â Granted5,382Â 133.67Â 119,176Â 142.56Â 52,527Â 133.40Â â€”Â â€”Â Exercised/vested(16,022)74.89Â (97,154)9 31, 202245,661Â 87.15Â 465,319Â 105.36Â 213,749Â 96.20Â 616,227Â 71.27Â Granted8,503Â 103.47Â 217,561Â 85.39Â 99,710Â 74.71Â â€”Â â€”Â Exercised/vestedâ€”Â â€”Â (108,920)94.00Â (28 31, 202354,164Â 89.71Â 566,806Â 99.77Â 267,054Â 89.99Â 485,941Â 71.25Â Granted7,997Â 116.84Â 176,892Â 129.44Â 32,334Â 119.17Â â€”Â â€”Â Exercised/vested(9,382)80.99Â (232,617)91.78 31, 202452,779Â 95.37Â 507,862Â 113.72Â 230,657Â 103.65Â 183,976Â 65.11Director deferred stock units granted to non-employee directors generally have immediate vesting. Upon retirement from our board of directors, non-employee directors will receive one share of our common stock for each director deferred stock unit held. Non-vested restricted stock units granted to employees generally have a three-year-cliff vesting period although awards granted prior to 2021 generally had a four-year-cliff vesting period. Outstanding non-vested restricted stock units and director deferred stock units receive equivalent dividend payments as such dividends are declared on our common stock.Performance stock units represent shares potentially issuable in the future. For performance stock units granted in 2024, and years prior to 2021, issuance is based upon the measure of our achievement of relative return on assets over a three-year performance period compared to an identified peer group's achievement of relative return on assets over the same three-year performance period. For performance stock units granted in 2023, 2022, and 2021, issuance is based upon the measure of our achievement of growth in adjusted net revenue, averaged over the three-year performance period, compared to the 2023, 2022, and 2021 base-

year amounts, respectively. Performance stock units are eligible to receive equivalent dividend payments based on declared dividends on our common stock during the performance period. Equivalent dividend payments are based upon the ultimate number of shares issued under each performance award and are deferred until such time that the units vest and shares are issued.Options granted to employees generally have a ten-year life and vest in equal annual installments over a four-year period. No stock options have been granted since 2015. At DecemberÂ 31, 2024, all outstanding options were fully exercisable at an exercise price of $65.11 per share and had a remaining contractual life of 0.82 years. The total intrinsic value of outstanding options was $12.7 million at DecemberÂ 31, 2024.119Table of Contents Shares issued in connection with stock compensation awards are issued from available treasury shares. If no treasury shares are available, new shares are issued from available authorized shares. Shares issued in connection with stock compensation awards along with other related information were as follows:202420232022New shares issued from available authorized sharesâ€”Â 49,887Â 118,389Â Shares issued from available treasury stock589,782Â 217,470Â 281,421Â Total589,782Â 267,357Â 399,810Â Proceeds from stock option exercises$22,643Â $9,299Â $16,659Â Intrinsic value of stock options exercised13,454Â 3,614Â 19,616Â Fair value of restricted/director deferred stock units vested35,922Â 13,445Â 19,308Â Stock-based Compensation Expense. Stock-based compensation expense is recognized ratably over the requisite service period for all awards. For most stock option awards, the service period generally matches the vesting period. For stock options granted to certain executive officers and for non-vested restricted stock units granted to all participants, the service period does not extend past the date the participant reaches 65Â years of age. Director deferred stock units granted to non-employee directors generally have immediate vesting and the related expense is fully recognized on the date of grant. For performance stock units, the service period generally matches the three-year performance period specified by the award, however, the service period does not extend past the date the participant reaches 65Â years of age. Expense recognized each period is dependent upon our estimate of the number of shares that will ultimately be issued. Stock-based compensation expense and the related income tax benefit is presented in the following table. The service period for performance stock units granted each year begins on JanuaryÂ 1 of the following year.202420232022Non-vested restricted stock units$19,457Â $16,734Â $13,162Â Director deferred stock units934Â 880Â 720Â Performance stock units(628)6,976Â 4,440Â Total$19,763Â $24,590Â $18,322Â Income tax benefit$4,776Â $4,120Â $2,969Â Unrecognized stock-based compensation expense and the weighted-average period over which the expense is expected to be recognized at DecemberÂ 31, 2024 is presented in the table below. Unrecognized stock-based compensation expense related to performance stock units is presented assuming attainment of the maximum payout rate as set forth by the performance criteria.Unrecognized ExpenseWeighted-Average Number of Years for Expense RecognitionNon-vested restricted stock units$25,827Â 2.20Performance stock units12,912Â 2.02Total$38,739Â Valuation of Stock-Based Compensation. For the purposes of recognizing stock-based compensation expense, the fair value of non-vested restricted stock units and director deferred stock units is generally the market price of the stock on the measurement date, which, for us, is the date of the award. The fair value of performance stock units is determined in a similar manner except that the market price of the stock on the measurement date is discounted by the present value of the dividends expected to be paid on our common stock during the service period of the award because dividend equivalent payments on performance stock units are deferred until such time that the units vest and shares are issued. In applying this discount to the market price of our stock on the measurement date, we assumed we would pay a flat quarterly dividend during the service period equal to our most recent dividend payment, which was $0.95, $0.92 and $0.87 in 2024, 2023 and 2022, respectively, discounted at a weighted-average risk-free rate of 4.09%, 5.01% and 4.45% in 2024, 2023 and 2022, respectively. 120Table of Contents The fair value of employee stock options granted is estimated on the measurement date, which, for us, is the date of grant. The fair value of stock options is estimated using a binomial lattice-based valuation model that takes into account employee exercise patterns based on changes in our stock price and other variables and allows for the use of dynamic assumptions about interest rates and expected volatility. No stock options have been granted since 2015. Note 11 - Other Non-Interest Income and ExpenseOther non-interest income and expense totals are presented in the following table. Components of these totals exceeding 1% of the aggregate of total net interest income and total non-interest income for any of the years presented are stated separately.202420232022Other non-interest income:Other$52,060Â $54,941Â $45,217Â Total$52,060Â $54,941Â $45,217Â Other non-interest expense:Professional services$56,385Â $53,932Â $40,908Â Advertising, promotions and public relations51,403Â 48,608Â 39,994Â Other136,623Â 126,827Â 113,799Â Total$244,411Â $229,367Â $194,701Â In the ordinary course of business, we transact with certain directors and/or their affiliates. Payments for services provided totaled $1.8 million in 2024, $1.3 million in 2023 and $545 thousand in 2022.Note 12 - Income TaxesIncome tax expense was as follows:202420232022Current income tax expense$125,025Â $129,229Â $94,595Â Deferred income tax expense (benefit)(11,600)(14,829)(4,918)Income tax expense, as reported$113,425Â $114,400Â $89,677Â Effective tax rate16.3Â %16.1Â %13.4Â %A reconciliation between reported income tax expense and the amounts computed by applying the U.S. federal statutory income tax rate of 21% to income before income taxes is presented in the following table. 202420232022Income tax expense computed at the statutory rate$146,153Â $149,598Â $140,454Â Effect of tax-exempt interest(38,498)(43,114)(50,602)Net tax benefit from stock-based compensation(3,795)(894)(4,602)Tax benefit on dividends paid in our 401k plan(2,281)(2,135)(1,854)Non-deductible FDIC premiums5,943Â 5,263Â 3,277Â Non-deductible meals and entertainment1,861Â 1,692Â 683Â Non-deductible compensation1,629Â 2,591Â 2,250Â Other2,413Â 1,399Â 71Â Income tax expense, as reported$113,425Â $114,400Â $89,677Â There were no unrecognized tax benefits during any of the reported periods. Interest and/or penalties related to income taxes are reported as a component of income tax expense. Such amounts were not significant during the reported periods. 121Table of Contents Year-end deferred taxes are presented in the table below. Deferred taxes are based on the U.S. statutory federal income tax rate of 21%. 20242023Deferred tax assets:Net unrealized loss on securities available for sale and transferred securities$327,184Â $291,023Â Allowance for credit losses67,697Â 62,592Â Lease liabilities under operating leases64,691Â 66,442Â Bonus accrual13,753Â 9,680Â FDIC deposit insurance special assessment8,647Â 9,468Â Stock-based compensation6,321Â 7,712Â Net actuarial loss on defined benefit post-retirement benefit plans5,630Â 6,493Â Deferred loan and lease origination fees3,990Â 4,129Â Other6,496Â 5,892Â Total gross deferred tax assets504,409Â 463,431Â Deferred tax liabilities:Right-of-use assets under operating leases(56,759)(58,905)Premises and equipment(38,352)(42,640)Intangible assets(18,048)(18,106)Defined benefit post-retirement benefit plans(13,591)(13,073)Other(2,422)(2,368)Total gross deferred tax liabilities(129,172)(135,092)Net deferred tax asset (liability)$375,237Â $328,339Â No valuation allowance for deferred tax assets was recorded at DecemberÂ 31, 2024 and 2023 as management believes it is more likely than not that all of the deferred tax assets will be realized against deferred tax liabilities and projected future taxable income. There were no unrecognized tax benefits during any of the reported periods.We file income tax returns in the U.S. federal jurisdiction. We are no longer subject to U.S. federal income tax examinations by tax authorities for years before 2021.Note 13 - Other Comprehensive Income (Loss)The tax effects allocated to each component of other comprehensive income (loss) were as follows:BeforeÂ TaxAmountTaxÂ Expense,(Benefit)Net of TaxAmount2024Securities available for sale and transferred securities:Change in net unrealized gain/loss during the period$(171,662)$(36,049)$(135,613)Change in net unrealized gain on securities transferred to held to maturity(629)(132)(497)Reclassification adjustment for net (gains) losses included in net income96Â 20Â 76Â Total securities available for sale and transferred securities(172,195)(36,161)(136,034)Defined-benefit post-retirement benefit plans:Change in the net actuarial gain/loss2,439Â 512Â 1,927Â Reclassification adjustment for net amortization of actuarial gain/loss included in net income as a component of net periodic cost (benefit)1,673Â 351Â 1,322Â Total defined-benefit post-retirement benefit plans4,112Â 863Â 3,249Â Total other comprehensive income (loss)$(168,083)$(35,298)$(132,785)122Table of Contents BeforeÂ TaxAmountTaxÂ Expense,(Benefit)Net of TaxAmount2023Securities available for sale and transferred securities:Change in net unrealized gain/loss during the period$277,926Â $58,364Â $219,562Â Change in net unrealized gain on securities transferred to held to maturity(649)(136)(513)Reclassification adjustment for net (gains) losses included in net income(66)(14)(52)Total securities available for sale and transferred securities277,211Â 58,214Â 218,997Â Defined-benefit post-retirement benefit plans:Change in the net actuarial gain/loss9,278Â 1,948Â 7,330Â Reclassification adjustment for net amortization of actuarial gain/loss included in net income as a component of net periodic cost (benefit)3,479Â 731Â 2,748Â Total defined-benefit post-retirement benefit plans12,757Â 2,679Â 10,078Â Total other comprehensive income (loss)$289,968Â $60,893Â $229,075Â 2022Securities available for sale and transferred securities:Change in net unrealized gain/loss during the period$(2,143,567)$(450,149)$(1,693,418)Change in net unrealized gain on securities transferred to held to maturity(737)(155)(582)Total securities available for sale and transferred securities(2,144,304)(450,304)(1,694,000)Defined-benefit post-retirement benefit plans:Change in the net actuarial gain/loss(5,005)(1,051)(3,954)Reclassification adjustment for net amortization of actuarial gain/loss included in net income as a component of net periodic cost (benefit)2,964Â 622Â 2,342Â Total defined-benefit post-retirement benefit plans(2,041)(429)(1,612)Total other comprehensive income (loss)$(2,146,345)$(450,733)$(1,695,612)Activity in accumulated other comprehensive income, net of tax, was as follows:SecuritiesAvailableFor SaleDefinedBenefitPlansAccumulatedOtherComprehensiveIncome2024Beginning balance$(1,094,794)$(24,425)$(1,119,219)Other comprehensive income (loss) before reclassification(136,110)1,927Â (134,183)Reclassification of amounts included in net income76Â 1,322Â 1,398Â Net other comprehensive income (loss) during period(136,034)3,249Â (132,785)Ending balance$(1,230,828)$(21,176)$(1,252,004)2023Beginning balance$(1,313,791)$(34,503)$(1,348,294)Other comprehensive income (loss) before reclassification219,049Â 7,330Â 226,379Â Reclassification of amounts included in net income(52)Â 2,748Â 2,696Â Net other comprehensive income (loss) during period218,997Â 10,078Â 229,075Â Ending balance$(1,094,794)$(24,425)$(1,119,219)2022Beginning balance$380,209Â $(32,891)$347,318Â Other comprehensive income (loss) before reclassification(1,694,000)(3,954)(1,697,954)Reclassification of amounts included in net incomeâ€”Â 2,342Â 2,342Â Net other comprehensive income (loss) during period(1,694,000)(1,612)(1,695,612)Ending balance$(1,313,791)$(34,503)$(1,348,294)123Table of Contents Note 14 - Derivative Financial InstrumentsThe fair value of derivative positions outstanding is included in accrued interest receivable and other assets and accrued interest payable and other liabilities in the accompanying consolidated balance sheets and in the net change in each of these financial statement line items in the accompanying consolidated statements of cash flows.Interest Rate Derivatives. We utilize interest rate swaps, caps and floors to mitigate exposure to interest rate risk and to facilitate the needs of our customers. Our objectives for utilizing these derivative instruments are described below:From time to time, we have entered into certain interest rate derivative contracts that are designated as hedging instruments to hedge the risk of changes in the fair value of certain commercial loans/leases due to changes in interest rates. We also enter into certain interest rate derivative contracts that are not designated as hedging instruments to accommodate the business needs of our customers. These derivative contracts relate to transactions in which we enter into an interest rate swap, cap and/or floor with a customer while at the same time entering into an offsetting interest rate swap, cap and/or floor with a third-party financial institution. In connection with each swap transaction, we agree to pay interest to the customer on a notional amount at a variable interest rate and receive interest from the customer on a similar notional amount at a fixed interest rate. At the same time, we agree to pay a third-party financial institution the same fixed interest rate on the same notional amount and receive the same variable interest rate on the same notional amount. The transaction allows our customer to effectively convert a variable rate loan to a fixed rate. Because we act as an intermediary for our customers, changes in the fair value of the underlying derivative contracts largely offset each other and do not significantly impact our results of operations.The notional amounts and estimated fair values of interest rate derivative contracts outstanding are presented in the following table. The fair values of these contracts are estimated utilizing internal valuation methods with observable market data inputs, or as determined by the Chicago Mercantile Exchange (â€œCMEâ€) for centrally cleared derivative contracts. CME rules legally characterize variation margin payments for centrally cleared derivatives as settlements of the derivatives' exposure rather than collateral. As a result, the variation margin payment and the related derivative instruments are considered a single unit of account for accounting and financial reporting purposes. Variation margin, as determined by the CME, is settled daily. As a result, derivative contracts that clear through the CME have an estimated fair value of zero at both DecemberÂ 31, 2024 and 2023. Â December 31, 2024December 31, 2023Â NotionalAmountEstimatedFairÂ ValueNotionalAmountEstimatedFairÂ ValueNon-hedging interest rate derivatives:Financial institution counterparties:Loan/lease interest rate swaps - assets$1,213,519Â $63,001Â $1,040,659Â $58,486Â Loan/lease interest rate swaps - liabilities663,078Â (9,068)617,266Â (20,293)Loan/lease interest rate caps - assets205,164Â 7,053Â 275,000Â 11,747Â Customer counterparties:Loan/lease interest rate swaps - assets663,078Â 9,068Â 617,266Â 20,482Â Loan/lease interest rate swaps - liabilities1,213,519Â (63,000)1,040,659Â (58,485)Loan/lease interest rate caps - liabilities205,164Â (7,054)275,000Â (11,747)The weighted-average rates paid and received for interest rate swaps outstanding at DecemberÂ 31, 2024 were as follows:Weighted-AverageInterestRatePaidInterestRateReceivedInterest rate swaps:Â Â Non-hedging interest rate swaps - financial institution counterparties5.08Â %6.26Â %Non-hedging interest rate swaps - customer counterparties6.26Â 5.08Â The weighted-average strike rate for outstanding interest rate caps was 3.66% at DecemberÂ 31, 2024.124Table of Contents Commodity Derivatives. We enter into certain commodity derivative contracts that are not designated as hedging instruments to accommodate the business needs of our customers. Upon the origination of a commodity derivative contract with a customer, we simultaneously enter into an offsetting contract with a third-party financial institution to mitigate our exposure to fluctuations in commodity prices. Because we act as an intermediary for our customers, changes in the fair value of the underlying derivative contracts largely offset each other and do not significantly impact our results of operations.The notional amounts and estimated fair values of non-hedging commodity derivative contracts outstanding are presented in the following table. The fair values of these contracts are estimated utilizing internal valuation methods with observable market data inputs.December 31, 2024December 31, 2023NotionalUnitsNotionalAmountEstimatedFairÂ ValueNotionalAmountEstimatedFairÂ ValueFinancial institution counterparties:Oil - assetsBarrels7,097Â $27,471Â 5,601Â $37,667Â Oil - liabilitiesBarrels4,768Â (12,897)4,581Â (18,500)Natural gas - assetsMMBTUs25,454Â 3,804Â 17,363Â 11,822Â Natural gas - liabilitiesMMBTUs26,082Â (4,054)6,462Â (2,499)Customer counterparties:Oil - assetsBarrels4,872Â $12,973Â 4,618Â $18,722Â Oil - liabilitiesBarrels6,993Â (26,753)5,564Â (36,877)Natural gas - assetsMMBTUs26,767Â 4,255Â 6,462Â 2,499Â Natural gas - liabilitiesMMBTUs24,769Â (3,600)17,363Â (11,571)Foreign Currency Derivatives. We enter into foreign currency derivative contracts that are not designated as hedging instruments to accommodate the business needs of our customers and to mitigate our exposure to foreign currency. Upon the origination of a foreign currency derivative contract with a customer, we simultaneously enter into an offsetting contract with a third-party financial institution to mitigate our exposure to fluctuations in foreign currency exchange rates. Because we act as an intermediary for our customers, changes in the fair value of the underlying derivative contracts largely offset each other and do not significantly impact our results of operations. We also utilize foreign currency derivative contracts that are not designated as hedging instruments to mitigate the economic effect of fluctuations in foreign currency exchange rates on foreign currency holdings and certain short-term, non-U.S. dollar denominated loans. The notional amounts and fair values of non-hedging foreign currency derivative contracts are presented in the following table. The fair values of these contracts are estimated utilizing internal valuation methods with observable market data inputs.December 31, 2024December 31, 2023NotionalCurrencyNotionalAmountEstimatedFairÂ ValueNotionalAmountEstimatedFairÂ ValueFinancial institution counterparties:Forward/option contracts - assetsCADâ€”â€”Â 250$1Â Forward/option contracts - liabilitiesEURâ€”â€”Â 3,000(14)Forward contracts - liabilitiesCADâ€”â€”Â 250(5)Customer counterparties:Forward/option contracts - assetsEURâ€”â€”Â 3,00016Â Forward/option contracts - assetsCADâ€”â€”Â 2505Â Forward contracts - liabilitiesCADâ€”â€”Â 250â€”Â Gains, Losses and Derivative Cash Flows. For fair value hedges, the changes in the fair value of both the derivative hedging instrument and the hedged item are included in other non-interest income or other non-interest expense. The extent that such changes in fair value do not offset represents hedge ineffectiveness. Net cash flows from interest rate swaps on commercial loans/leases designated as hedging instruments in effective hedges of fair value are included in interest income on loans. For non-hedging derivative instruments, gains and losses due to changes in fair value and all cash flows are included in other non-interest income and other non-interest expense.125Table of Contents Amounts included in the consolidated statements of income related to interest rate derivatives designated as hedges of fair value were as follows:202420232022Commercial loan/lease interest rate swaps:Amount of gain (loss) included in interest income on loans$â€”Â $16Â $(7)Amount of (gain) loss included in other non-interest expenseâ€”Â â€”Â 6Â As stated above, we enter into non-hedge related derivative positions primarily to accommodate the business needs of our customers. Upon the origination of a derivative contract with a customer, we simultaneously enter into an offsetting derivative contract with a third-party financial institution. We recognize immediate income based upon the difference in the bid/ask spread of the underlying transactions with our customers and the third party. Because we act only as an intermediary for our customer, subsequent changes in the fair value of the underlying derivative contracts largely offset each other and do not significantly impact our results of operations.Amounts included in the consolidated statements of income related to non-hedging interest rate, commodity, foreign currency and other derivative instruments are presented in the table below.202420232022Non-hedging interest rate derivatives:Other non-interest income$4,304Â $6,982Â $1,742Â Other non-interest expense3Â â€”Â â€”Â Non-hedging commodity derivatives:Other non-interest income2,183Â 1,889Â 2,297Â Non-hedging foreign

currency derivatives:Other non-interest income11Â 30Â 63Â Counterparty Credit Risk. Derivative contracts involve the risk of dealing with both bank customers and financial institution counterparties and their ability to meet contractual terms. Financial institution counterparties must have an investment grade credit rating and be approved by our Asset/Liability Management Committee. Our credit exposure on derivative contracts is limited to the net favorable value of all contracts by each counterparty. Credit exposure may be reduced by the amount of collateral pledged by the counterparty. There are no credit-risk-related contingent features associated with any of our derivative contracts. Certain derivative contracts with financial institution counterparties may be terminated with respect to a party in the transaction, if such party does not have at least a minimum level rating assigned to either its senior unsecured long-term debt or its deposit obligations by certain third-party rating agencies.Our credit exposure relating to interest rate, commodity, and foreign currency derivative contracts with bank customers was approximately $9.5 million at DecemberÂ 31, 2024. This credit exposure is partly mitigated as transactions with customers are generally secured by the collateral, if any, securing the underlying transaction being hedged. Our credit exposure, net of collateral pledged, relating to interest rate, commodity, and foreign currency derivative contracts with financial institution counterparties was approximately $1.5 million at DecemberÂ 31, 2024. This amount was primarily related to a shortfall of collateral we have received from certain counterparties. Collateral positions are generally cleared on the next business day. Collateral levels for financial institution counterparties are monitored and adjusted as necessary. See NoteÂ 15 â€“ Balance Sheet Offsetting and Repurchase Agreements for additional information regarding our credit exposure with financial institution counterparties. At DecemberÂ 31, 2024, we had $350 thousand in cash collateral related to derivative contracts on deposit with other financial institution counterparties. 126Table of Contents Note 15 - Balance Sheet Offsetting and Repurchase AgreementsBalance Sheet Offsetting. Certain financial instruments, including resell and repurchase agreements and derivatives, may be eligible for offset in the consolidated balance sheet and/or subject to master netting arrangements or similar agreements. Our derivative transactions with financial institution counterparties are generally executed under International Swaps and Derivative Association (â€œISDAâ€) master agreements which include â€œright of set-offâ€ provisions. In such cases there is generally a legally enforceable right to offset recognized amounts and there may be an intention to settle such amounts on a net basis. Nonetheless, we do not generally offset such financial instruments for financial reporting purposes. Information about financial instruments that are eligible for offset in the consolidated balance sheet as of DecemberÂ 31, 2024 is presented in the following tables.GrossÂ AmountRecognizedGrossÂ AmountOffsetNetÂ AmountRecognizedDecember 31, 2024Financial assets:Derivatives:Loan/lease interest rate swaps and caps$70,054Â $â€”Â $70,054Â Commodity swaps and options31,275Â â€”Â 31,275Â Total derivatives101,329Â â€”Â 101,329Â Resell agreements9,650Â â€”Â 9,650Â Total$110,979Â $â€”Â $110,979Â Financial liabilities:Derivatives:Loan/lease interest rate swaps$9,068Â $â€”Â $9,068Â Commodity swaps and options16,951Â â€”Â 16,951Â Total derivatives26,019Â â€”Â 26,019Â Repurchase agreements4,342,941Â â€”Â 4,342,941Â Total$4,368,960Â $â€”Â $4,368,960Â Gross Amounts Not OffsetNetÂ AmountRecognizedFinancialInstrumentsCollateralNetAmountDecember 31, 2024Financial assets:Derivatives:Counterparty H$36,286Â $(10,129)$(26,157)$â€”Â Counterparty F15,505Â (2,322)(11,759)1,424Â Counterparty B22,338Â (4,522)(17,816)â€”Â Counterparty E14,219Â (2,109)(12,100)10Â Other counterparties12,981Â (6,632)(6,325)24Â Total derivatives101,329Â (25,714)(74,157)1,458Â Resell agreements9,650Â â€”Â (9,650)â€”Â Total$110,979Â $(25,714)$(83,807)$1,458Â Financial liabilities:Derivatives:Counterparty H$10,129Â $(10,129)$â€”Â $â€”Â Counterparty F2,322Â (2,322)â€”Â â€”Â Counterparty B4,522Â (4,522)â€”Â â€”Â Counterparty E2,109Â (2,109)â€”Â â€”Â Other counterparties6,937Â (6,632)(305)â€”Â Total derivatives26,019Â (25,714)(305)â€”Â Repurchase agreements4,342,941Â â€”Â (4,342,941)â€”Â Total$4,368,960Â $(25,714)$(4,343,246)$â€”Â 127Table of Contents Information about financial instruments that are eligible for offset in the consolidated balance sheet as of DecemberÂ 31, 2023 is presented in the following tables.GrossÂ AmountRecognizedGrossÂ AmountOffsetNetÂ AmountRecognizedDecember 31, 2023Financial assets:Derivatives:Loan/lease interest rate swaps and caps$70,233Â $â€”Â $70,233Â Commodity swaps and options49,489Â â€”Â 49,489Â Foreign currency forward/option contracts1Â â€”Â 1Â Total derivatives119,723Â â€”Â 119,723Â Resell agreements84,650Â â€”Â 84,650Â Total$204,373Â $â€”Â $204,373Â Financial liabilities:Derivatives:Loan/lease interest rate swaps$20,293Â $â€”Â $20,293Â Commodity swaps and options20,999Â â€”Â 20,999Â Foreign currency forward contracts19Â â€”Â 19Â Total derivatives41,311Â â€”Â 41,311Â Repurchase agreements4,127,188Â â€”Â 4,127,188Â Total$4,168,499Â $â€”Â $4,168,499Â Gross Amounts Not OffsetNetÂ AmountRecognizedFinancialInstrumentsCollateralNetAmountDecember 31, 2023Financial assets:Derivatives:Counterparty H$36,551Â $(8,870)$(27,170)$511Â Counterparty F31,202Â (7,444)(22,954)804Â Counterparty B23,829Â (5,151)(18,472)206Â Counterparty E13,271Â (4,548)(8,723)â€”Â Other counterparties14,870Â (6,418)(7,520)932Â Total derivatives119,723Â (32,431)(84,839)2,453Â Resell agreements84,650Â â€”Â (84,650)â€”Â Total$204,373Â $(32,431)$(169,489)$2,453Â Financial liabilities:Derivatives:Counterparty H$8,870Â $(8,870)$â€”Â $â€”Â Counterparty F7,444Â (7,444)â€”Â â€”Â Counterparty B5,151Â (5,151)â€”Â â€”Â Counterparty E4,548Â (4,548)â€”Â â€”Â Other counterparties15,298Â (6,418)(8,580)300Â Total derivatives41,311Â (32,431)(8,580)300Â Repurchase agreements4,127,188Â â€”Â (4,127,188)â€”Â Total$4,168,499Â $(32,431)$(4,135,768)$300Â 128Table of Contents Repurchase Agreements. We utilize securities sold under agreements to repurchase to accommodate the business needs of our customers and to facilitate secured short-term funding needs. Securities sold under agreements to repurchase are stated at the amount of cash received in connection with the transaction. We monitor collateral levels on a continuous basis. We may be required to provide additional collateral based on the fair value of the underlying securities. Securities pledged as collateral under repurchase agreements are maintained with our safekeeping agents.The remaining contractual maturity of repurchase agreements in the consolidated balance sheets as of DecemberÂ 31, 2024 and DecemberÂ 31, 2023 is presented in the following tables.Remaining Contractual Maturity of the AgreementsOvernight and ContinuousUp to 30 Days30-90 DaysGreater than 90 DaysTotalDecember 31, 2024Repurchase agreements:U.S. Treasury$2,170,482Â $â€”Â $â€”Â $â€”Â $2,170,482Â Residential mortgage-backed securities2,172,459Â â€”Â â€”Â â€”Â 2,172,459Â Total borrowings$4,342,941Â $â€”Â $â€”Â $â€”Â $4,342,941Â Gross amount of recognized liabilities for repurchase agreements$4,342,941Â Amounts related to agreements not included in offsetting disclosures above$â€”Â December 31, 2023Repurchase agreements:U.S. Treasury$3,300,662Â $â€”Â $â€”Â $â€”Â $3,300,662Â Residential mortgage-backed securities826,526Â â€”Â â€”Â â€”Â 826,526Â Total borrowings$4,127,188Â $â€”Â $â€”Â $â€”Â $4,127,188Â Gross amount of recognized liabilities for repurchase agreements$4,127,188Â Amounts related to agreements not included in offsetting disclosures above$â€”Â Note 16 - Fair Value MeasurementsThe fair value of an asset or liability is the price that would be received to sell that asset or paid to transfer that liability in an orderly transaction occurring in the principal market (or most advantageous market in the absence of a principal market) for such asset or liability. In estimating fair value, we utilize valuation techniques that are consistent with the market approach, the income approach and/or the cost approach. Such valuation techniques are consistently applied. Inputs to valuation techniques include the assumptions that market participants would use in pricing an asset or liability. ASC TopicÂ 820 establishes a fair value hierarchy for valuation inputs that gives the highest priority to quoted prices in active markets for identical assets or liabilities and the lowest priority to unobservable inputs. The fair value hierarchy is as follows:â€¢LevelÂ 1 Inputs - Unadjusted quoted prices in active markets for identical assets or liabilities that the reporting entity has the ability to access at the measurement date.â€¢LevelÂ 2 Inputs - Inputs other than quoted prices included in LevelÂ 1 that are observable for the asset or liability, either directly or indirectly. These might include quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in markets that are not active, inputs other than quoted prices that are observable for the asset or liability (such as interest rates, volatilities, prepayment speeds, credit risks, etc.) or inputs that are derived principally from or corroborated by market data by correlation or other means.â€¢LevelÂ 3 Inputs - Unobservable inputs for determining the fair values of assets or liabilities that reflect an entityâ€™s own assumptions about the assumptions that market participants would use in pricing the assets or liabilities.In general, fair value is based upon quoted market prices, where available. If such quoted market prices are not available, fair value is based upon internally developed models that primarily use, as inputs, observable market-129Table of Contents based parameters. Valuation adjustments may be made to ensure that financial instruments are recorded at fair value. These adjustments may include amounts to reflect counterparty credit quality and our creditworthiness, among other things, as well as unobservable parameters. Any such valuation adjustments are applied consistently over time. Our valuation methodologies may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. While management believes our valuation methodologies are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different estimate of fair value at the reporting date. Furthermore, the reported fair value amounts have not been comprehensively revalued since the presentation dates, and therefore, estimates of fair value after the balance sheet date may differ significantly from the amounts presented herein. A more detailed description of the valuation methodologies used for assets and liabilities measured at fair value is set forth below. Transfers between levels of the fair value hierarchy are recognized on the actual date of the event or circumstances that caused the transfer, which generally coincides with our monthly and/or quarterly valuation process.Financial Assets and Financial Liabilities: Financial assets and financial liabilities measured at fair value on a recurring basis include the following:Securities Available for Sale. U.S. Treasury securities are reported at fair value utilizing LevelÂ 1 inputs. Other securities classified as available for sale are reported at fair value utilizing LevelÂ 2 inputs. For these securities, we obtain fair value measurements from an independent pricing service. The fair value measurements consider observable data that may include dealer quotes, market spreads, cash flows, the U.S. Treasury yield curve, live trading levels, trade execution data, market consensus prepayment speeds, credit information and the bondâ€™s terms and conditions, among other things.We review the prices supplied by the independent pricing service, as well as their underlying pricing methodologies, for reasonableness and to ensure such prices are aligned with traditional pricing matrices. In general, we do not purchase investment portfolio securities that are esoteric or that have a complicated structure. Our entire portfolio consists of traditional investments, nearly all of which are U.S. Treasury obligations, federal agency bullet or mortgage pass-through securities, or general obligation or revenue based municipal bonds. Pricing for such instruments is fairly generic and is easily obtained. From time to time, we will validate prices supplied by the independent pricing service by comparison to prices obtained from third-party sources or derived using internal models.Trading Securities. U.S. Treasury securities and exchange-listed common stock are reported at fair value utilizing LevelÂ 1 inputs. Other securities classified as trading are reported at fair value utilizing LevelÂ 2 inputs in the same manner as described above for securities available for sale.Derivatives. Derivatives are generally reported at fair value utilizing Level 2 inputs. We utilize internal valuation methods with observable market data inputs to estimate the fair values of our outstanding interest rate, commodity and foreign currency derivative contracts. We also obtain dealer quotations and/or utilize third-party models for comparative purposes to assess the reasonableness of our model valuations. Though there has never been a significant discrepancy in the valuations, should such a significant discrepancy arise, we would obtain price verification from a third-party dealer. In cases where significant credit valuation adjustments are incorporated into the estimation of fair value, reported amounts are considered to have been derived utilizing LevelÂ 3 inputs.For purposes of potential valuation adjustments to our derivative positions, we evaluate the credit risk of our counterparties as well as ours. Accordingly, we have considered factors such as the likelihood of our default and the default of our counterparties, our net exposures and remaining contractual life, among other things, in determining if any fair value adjustments related to credit risk are required. Counterparty exposure is evaluated by netting positions that are subject to master netting arrangements, as well as considering the amount of collateral securing the position. We review our counterparty exposure on a regular basis, and, when necessary, appropriate business actions are taken to adjust the exposure. We also utilize this approach to estimate our own credit risk on derivative liability positions. To date, we have not realized any significant losses due to a counterpartyâ€™s inability to pay any net uncollateralized position. The change in value of derivative assets and derivative liabilities attributable to credit risk was not significant during the reported periods.130Table of Contents The following tables summarize financial assets and financial liabilities measured at fair value on a recurring basis as of DecemberÂ 31, 2024 and 2023, segregated by the level of the valuation inputs within the fair value hierarchy utilized to measure fair value:Level 1InputsLevel 2InputsLevelÂ 3InputsTotalFair Value2024Securities available for sale:U.S. Treasury$3,442,320Â $â€”Â $â€”Â $3,442,320Â Residential mortgage-backed securitiesâ€”Â 6,997,902Â â€”Â 6,997,902Â States and political subdivisionsâ€”Â 4,560,224Â â€”Â 4,560,224Â Otherâ€”Â 43,179Â â€”Â 43,179Â Trading account securities:U.S. Treasury33,910Â â€”Â â€”Â 33,910Â States and political subdivisionsâ€”Â â€”Â â€”Â â€”Â Derivative assets:Interest rate swaps, caps and floorsâ€”Â 79,122Â â€”Â 79,122Â Commodity swaps and optionsâ€”Â 48,503Â â€”Â 48,503Â Foreign currency forward/option contractsâ€”Â â€”Â â€”Â â€”Â Derivative liabilities:Interest rate swaps, caps and floorsâ€”Â 79,122Â â€”Â 79,122Â Commodity swaps and optionsâ€”Â 47,304Â â€”Â 47,304Â Foreign currency forward/option contractsâ€”Â â€”Â â€”Â â€”Â 2023Securities available for sale:U.S. Treasury$4,927,589Â $â€”Â $â€”Â $4,927,589Â Residential mortgage-backed securitiesâ€”Â 6,596,682Â â€”Â 6,596,682Â States and political subdivisionsâ€”Â 5,011,331Â â€”Â 5,011,331Â Otherâ€”Â 42,769Â â€”Â 42,769Â Trading account securities:U.S. Treasury30,265Â â€”Â â€”Â 30,265Â States and political subdivisionsâ€”Â 1,452Â â€”Â 1,452Â Derivative assets:Interest rate swaps, caps and floorsâ€”Â 90,715Â â€”Â 90,715Â Commodity swaps and optionsâ€”Â 70,710Â â€”Â 70,710Â Foreign currency forward contractsâ€”Â 22Â â€”Â 22Â Derivative liabilities:Interest rate swaps, caps and floorsâ€”Â 90,525Â â€”Â 90,525Â Commodity swaps and optionsâ€”Â 69,447Â â€”Â 69,447Â Foreign currency forward contractsâ€”Â 19Â â€”Â 19Â Certain financial assets and financial liabilities are measured at fair value on a nonrecurring basis; that is, the instruments are not measured at fair value on an ongoing basis but are subject to fair value adjustments in certain circumstances (for example, when there is evidence of impairment). Financial assets measured at fair value on a non-recurring basis during the reported periods include certain loans reported at the fair value of the underlying collateral if repayment is expected solely from the collateral. Collateral values are estimated using Level 2 inputs based on observable market data, typically in the case of real estate collateral, or Level 3 inputs based on customized discounting criteria, typically in the case of non-real estate collateral such as inventory, oil and gas reserves, accounts receivable, equipment or other business assets.131Table of Contents The following table presents collateral dependent loans that were remeasured and reported at fair value through a specific allocation of the allowance for credit losses on loans based upon the fair value of the underlying collateral:202420232022Level 2Carrying value before allocations$4,982Â $19,719Â $6,237Â Specific (allocations) reversals of prior allocations(650)(3,391)(1,480)Fair value$4,332Â $16,328Â $4,757Â Level 3Carrying value before allocations$37,082Â $15,465Â $8,156Â Specific (allocations) reversals of prior allocations(10,987)(2,344)625Â Fair value$26,095Â $13,121Â $8,781Â Non-Financial Assets and Non-Financial Liabilities: We do not have any non-financial assets or non-financial liabilities measured at fair value on a recurring basis. From time to time, non-financial assets measured at fair value on a non-recurring basis may include certain foreclosed assets which, upon initial recognition, were remeasured and reported at fair value through a charge-off to the allowance for loan losses and certain foreclosed assets which, subsequent to their initial recognition, were remeasured at fair value through a write-down included in other non-interest expense. The fair value of a foreclosed asset is estimated using Level 2 inputs based on observable market data or Level 3 inputs based on customized discounting criteria. During the reported periods, all fair value measurements for foreclosed assets utilized Level 2 inputs.The following table presents foreclosed assets that were remeasured and reported at fair value:202420232022Foreclosed assets remeasured at initial recognition:Carrying value of foreclosed assets prior to remeasurement$19,297Â $â€”Â $239Â Charge-offs recognized in the allowance for credit losses on loans(3,797)â€”Â â€”Â Fair value$15,500Â $â€”Â $239Â Charge-offs recognized upon loan foreclosures are generally offset by general or specific allocations of the allowance for credit losses on loans and generally do not, and did not during the reported periods, significantly impact our credit loss expense. Regulatory guidelines require us to reevaluate the fair value of other real estate owned on at least an annual basis. While our policy is to comply with the regulatory guidelines, our general practice is to reevaluate the fair value of collateral supporting collateral dependent loans on a quarterly basis. Thus, appraisals are generally not considered to be outdated, and we typically do not make any adjustments to the appraised values.ASC TopicÂ 825, â€œFinancial Instruments,â€ requires disclosure of the fair value of financial assets and financial liabilities, including those financial assets and financial liabilities that are not measured and reported at fair value on a recurring basis or non-recurring basis. The estimated fair value approximates carrying value for cash and cash equivalents, accrued interest and the cash surrender value of life insurance policies. The methodologies for other financial assets and financial liabilities that are not measured and reported at fair value on a recurring basis or non-recurring basis are discussed below:Loans. The estimated fair value approximates carrying value for variable-rate loans that reprice frequently and with no significant change in credit risk. The fair value of fixed-rate loans and variable-rate loans which reprice on an infrequent basis is estimated by discounting future cash flows using the current interest rates at which similar loans with similar terms would be made to borrowers of similar credit quality. An overall valuation adjustment is made for specific credit risks as well as general portfolio credit risk.Deposits. The estimated fair value approximates carrying value for demand deposits. The fair value of fixed-

rate deposit liabilities with defined maturities is estimated by discounting future cash flows using the interest rates currently offered for deposits of similar remaining maturities. The estimated fair value of deposits does not take into account the value of our long-term relationships with depositors, commonly known as core deposit intangibles, which are separate intangible assets, and not considered financial instruments. Nonetheless, we would likely realize a core deposit premium if our deposit portfolio were sold in the principal market for such deposits.132Table of Contents Borrowed Funds. The estimated fair value approximates carrying value for short-term borrowings. The fair value of long-term fixed-rate borrowings is estimated using quoted market prices, if available, or by discounting future cash flows using current interest rates for similar financial instruments. The estimated fair value approximates carrying value for variable-rate junior subordinated deferrable interest debentures that reprice quarterly.Loan Commitments, Standby and Commercial Letters of Credit. Our lending commitments have variable interest rates and â€œescapeâ€ clauses if the customerâ€™s credit quality deteriorates. Therefore, the fair values of these items are not significant and are not included in the following table.The estimated fair values of financial instruments that are reported at amortized cost in our consolidated balance sheets, segregated by the level of valuation inputs within the fair value hierarchy utilized to measure fair value, were as follows:December 31, 2024December 31, 2023CarryingAmountEstimatedFair ValueCarryingAmountEstimatedFair ValueFinancial assets:Level 2 inputs:Cash and cash equivalents$10,234,258Â $10,234,258Â $8,687,276Â $8,687,276Â Securities held to maturity3,533,775Â 3,360,546Â 3,619,428Â 3,532,044Â Accrued interest receivable236,591Â 236,591Â 251,385Â 251,385Â Level 3 inputs:Loans, net20,484,662Â 20,066,512Â 18,578,255Â 18,117,369Â Financial liabilities:Level 2 inputs:Deposits42,722,748Â 42,712,907Â 41,920,568Â 41,903,580Â Federal funds purchased21,975Â 21,975Â 14,200Â 14,200Â Repurchase agreements4,342,941Â 4,342,941Â 4,127,188Â 4,127,188Â Junior subordinated deferrable interest debentures123,184Â 123,712Â 123,127Â 123,712Â Subordinated notes99,648Â 98,453Â 99,491Â 96,071Â Accrued interest payable58,870Â 58,870Â 61,222Â 61,222Â Under ASC TopicÂ 825, entities may choose to measure eligible financial instruments at fair value at specified election dates. The fair value measurement option (i)Â may be applied instrument by instrument, with certain exceptions, (ii)Â is generally irrevocable and (iii)Â is applied only to entire instruments and not to portions of instruments. Unrealized gains and losses on items for which the fair value measurement option has been elected must be reported in earnings at each subsequent reporting date. During the reported periods, we had no financial instruments measured at fair value under the fair value measurement option.133Table of Contents Note 17 - Operating Segments We are managed under a matrix organizational structure whereby our two primary operating segments, Banking and Frost Wealth Advisors, overlap a regional reporting structure. The regions are primarily based upon geographic location and include Austin, Dallas, Fort Worth, Gulf Coast (which includes Corpus Christi and the Rio Grande Valley), Houston, Permian Basin, San Antonio and Statewide. We are primarily managed based on the line of business structure. In that regard, all regions have the same lines of business, which have the same product and service offerings, have similar types and classes of customers and utilize similar service delivery methods. Pricing guidelines for products and services are the same across all regions. The regional reporting structure is primarily a means to scale the lines of business to provide a local, community focus for customer relations and business development. Banking and Frost Wealth Advisors are delineated by the products and services that each segment offers. The Banking operating segment includes both commercial and consumer banking services and Frost Insurance Agency. Commercial banking services are provided to corporations and other business clients and include a wide array of lending and cash management products. Consumer banking services include direct lending and depository services. Frost Insurance Agency provides insurance brokerage services to individuals and businesses covering corporate and personal property and casualty products, as well as group health and life insurance products. The Frost Wealth Advisors operating segment includes fee-based services within private trust, retirement services, and financial management services, including personal wealth management and securities brokerage services. A third operating segment, Non-Banks, is for the most part the parent holding company, as well as certain other insignificant non-bank subsidiaries of the parent that, for the most part, have little or no activity. Non-banks also includes certain eliminating amounts. The parent companyâ€™s principal activities include the direct and indirect ownership of our banking and non-banking subsidiaries and the issuance of debt and equity. Our principal source of revenue is dividends from our subsidiaries.The accounting policies of each reportable segment are the same as those of our consolidated entity except for the following items, which impact the Banking and Frost Wealth Advisors segments: (i)Â expenses for consolidated back-office operations and general overhead-type expenses such as executive administration, accounting and internal audit are allocated to operating segments based on estimated uses of those services, and (ii)Â the parent company records the tax expense or benefit necessary to reconcile to the consolidated total.Our chief executive officer is our chief operating decision maker. We use a match-funded transfer pricing process to allocate costs, capital and resources to each operating segment. The process helps us to (i)Â identify the cost or opportunity value of funds within each business segment, (ii)Â measure the profitability of a particular business segment by relating appropriate costs to revenues, (iii)Â evaluate each business segment in a manner consistent with its economic impact on consolidated earnings, and (iv)Â enhance asset and liability pricing decisions. Our chief executive officer reviews actual net income versus budgeted net income to assess segment performance on a monthly basis and to make decisions about allocating capital and personnel to the segments.134Table of Contents Financial results by operating segment, including significant expense categories provided to the chief operating decision maker, are detailed below. Certain prior period amounts have been reclassified to conform to the current presentation. Frost Wealth Advisors excludes off-balance-sheet managed and custody assets with a total fair value of $51.4 billion, $47.2 billion and $42.9 billion at DecemberÂ 31, 2024, 2023 and 2022.BankingFrostWealthAdvisorsNon-BanksConsolidated2024Interest income$2,382,675Â $7,962Â $â€”Â $2,390,637Â Interest expense772,075Â 421Â 13,529Â 786,025Â Net interest income (expense)1,610,600Â 7,541Â (13,529)1,604,612Â Credit loss expense64,985Â â€”Â â€”Â 64,985Â Net interest income after credit loss expense1,545,615Â 7,541Â (13,529)1,539,627Â Non-interest income:Trust and investment management feesâ€”Â 167,448Â (2,178)165,270Â Service charges on deposit accounts106,217Â 13Â â€”Â 106,230Â Insurance commissions and fees61,269Â â€”Â â€”Â 61,269Â Interchange and card transaction fees21,017Â â€”Â â€”Â 21,017Â Other charges, commissions and fees30,626Â 22,717Â 5Â 53,348Â Net gain (loss) on securities transactions(96)â€”Â â€”Â (96)Other45,790Â 6,011Â 259Â 52,060Â Total non-interest income264,823Â 196,189Â (1,914)459,098Â Non-interest expense:Salaries and wages544,843Â 74,928Â 1,623Â 621,394Â Employee benefits109,431Â 12,911Â 104Â 122,446Â Net occupancy115,136Â 13,615Â â€”Â 128,751Â Technology, furniture and equipment142,517Â 5,764Â 206Â 148,487Â Deposit insurance37,203Â 66Â â€”Â 37,269Â Other189,700Â 49,790Â 4,921Â 244,411Â Total non-interest expense1,138,830Â 157,074Â 6,854Â 1,302,758Â Income (loss) before income taxes671,608Â 46,656Â (22,297)695,967Â Income tax expense (benefit)110,524Â 9,798Â (6,897)113,425Â Net income (loss)561,084Â 36,858Â (15,400)582,542Â Preferred stock dividendsâ€”Â â€”Â 6,675Â 6,675Â Net income (loss) available to common shareholders$561,084Â $36,858Â $(22,075)$575,867Â Revenues from (expenses to) external customers$1,875,423Â $203,730Â $(15,443)$2,063,710Â Average assets (in millions)$49,621Â $64Â $9Â $49,694Â 135Table of Contents BankingFrostWealthAdvisorsNon-BanksConsolidated2023Interest income$2,209,659Â $8,057Â $â€”Â $2,217,716Â Interest expense647,218Â 437Â 11,397Â 659,052Â Net interest income (expense)1,562,441Â 7,620Â (11,397)1,558,664Â Credit loss expense46,171Â â€”Â â€”Â 46,171Â Net interest income after credit loss expense1,516,270Â 7,620Â (11,397)1,512,493Â Non-interest income:Trust and investment management feesâ€”Â 155,278Â (1,963)153,315Â Service charges on deposit accounts93,478Â 26Â â€”Â 93,504Â Insurance commissions and fees58,271Â â€”Â â€”Â 58,271Â Interchange and card transaction fees19,419Â â€”Â â€”Â 19,419Â Other charges, commissions and fees30,217Â 18,809Â â€”Â 49,026Â Net gain (loss) on securities transactions66Â â€”Â â€”Â 66Â Other49,868Â 4,793Â 280Â 54,941Â Total non-interest income251,319Â 178,906Â (1,683)428,542Â Non-interest expense:Salaries and wages480,083Â 66,070Â 1,565Â 547,718Â Employee benefits103,427Â 11,776Â 103Â 115,306Â Net occupancy109,953Â 14,443Â â€”Â 124,396Â Technology, furniture and equipment129,042Â 6,054Â 190Â 135,286Â Deposit insurance76,535Â 54Â â€”Â 76,589Â Other178,784Â 46,081Â 4,502Â 229,367Â Total non-interest expense1,077,824Â 144,478Â 6,360Â 1,228,662Â Income (loss) before income taxes689,765Â 42,048Â (19,440)712,373Â Income tax expense (benefit)111,145Â 8,830Â (5,575)114,400Â Net income (loss)578,620Â 33,218Â (13,865)597,973Â Preferred stock dividendsâ€”Â â€”Â 6,675Â 6,675Â Net income (loss) available to common shareholders$578,620Â $33,218Â $(20,540)$591,298Â Revenues from (expenses to) external customers$1,813,760Â $186,526Â $(13,080)$1,987,206Â Average assets (in millions)$49,536Â $59Â $9Â $49,604Â 136Table of Contents BankingFrostWealthAdvisorsNon-BanksConsolidated2022Interest income$1,470,947Â $4,774Â $â€”Â $1,475,721Â Interest expense175,480Â 129Â 8,829Â 184,438Â Net interest income (expense)1,295,467Â 4,645Â (8,829)1,291,283Â Credit loss expense3,000Â â€”Â â€”Â 3,000Â Net interest income after credit loss expense1,292,467Â 4,645Â (8,829)1,288,283Â Non-interest income:Trust and investment management feesâ€”Â 156,751Â (2,072)154,679Â Service charges on deposit accounts91,851Â 40Â â€”Â 91,891Â Insurance commissions and fees53,210Â â€”Â â€”Â 53,210Â Interchange and card transaction fees18,231Â â€”Â â€”Â 18,231Â Other charges, commissions and fees24,520Â 17,070Â â€”Â 41,590Â Net gain (loss) on securities transactionsâ€”Â â€”Â â€”Â â€”Â Other43,064Â 2,013Â 140Â 45,217Â Total non-interest income230,876Â 175,874Â (1,932)404,818Â Non-interest expense:Salaries and wages430,660Â 59,988Â 1,448Â 492,096Â Employee benefits78,178Â 10,273Â 157Â 88,608Â Net occupancy98,916Â 13,579Â â€”Â 112,495Â Technology, furniture and equipment115,257Â 5,341Â 173Â 120,771Â Deposit insurance15,569Â 34Â â€”Â 15,603Â Other147,841Â 42,794Â 4,066Â 194,701Â Total non-interest expense886,421Â 132,009Â 5,844Â 1,024,274Â Income (loss) before income taxes636,922Â 48,510Â (16,605)668,827Â Income tax expense (benefit)85,127Â 10,187Â (5,637)89,677Â Net income (loss)551,795Â 38,323Â (10,968)579,150Â Preferred stock dividendsâ€”Â â€”Â 6,675Â 6,675Â Net income (loss) available to common shareholders$551,795Â $38,323Â $(17,643)$572,475Â Revenues from (expenses to) external customers$1,526,343Â $180,519Â $(10,761)$1,696,101Â Average assets (in millions)$51,448Â $57Â $8Â $51,513Â 137Table of Contents Note 18 - Condensed Financial Statements of Parent CompanyCondensed financial statements pertaining only to Cullen/Frost Bankers, Inc. are presented below. Investments in subsidiaries are stated using the equity method of accounting.Condensed Balance SheetsDecember 31,20242023Assets:Cash$334,512Â $350,525Â Total cash and cash equivalents334,512Â 350,525Â Investment in subsidiaries3,828,890Â 3,625,951Â Accrued interest receivable and other assets1,231Â 1,233Â Total assets$4,164,633Â $3,977,709Â Liabilities:Junior subordinated deferrable interest debentures, net of unamortized issuance costs$123,184Â $123,127Â Subordinated notes, net of unamortized issuance costs99,648Â 99,491Â Accrued interest payable and other liabilities43,213Â 38,644Â Total liabilities266,045Â 261,262Â Shareholdersâ€™ Equity3,898,588Â 3,716,447Â Total liabilities and shareholdersâ€™ equity$4,164,633Â $3,977,709Â Condensed Statements of IncomeYear Ended DecemberÂ 31,202420232022Income:Dividend income paid by Frost Bank$262,214Â $279,679Â $51,711Â Dividend income paid by non-banks268Â 255Â 109Â Interest and other incomeâ€”Â 1,929Â â€”Â Total income262,482Â 281,863Â 51,820Â Expenses:Interest expense13,529Â 13,304Â 8,829Â Salaries and employee benefits1,727Â 1,668Â 1,605Â Other7,304Â 6,653Â 6,316Â Total expenses22,560Â 21,625Â 16,750Â Income before income taxes and equity in undistributed earnings of subsidiaries239,922Â 260,238Â 35,070Â Income tax benefit6,896Â 5,974Â 5,641Â Equity in undistributed earnings of subsidiaries335,724Â 331,761Â 538,439Â Net income582,542Â 597,973Â 579,150Â Preferred stock dividends6,675Â 6,675Â 6,675Â Net income available to common shareholders$575,867Â $591,298Â $572,475Â 138Table of Contents Condensed Statements of Cash FlowsYear Ended DecemberÂ 31,202420232022Operating Activities:Net income$582,542Â $597,973Â $579,150Â Adjustments to reconcile net income to net cash provided by operating activities:Equity in undistributed earnings of subsidiaries(335,724)(331,761)(538,439)Stock-based compensation934Â 880Â 720Â Net tax benefit from stock-based compensation463Â 331Â 472Â Net change in other assets and other liabilities4,322Â 19,867Â (15,249)Net cash from operating activities252,537Â 287,290Â 26,654Â Investing Activities:Net cash from investing activitiesâ€”Â â€”Â â€”Â Financing Activities:Proceeds from stock option exercises22,643Â 9,299Â 16,659Â Proceeds from stock-based compensation activities of subsidiaries18,829Â 23,710Â 17,602Â Purchase of treasury stock(60,901)(42,720)(4,391)Cash dividends paid on preferred stock (6,675)(6,675)(6,675)Cash dividends paid on common stock(242,446)(232,323)(209,780)Net cash from financing activities(268,550)(248,709)(186,585)Net change in cash and cash equivalents(16,013)38,581Â (159,931)Cash and cash equivalents at beginning of year350,525Â 311,944Â 471,875Â Cash and cash equivalents at end of year$334,512Â $350,525Â $311,944Â Note 19 - Accounting Standards UpdatesASU 2022-01, â€œDerivatives and Hedging (Topic 815): Fair Value Hedging - Portfolio Layer Method.â€ Under prior guidance, entities can apply the last-of-layer hedging method to hedge the exposure of a closed portfolio of prepayable financial assets to fair value changes due to changes in interest rates for a portion of the portfolio that is not expected to be affected by prepayments, defaults, and other events affecting the timing and amount of cash flows. ASUÂ 2022-01 expands the last-of-layer method, which permits only one hedge layer, to allow multiple hedged layers of a single closed portfolio. To reflect that expansion, the last-of-layer method is renamed the portfolio layer method. ASUÂ 2022-01 also (i)Â expands the scope of the portfolio layer method to include non-prepayable financial assets, (ii)Â specifies eligible hedging instruments in a single-layer hedge, (iii)Â provides additional guidance on the accounting for and disclosure of hedge basis adjustments under the portfolio layer method and (iv) specifies how hedge basis adjustments should be considered when determining credit losses for the assets included in the closed portfolio. ASUÂ 2022-01 became effective for us in 2023. The adoption of ASUÂ 2022-01 did not have a significant impact on our financial statements.ASU 2022-02, â€œFinancial Instruments - Credit Losses (Topic 326): Troubled Debt Restructurings and Vintage Disclosures.â€ ASUÂ 2022-02 eliminates the accounting guidance for troubled debt restructurings in Accounting Standards Codification (â€œASCâ€) Subtopic 310-40, Receivables - Troubled Debt Restructurings by Creditors, while enhancing disclosure requirements for certain loan refinancings and restructurings by creditors when a borrower is experiencing financial difficulty. Additionally, ASUÂ 2022-02 requires entities to disclose current-period gross write-offs by year of origination for financing receivables and net investments in leases within the scope of ASC Subtopic 3126-20, Financial Instruments - Credit Losses - Measured at Amortized Cost. ASUÂ 2022-02 became effective for us in 2023. The adoption of ASUÂ 2022-02 did not have a significant impact on our financial statements.ASU 2022-03, â€œFair Value Measurement (Topic 820): Fair Value Measurement of Equity Securities Subject to Contractual Sale Restrictions.â€ ASUÂ 2022-03 clarifies that a contractual restriction on the sale of an equity security is not considered part of the unit of account of the equity security and, therefore, is not considered in measuring fair value. ASUÂ 2022-03 also clarifies that an entity cannot, as a separate unit of account, recognize and measure a contractual sale restriction and requires certain new disclosures for equity securities subject to contractual sale 139Table of Contents restrictions. ASUÂ 2022-03 became effective for us in 2024 and did not have a significant effect on our financial statements.ASU 2023-01, â€œLeases (Topic 842): Common Control Arrangements.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. ASUÂ 2023-01 became effective for us in 2024 and did not have a significant effect on our financial statements.ASU No. 2023-02, â€œInvestments - Equity Method and Joint Ventures (Topic 323): Accounting for Investments in Tax Credit Structures Using the Proportional Amortization Method.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. ASUÂ 2023-02 became effective for us in 2024 and did not have a significant effect on our financial statements.ASU No. 2023-07, â€œSegment Reporting (Topic 280): Improvements to Reportable Segment Disclosures.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. ASU 2023-07 became effective for our annual financial statements in 2024 (see Note 17 - Operating Segments) and will be effective for interim periods within fiscal years in 2025.ASU No. 2023-09, â€œIncome Taxes (Topic 740): Improvements to Income Tax Disclosures.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 some 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. ASUÂ 2023-09 is effective for us in 2025 and is not expected to have a significant impact on our financial statements. ASU No. 2024-03, â€œIncome Statement - Reporting Comprehensive Income - Expense Disaggregation Disclosures (Subtopic 220-40): Disaggregation of Income Statement Expenses.â€ ASUÂ 2024-03 requires disaggregated disclosure of income statement expenses for public business entities. ASUÂ 2024-03 requires new financial statement disclosures in tabular format, disaggregating information about prescribed categories underlying any relevant income statement expense caption. The prescribed categories include, among other things, employee compensation, depreciation, and

intangible asset amortization. Additionally, entities must disclose the total amount of selling expenses and, in annual reporting periods, an entityâ€™s definition of selling expenses. ASUÂ 2024-03 is effective for us, on a prospective basis, for annual periods beginning in 2027, and interim periods within fiscal years beginning in 2028, though early adoption and retrospective application is permitted. ASUÂ 2024-03 is not expected to have a significant impact on our financial statements. 140Table of Contents ITEMÂ 9. CHANGES IN AND DISAGREEMENTS WITH ACCOUNTANTS ON ACCOUNTING AND FINANCIAL DISCLOSURENoneITEMÂ 9A. CONTROLS AND PROCEDURESAs of the end of the period covered by this Annual Report on Form 10-K, an evaluation was carried out by our management, with the participation of our Chief Executive Officer and Chief Financial Officer, of the effectiveness of our disclosure controls and procedures (as defined in Rule 13a-15(e) under the Securities Exchange Act of 1934). Based upon that evaluation, the Chief Executive Officer and Chief Financial Officer concluded that the disclosure controls and procedures were effective as of the end of the period covered by this report. No changes were made to our internal control over financial reporting (as defined in Rule 13a-15(f) under the Securities Exchange Act of 1934) during the last fiscal quarter that materially affected, or are reasonably likely to materially affect, our internal control over financial reporting.Managementâ€™s Report on Internal Control Over Financial ReportingThe management of Cullen/Frost Bankers, Inc. is responsible for establishing and maintaining adequate internal control over financial reporting. Our internal control over financial reporting is a process designed under the supervision of our Chief Executive Officer and Chief Financial Officer to provide reasonable assurance regarding the reliability of financial reporting and the preparation of our financial statements for external purposes in accordance with generally accepted accounting principles.As of DecemberÂ 31, 2024, management assessed the effectiveness of our internal control over financial reporting based on the criteria for effective internal control over financial reporting established in â€œInternal Control - Integrated Framework,â€ issued by the Committee of Sponsoring Organizations (â€œCOSOâ€) of the Treadway Commission (â€œ2013 frameworkâ€). Based on the assessment, management determined that we maintained effective internal control over financial reporting as of DecemberÂ 31, 2024, based on those criteria.ErnstÂ & Young LLP, San Antonio, Texas, (U.S. PCAOB Auditor Firm I.D.: 42), the independent registered public accounting firm that audited our consolidated financial statements included in this Annual Report on FormÂ 10-K, has issued an attestation report on the effectiveness of our internal control over financial reporting as of DecemberÂ 31, 2024. The report, which expresses an unqualified opinion on the effectiveness of our internal control over financial reporting as of DecemberÂ 31, 2024, is included in this Item under the heading â€œAttestation Report of Independent Registered Public Accounting Firm.â€Attestation Report of Independent Registered Public Accounting FirmReport of Independent Registered Public Accounting Firm To the Shareholders and the Board of Directors of Cullen/Frost Bankers, Inc.Opinion on Internal Control Over Financial ReportingWe have audited Cullen/Frost Bankers, Inc.â€™s internal control over financial reporting as of DecemberÂ 31, 2024, based on criteria established in Internal Control â€“ Integrated Framework issued by the Committee of Sponsoring Organizations of the Treadway Commission (2013 framework) (the COSO criteria). In our opinion, Cullen/Frost Bankers, Inc. (the Company) maintained, in all material respects, effective internal control over financial reporting as of DecemberÂ 31, 2024, based on the COSO criteria. We also have audited, in accordance with the standards of the Public Company Accounting Oversight Board (United States) (PCAOB), the consolidated balance sheets of the Company as of DecemberÂ 31, 2024 and 2023, related consolidated statements of income, comprehensive income, changes in shareholdersâ€™ equity and cash flows for each of the three years in the period ended DecemberÂ 31, 2024, and the related notes and our report dated FebruaryÂ 6, 2025 expressed an unqualified opinion thereon.141Table of Contents Basis for OpinionThe Companyâ€™s management is responsible for maintaining effective internal control over financial reporting and for its assessment of the effectiveness of internal control over financial reporting included in the accompanying Managementâ€™s Report on Internal Control Over Financial Reporting. Our responsibility is to express an opinion on the Companyâ€™s internal control over financial reporting based on our audit. We are a public accounting firm registered with the PCAOB and are required to be independent with respect to the Company in accordance with the U.S. federal securities laws and the applicable rules and regulations of the Securities and Exchange Commission and the PCAOB.We conducted our audit in accordance with the standards of the PCAOB. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether effective internal control over financial reporting was maintained in all material respects. Our audit included obtaining an understanding of internal control over financial reporting, assessing the risk that a material weakness exists, testing and evaluating the design and operating effectiveness of internal control based on the assessed risk, and performing such other procedures as we considered necessary in the circumstances. We believe that our audit provides a reasonable basis for our opinion.Definition and Limitations of Internal Control Over Financial ReportingA companyâ€™s internal control over financial reporting is a process designed 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. A companyâ€™s internal control over financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorizations of management and directors of the company; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the companyâ€™s assets that could have a material effect on the financial statements.Because of its inherent limitations, internal control over financial reporting may not prevent or detect misstatements. Also, projections of any evaluation of effectiveness to future periods are subject to the risk that controls may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.San Antonio, TexasFebruaryÂ 6, 2025ITEMÂ 9B. OTHER INFORMATIONInsider Trading Policies and Procedures. Certain information regarding our insider trading policies under the section captioned â€œInsider Trading Policies and Proceduresâ€ is included in Part II, Item 5 elsewhere in this Annual Report on Form 10-K.Rule 10b5-1 and Non-Rule 10b5-1 Trading Arrangements. None.ITEM 9C. DISCLOSURE REGARDING FOREIGN JURISDICTIONS THAT PREVENT INSPECTIONSNone142Table of ContentsPART IIIITEMÂ 10. DIRECTORS, EXECUTIVE OFFICERS AND CORPORATE GOVERNANCECertain information regarding executive officers is included under the section captioned â€œExecutive Officers of the Registrantâ€ and under the section captioned â€œInsider Trading Policies and Proceduresâ€ included in Part I, ItemÂ 1, and Part II, Item 5, respectively, elsewhere in this Annual Report on Form 10-K. Other information required by this Item is incorporated herein by reference to our Proxy Statement (ScheduleÂ 14A) for our 2025 Annual Meeting of Shareholders to be filed with the SEC within 120 days of our fiscal year-end.ITEMÂ 11. EXECUTIVE COMPENSATIONThe information required by this Item is incorporated herein by reference to our Proxy Statement (ScheduleÂ 14A) for our 2025 Annual Meeting of Shareholders to be filed with the SEC within 120 days of our fiscal year-end.ITEMÂ 12. SECURITY OWNERSHIP OF CERTAIN BENEFICIAL OWNERS AND MANAGEMENT AND RELATED STOCKHOLDER MATTERSCertain information regarding securities authorized for issuance under our equity compensation plans is included under the section captioned â€œStock-Based Compensation Plansâ€ in Part II, ItemÂ 5, elsewhere in this Annual Report on Form 10-K. Other information required by this Item is incorporated herein by reference to our Proxy Statement (ScheduleÂ 14A) for our 2025 Annual Meeting of Shareholders to be filed with the SEC within 120 days of our fiscal year-end.ITEMÂ 13. CERTAIN RELATIONSHIPS AND RELATED TRANSACTIONS, AND DIRECTOR INDEPENDENCEThe information required by this Item is incorporated herein by reference to our Proxy Statement (ScheduleÂ 14A) for our 2025 Annual Meeting of Shareholders to be filed with the SEC within 120 days of our fiscal year-end.ITEMÂ 14. PRINCIPAL ACCOUNTANT FEES AND SERVICESThe information required by this Item is incorporated herein by reference to our Proxy Statement (ScheduleÂ 14A) for our 2025 Annual Meeting of Shareholders to be filed with the SEC within 120 days of our fiscal year-end.143Table of ContentsPART IVITEMÂ 15. EXHIBITS, FINANCIAL STATEMENT SCHEDULES(a)The following documents are filed as part of this Annual Report on Form 10-K:1.Consolidated Financial Statements. Reference is made to Part II, ItemÂ 8, of this Annual Report on Form 10-K.2.Consolidated Financial Statement Schedules. These schedules are omitted as the required information is inapplicable or the information is presented in the consolidated financial statements or related notes.3.Exhibits. The exhibits to this Annual Report on Form 10-K listed below have been included only with the copy of this report filed with the Securities and Exchange Commission.Â Â Â Incorporated by ReferenceExhibitNumberExhibit DescriptionFiledHerewithFormFile No.ExhibitFilingDate3.1Restated Articles of Incorporation of Cullen/Frost Bankers, Inc.Â 10-Q001-132213.1Â 7/26/20063.2Amended and Restated Bylaws of Cullen/Frost Bankers, Inc.Â 8-K001-132213.1Â 7/31/20203.3Certificate of Designations of 4.450% Non-Cumulative Perpetual Preferred Stock, Series B8-A001-132213.311/19/20204.1Description of Registrant's Securities10-K001-132214.1Â 2/3/20234.2P(1)Instruments Defining the Rights of Holders of Long-Term Debt10.1(2)Cullen/Frost Bankers, Inc. Restoration Plan10-K001-1322110.1Â 2/6/201910.2(2)Amendment No. 1 to the Cullen/Frost Bankers, Inc. Restoration Plan10-K001-1322110.2Â 2/6/201910.3(2)Thrift Incentive Stock Purchase Plan for Certain Employees of Cullen/Frost Bankers, Inc.10-K001-1322110.3Â 2/6/201910.4(2)Cullen/Frost Restoration Profit Sharing Plan10-K001-1322110.7Â 2/6/201910.5(2)Amendment No. 1 to the Cullen/Frost Restoration Profit Sharing Plan10-K001-1322110.8Â 2/6/201910.6(2)2007 Outside Director Incentive PlanS-8333-1433974.4Â 5/31/200710.7(2)2015 Omnibus Incentive PlanDEF 14A001-13221Annex A3/23/201510.8(2)Amendment to the 2015 Omnibus Incentive Plan10-K001-1322110.12Â 2/3/201710.9(2)2024 Equity Incentive PlanDEF 14A001-13221Appendix A3/8/202410.10(2)Form of Non-Qualified Stock Option Award Agreement - 2015 Plan10-Q001-1322110.2Â 7/28/202210.11(2)Form of Restricted Stock Unit Award Agreement - 3 Year Award10-Q001-1322110.4Â 7/28/202210.13(2)Form of Performance Stock Unit Award Agreement - 202110-Q001-1322110.7Â 7/28/202210.14(2)Form of Performance Stock Unit Award Agreement - 202210-K001-1322110.17Â 2/3/202310.15(2)Form of Performance Stock Unit Award Agreement - 202310-K001-1322110.17Â 2/6/202410.16(2)Form of Performance Stock Unit Award Agreement - 2024X10.17(2)Form of Deferred Stock Unit Award Agreement with Outside Directors10-Q001-1322110.8Â 7/28/202210.18(2)Executive Change-in-Control Severance Plan10-Q001-1322110.1Â 10/28/202119.1Cullen/Frost Bankers, Inc. Insider Trading Policy10-K001-1322119.1Â 2/6/202421.1Subsidiaries of Cullen/Frost Bankers, Inc.X144Table of ContentsÂ Â Â Incorporated by ReferenceExhibitNumberExhibit DescriptionFiledHerewithFormFile No.ExhibitFilingDate23.1Consent of Independent Registered Public Accounting FirmX24.1Power of AttorneyX31.1Rule 13a-14(a) Certification of the Chief Executive OfficerX31.2Rule 13a-14(a) Certification of the Chief Financial OfficerX32.1(3)Section 1350 Certification of the Chief Executive OfficerX32.2(3)Section 1350 Certification of the Chief Financial OfficerX97.1Clawback Policy10-K001-1322197.1Â 2/6/2024101.INS(4)Inline XBRL Instance DocumentX101.SCHInline XBRL Taxonomy Extension Schema DocumentX101.CALInline XBRL Taxonomy Extension Calculation Linkbase DocumentX101.DEFInline XBRL Taxonomy Extension Definition Linkbase DocumentX101.LABInline XBRL Taxonomy Extension Label Linkbase DocumentX101.PREInline XBRL Taxonomy Extension Presentation Linkbase DocumentX104(5)Cover Page Interactive Data File_____(1)We agree to furnish to the SEC, upon request, copies of any such instruments.(2)Management contract or compensatory plan or arrangement.(3)This exhibit shall not be deemed â€œfiledâ€ for purposes of SectionÂ 18 of the Securities Exchange Act of 1934, or otherwise subject to the liability of that section, and shall not be deemed to be incorporated by reference into any filing under the Securities Act of 1933 or the Securities Exchange Act of 1934.(4)The instance document does not appear in the interactive data file because its XBRL tags are embedded within the Inline XBRL document.(5)Formatted as Inline XBRL and contained within the Inline XBRL Instance Document in Exhibit 101.(b)Exhibits - See exhibit index included in ItemÂ 15(a)3 of this Annual Report on Form 10-K.(c)Financial Statement Schedules - See ItemÂ 15(a)2 of this Annual Report on Form 10-K.ITEM 16. FORM 10-K SUMMARYNone145Table of ContentsSIGNATURESPursuant to the requirements of SectionÂ 13 or 15(d) 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.Date:February 6, 2025CULLEN/FROST BANKERS, INC.(Registrant)By:/s/Â Â DANIEL J. GEDDESDaniel J. GeddesGroup Executive Vice President and Chief Financial OfficerPursuant to the requirements of the Securities Exchange Act of 1934, this report has been signed by the following persons on behalf of the registrant and in the capacities and on the dates indicated.SignatureTitleDate/s/Â Â PHILLIP D. GREEN*Chairman of the Board, Director and Chief Executive Officer (Principal Executive Officer)February 6, 2025Phillip D. Green/s/Â Â DANIEL J. GEDDESGroup Executive Vice President and Chief Financial Officer (Principal Financial Officer)February 6, 2025Daniel J. Geddes/s/Â Â MATTHEW B. HENSONExecutive Vice President and Chief Accounting Officer (Principal Accounting Officer)February 6, 2025Matthew B. Henson/s/Â HOPE ANDRADE*DirectorFebruary 6, 2025Hope Andrade/s/Â Â CHRIS M. AVERY*DirectorFebruary 6, 2025Chris M. Avery/s/Â Â ANTHONY R. CHASE*DirectorFebruary 6, 2025Anthony R. Chase/s/Â Â CYNTHIA J. COMPARIN*DirectorFebruary 6, 2025Cynthia J. Comparin/s/Â Â SAMUEL G. DAWSON*DirectorFebruary 6, 2025Samuel G. Dawson/s/Â Â CRAWFORD H. EDWARDS*DirectorFebruary 6, 2025Crawford H. Edwards/s/Â Â DAVID J. HAEMISEGGER*DirectorFebruary 6, 2025David J. Haemisegger/s/Â Â CHARLES W. MATTHEWS*DirectorFebruary 6, 2025Charles W. Matthews/s/Â Â JOSEPH A. PIERCE*DirectorFebruary 6, 2025Joseph A. Pierce/s/Â Â LINDA B. RUTHERFORD*DirectorFebruary 6, 2025Linda B. Rutherford/s/Â Â JACK WILLOME*DirectorFebruary 6, 2025Jack Willome*By: /s/ Daniel J. GeddesGroup Executive Vice President and Chief Financial Officer (Principal Financial Officer)February 6, 2025Daniel J. GeddesAs attorney-in-fact for the persons indicated146 EX-10.16 2 exhibit1016-formofperforma.htm EX-10.16 FORM OF PERFORMANCE STOCK UNIT AWARD AGREEMENT DocumentExhibit 10.16Form of Performance Stock Unit Award Agreement2024CULLEN/FROST BANKERS, INC.PERFORMANCE STOCK UNIT AGREEMENTThis Performance Stock Unit Agreement (the â€œAgreementâ€) is made and entered into this 29th day of October, 2024 (the â€œGrant Dateâ€) by and between Cullen/Frost Bankers, Inc. (the â€œCompanyâ€) and [â€¢] (the â€œParticipantâ€), pursuant to the Cullen/Frost Bankers, Inc. 2024 Equity Incentive Plan (the â€œPlanâ€). All terms and provisions of the Plan are hereby incorporated into and shall govern the Agreement except where general provisions of the Plan are superseded by particular provisions of the Agreement. All capitalized terms used in the Agreement shall have the same meaning given the terms in the Plan.1.Â Â Â Â Â Grant of Performance Stock Units. Subject to the terms of this Agreement and the Plan, the Company hereby grants the Participant as of the date hereof [â€¢] Performance Stock Units (the â€œAwardâ€) for the Performance Period commencing January 1, 2025 and ending December 31, 2027.2.Â Â Â Â Â Vesting of Performance Stock Units. Subject to the terms of this Agreement and the Plan, the Award shall vest upon certification by the Committee of the level of achievement, if any, of the applicable goals under the Performance Measure as set forth on Appendix A hereto (the â€œVesting Dateâ€). The Award shall vest as of the Vesting Date at the level determined by the Committee, provided that the Participant remains employed by the Company on the Vesting Date (except as otherwise provided in this Agreement). As soon as practicable following the Vesting Date or such earlier vesting date as otherwise provided in this Agreement, the Award shall be promptly paid out in Shares. The number of Shares payable under the Performance Stock Unit may range from 0% - 150% of the Award.3.Â Â Â Â Â Dividend Equivalents. Prior to the vesting, expiration, or other termination of the Award, the Participant shall have the right to receive dividend equivalent payments based on the regular cash dividends paid or distributed on the Shares underlying the Award, which dividend equivalents shall be paid accumulated during the Performance Period and only paid to the Participant in cash to the extent the underlying Award vests, which amount shall be paid less applicable tax withholdings promptly following the Vesting Date.4.Â Â Â Â Â Termination of Employment. In the event that the Participant terminates employment on or after the date the Participant reaches age 65 (â€œRetirementâ€) but prior to the Vesting Date, the Award shall continue to vest and be payable on the Vesting Date.Except as set forth in this paragraph 4 and in paragraph 5 below, in the event that a Participantâ€™s employment with the Company is terminated for any reason other than Retirement, prior to the Vesting Date, then the Award shall be forfeited for no consideration upon such termination of employment, unless the Committee determines otherwise in its sole discretion.5.Â Â Â Â Â Change in Control. In accordance with Section 15.1(a) and (b) of the Plan, (i) upon a Change in Control, the goals under the Performance Measures set forth on Appendix A shall be determined to have been earned, as of the date of the Change of Control, at the greater of targeted performance and actual performance through such date, as determined by the Committee and the Award shall continue to be subject to time-based vesting for the remainder of the Performance Period, and (ii) the Award shall become immediately fully vested as of the effective date of Participantâ€™s termination of employment by the Company without Cause or by the Participant for â€œGood Reasonâ€ within the twenty-four (24) month period following a Change in Control.â€œGood Reasonâ€ means without a Participantâ€™s express written consent, the occurrence of any one or more of the following:a.The assignment of the Participant to duties materially inconsistent with the Participantâ€™s authorities, duties, responsibilities, and status (including offices and reporting requirements) as an employee of the Company in effect immediately preceding the Change in Control, or a reduction or alteration in the nature or status of the Participantâ€™s authorities, duties, or responsibilities from those in effect immediately preceding the Change in Control;b.The Companyâ€™s requiring the Participant to be based at a different location if the distance between such different location and the Participantâ€™s current primary residence is at least fifty (50) miles greater than the distance between the location at which the Participant was based immediately preceding the Change in Control and the Participantâ€™s current primary residence (for the avoidance of doubt, required travel on the Companyâ€™s business to the extent substantially consistent with the Participantâ€™s business obligations as of the effective date of the Change in Control shall not constitute the Companyâ€™s requiring the Participant to be based at a different location);c.A material reduction in the Participantâ€™s Base Salary or Target Bonus as in effect on the effective date of the Change in Control or as the same may be increased from time to time;d.A material reduction in the Participantâ€™s level of participation in any of the Companyâ€™s short- and/or long-term incentive compensation plans, or employee

benefit or retirement plans, policies, practices, or arrangements, in which the Participant participates immediately preceding the Change in Control; provided, however, that reductions in the levels of participation in any such plans shall not be deemed to be â€œGood Reasonâ€ if the Participantâ€™s reduced level of participation in each such program remains substantially consistent with the average level of participation of other Participants who have positions commensurate with the Participantâ€™s position; ore.Any breach to the terms of this Agreement by the Company or any successor entity;f.Any termination of Participantâ€™s employment by the Company that is not affected pursuant to a notice of termination.The existence of Good Reason shall not be affected by a Participantâ€™s temporary incapacity due to physical or mental illness not constituting a Disability. A Participantâ€™s termination shall constitute a waiver of such Participantâ€™s rights with respect to any circumstance constituting Good Reason. A Participantâ€™s continued employment shall not constitute a waiver of such Participantâ€™s rights with respect to any circumstance constituting Good Reason.Notwithstanding anything in the foregoing to the contrary, if any of the payments provided for in this Agreement would constitute a â€œparachute paymentâ€ (as defined in Section 280G(b)(2) of the Code) and but for this paragraph 5 would be subject to the excise tax imposed by Section 4999 of the Code, then the payments pursuant to this Agreement will be either (x) delivered in full or (y) reduced to the largest amount as will result in no portion of such payments being subject to the excise tax imposed by Section 4999 of the Code, whichever of the foregoing amounts, taking into account the applicable federal, state and local income and employment taxes and the excise tax imposed by Section 4999 of the Code (and any equivalent state or local excise taxes), results in the receipt by the Participant on an after-tax basis of the greatest amount of payments, notwithstanding that all or some portion of such payments and benefits may be taxable under Section 4999 of the Code. Any reduction in payments and/or benefits required by this provision will be made in a manner that results in the best economic benefit to the Participant.6.Â Â Â Â Employment. Nothing in the Agreement shall interfere with or limit in any way the right of the Company to terminate the Participantâ€™s employment at any time nor confer upon any Participant any right to continue in the employ of the Company.7.Â Â Â Â Withholding Taxes. The Participant acknowledges and agrees that the Company has the right to deduct from any payments due to the Participant any federal, state, or local taxes required by law to be withheld with respect to the Award.8.Â Â Â Â Compliance with Securities Laws. The Participant acknowledges that the rights of the Participant to transfer Shares in respect of the Award shall be subject to compliance with the requirement of federal and state securities laws, including, but not limited to, Rule 144 under the Securities Act of 1933.9.Â Â Â Â Section 409A Deferred Compensation. Any portion of the Award that is determined, with respect to the Participant, to constitute deferred compensation within the meaning of Code Section 409A is intended to comply with Code Section 409A and shall be subject to the provisions in Section 19.5 of the Plan for compliance with Code Section 409A.10.Â Â Â Â Governing Law. The Plan and this Agreement shall be construed in accordance with and governed by the laws of the State of Texas.11.Â Â Â Â Binding Effect. This Agreement shall be binding upon and inure to the benefit of any successors to the Company and all persons lawfully claiming under Participant.IN WITNESS WHEREOF, this Agreement is executed by the Company and by the participant as of this 29th day of October, 2024.CULLEN/FROST BANKERS, INC.Â Â Â Â

9952168 - Disclosure - Other Non-Interest Income and Expense link:presentationLink link:calculationLink link:definitionLink 9952169 - Disclosure - Income Taxes link:presentationLink link:calculationLink link:definitionLink 9952170 - Disclosure - Other Comprehensive Income (Loss) link:presentationLink link:calculationLink link:definitionLink 9952171 - Disclosure - Derivative Financial Instruments link:presentationLink link:calculationLink link:definitionLink 9952172 - Disclosure - Balance Sheet Offsetting link:presentationLink link:calculationLink link:definitionLink 9952173 - Disclosure - Fair Value Measurements link:presentationLink link:calculationLink link:definitionLink 9952174 - Disclosure - Operating Segments link:presentationLink link:calculationLink link:definitionLink 9952175 - Disclosure - Condensed Financial Statements of Parent Company link:presentationLink link:calculationLink link:definitionLink 9952176 - Disclosure - Accounting Standards Updates link:presentationLink link:calculationLink link:definitionLink 9955511 - 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Disclosure - Fair Value Measurements - Foreclosed Assets Remeasured and Reported at Fair Value (Details) link:presentationLink link:calculationLink link:definitionLink 9955613 - Disclosure - Fair Value Measurements (Estimated Fair Values of Financial Instruments) (Detail) link:presentationLink link:calculationLink link:definitionLink 9955614 - Disclosure - Operating Segments Operating Segments - Additional Information (Details) link:presentationLink link:calculationLink link:definitionLink 9955615 - Disclosure - Operating Segments (Summary of Operating Results by Segment) (Detail) link:presentationLink link:calculationLink link:definitionLink 9955616 - Disclosure - Condensed Financial Statements of Parent Company (Schedule of Condensed Balance Sheets) (Detail) link:presentationLink link:calculationLink link:definitionLink 9955617 - Disclosure - Condensed Financial Statements of Parent Company (Schedule of Condensed Statements of Income) (Detail) link:presentationLink link:calculationLink link:definitionLink 9955618 - Disclosure - Condensed Financial Statements of Parent Company (Schedule of Condensed Statements of Cash Flows) (Detail) link:presentationLink link:calculationLink link:definitionLink 9955619 - Disclosure - Accounting Standards Updates Accounting Standards Update (Narrative) (Details) link:presentationLink link:calculationLink link:definitionLink EX-101.CAL 11 cfr-20241231_cal.xml XBRL TAXONOMY EXTENSION CALCULATION LINKBASE DOCUMENT EX-101.DEF 12 cfr-20241231_def.xml XBRL TAXONOMY EXTENSION DEFINITION LINKBASE DOCUMENT EX-101.LAB 13 cfr-20241231_lab.xml XBRL TAXONOMY EXTENSION LABEL LINKBASE DOCUMENT 2026 Defined Benefit Plan, Expected Future Benefit Payment, Year Two Adjustments to reconcile net income to net cash from operating activities: Adjustments to Reconcile Net Income (Loss) to Cash Provided by (Used in) Operating Activities [Abstract] Guaranteed by the Texas PSF [Member] Guaranteed by the Texas PSF [Member] Guaranteed by the Texas PSF [Member] Income tax expense computed at the statutory rate Effective Income Tax Rate Reconciliation at Federal Statutory Income Tax Rate, Amount Thereafter Lessee, Operating Lease, Liability, to be Paid, after Year Five Schedule of Amounts Included in Income Related to Interest Rate Derivatives Designated as Hedges of Fair Value Schedule Of Amounts Included In Income Related To Interest Rate Derivatives Designated As Hedges Of Fair Value [Table Text Block] Schedule Of Amounts Included In Income Related To Interest Rate Derivatives Designated As Hedges Of Fair Value Table Text Block Modeled Expected Credit Losses [Member] Modeled Expected Credit Losses [Member] Modeled Expected Credit Losses [Member] Lessee, Operating Lease, Liability, Maturity Lessee, Operating Lease, Liability, to be Paid, Maturity [Table Text Block] Subordinated notes interest rate Subordinated Borrowing, Interest Rate Trading Symbol Trading Symbol Money market accounts Interest-Bearing Domestic Deposit, Money Market Gross Amount Recognized, Derivative, Financial Assets Derivative Asset, Subject to Master Netting Arrangement, before Offset Non-NEOs Non-NEOs [Member] Income tax benefit Share-Based Payment Arrangement, Expense, Tax Benefit Weighted Average Risk Grades for All Commercial Loans by Class and Year of Origination Weighted Average Risk Grades for All Commercial Loans by Class and Year of Origination [Table Text Block] Weighted Average Risk Grades for All Commercial Loans by Class and Year of Origination [Table Text Block] 2027 Defined Benefit Plan, Expected Future Benefit Payment, Year Three Credit card guarantees Credit Card Guarantees Credit Card Guarantees Basic and Diluted Earnings Per Common Share Earnings Per Share, Policy [Policy Text Block] Non-Rule 10b5-1 Arrangement Adopted Non-Rule 10b5-1 Arrangement Adopted [Flag] Effective common equity tier one capital to risk weighted assets, ratio upon full implementation Common Equity Tier One Risk Based Capital To Risk Weighted Assets Minimum Capital Required Plus Capital Conservation Buffer, Ratio Common Equity Tier One Risk Based Capital To Risk Weighted Assets Minimum Capital Required Plus Capital Conservation Buffer, Ratio Common Equity Tier One Risk Based Capital To Risk Weighted Assets Minimum Capital Required Plus Capital Conservation Buffer, Ratio Fair Value Measurements Fair Value Disclosures [Text Block] Proceeds from stock option exercises Proceeds from Stock Options Exercised Securities available for sale and transferred securities, change in net unrealized gain/loss during the period, net of tax amount OCI, Debt Securities, Available-for-Sale, Unrealized Holding Gain (Loss), before Adjustment, after Tax Other comprehensive income (loss), before tax Other Comprehensive Income (Loss), before Tax Award Timing Disclosures [Line Items] Fair value Financing Receivable, Excluding Accrued Interest, Impaired, Fair Value Financing Receivable, Excluding Accrued Interest, Impaired, Fair Value Gross Amount Recognized, Financial Assets Financial Assets Gross

Financial Assets Gross Financial Asset, Period Past Due [Axis] Financial Asset, Aging [Axis] Fair Value of Plan Assets Schedule of Changes in Fair Value of Plan Assets [Table Text Block] Amount included in income or expense Derivative, Gain (Loss) on Derivative, Net Activity in Allowance for Loan Losses by Portfolio Segment Financing Receivable, Allowance for Credit Loss [Table Text Block] Cash collateral on deposit Cash collateral on deposit with other financial institutions Cash Collateral for Borrowed Securities Retirement Plan Tax Status [Axis] Retirement Plan Tax Status [Axis] Financing Receivable, Past Due [Table] Financing Receivable, Past Due [Table] Portion at Fair Value Measurement [Member] Portion at Fair Value Measurement [Member] Schedule Of Marketable Securities [Table] Debt Securities, Held-to-Maturity [Table] Net interest income Net interest income (expense) Interest Income (Expense), Operating Undistributed earnings allocated to common stock Undistributed Earnings, Basic Financing Activities: Net Cash Provided by (Used in) Financing Activities, Continuing Operations [Abstract] Due within 3 months or less Time Deposit Liability, above US Insurance Limit, Maturity, Three Months or Less Plan Name [Domain] Plan Name [Domain] Financial Instruments Eligible for Offset Consolidated Balance Sheet Financial Instruments Derivatives Assets And Liabilities And Resell Agreements Net Table [Table Text Block] Financial Instruments Derivatives Assets And Liabilities And Resell Agreements Net [Table Text Block] Loans foreclosed and transferred to other real estate owned and foreclosed assets Real Estate Owned, Transfer to Real Estate Owned Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year Short-duration Insurance Contracts, Discounted Liabilities [Table] Short-Duration Insurance Contracts, Discounted Liabilities [Table] Corporate Bond Securities [Member] Corporate Bond Securities [Member] Class of Financing Receivable [Domain] Class of Financing Receivable [Domain] Receivable Type [Axis] Receivable Type [Axis] Net cash provided by (used in) operating activities Net cash provided by (used in) operating activities Net Cash Provided by (Used in) Operating Activities Schedule of Accumulated Other Comprehensive Income, Net of Tax Schedule of Accumulated Other Comprehensive Income (Loss) [Table Text Block] Due after 6 months and within 12 months Time Deposit Liability, above US Insurance Limit, Maturity, over 6 Months through 12 Months Share-based Payment Arrangement, Expensed and Capitalized, Amount [Line Items] Share-Based Payment Arrangement, Expensed and Capitalized, Amount [Line Items] Award Timing Method Award Timing Method [Text Block] Non-Banks [Member] Non Banks [Member] Non-Banks [Member] Net periodic expense (benefit) Defined Benefit Plan, Net Periodic Benefit Cost (Credit) Trading Arrangements, by Individual Trading Arrangements, by Individual [Table] Counterparty E Counterparty E [Member] Counterparty E Entity Common Stock, Shares Outstanding Entity Common Stock, Shares Outstanding Other consumer real estate loans [Member] Other consumer real estate loans [Member] Other consumer real estate loans [Member] Insider Trading Policies and Procedures [Line Items] States and Political Subdivisions [Member] US States and Political Subdivisions Debt Securities [Member] US States and Political Subdivisions Debt Securities [Member] Use of Estimates Use of Estimates, Policy [Policy Text Block] Trust Preferred Securities Tier Two Capital Allowable Portion [Member] Trust Preferred Securities Tier Two Capital Allowable Portion [Member] Trust Preferred Securities Tier Two Capital Allowable Portion [Member] Adjustment to Compensation, Amount Adjustment to Compensation Amount Additional paid-in capital Additional Paid in Capital, Common Stock Compensation Amount Outstanding Recovery Compensation Amount Payment Deferral Payment Deferral [Member] Lease Commitments, Components of Lease Expense Lease Commitments, Components of Lease Expense [Table Text Block] [Table Text Block] for Lease Commitments, Components of Lease Expense [Table] Aggregate Change in Present Value of Accumulated Benefit for All Pension Plans Reported in Summary Compensation Table Aggregate Change in Present Value of Accumulated Benefit for All Pension Plans Reported in Summary Compensation Table [Member] Minimum leverage ratio Tier One Leverage Capital Required for Capital Adequacy to Average Assets Minimum Capital Required Plus Capital Conservation Buffer, Ratio Tier One Leverage Capital Required for Capital Adequacy to Average Assets Minimum Capital Required Plus Capital Conservation Buffer, Ratio Tier One Leverage Capital Required for Capital Adequacy to Average Assets Minimum Capital Required Plus Capital Conservation Buffer, Ratio Entity Small Business Entity Small Business Company Selected Measure Amount Company Selected Measure Amount Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan Tabular List, Table Tabular List [Table Text Block] Level 3 [Member] Fair Value, Inputs, Level 3 [Member] Net Amount, Resell Agreements, Financial Assets Security Borrowed, Including Not Subject to Master Netting Arrangement, after Offset and Deduction Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Share-Based Compensation Arrangement by Share-Based Payment Award [Line Items] Net periodic benefit cost, Expected return on plan assets Defined Benefit Plan, Assumptions Used Calculating Net Periodic Benefit Cost, Expected Long-Term Rate of Return on Plan Assets Estimated fair value of derivative contracts cleared through Chicago Mercantile Exchange Estimated fair value of derivative contracts cleared through Chicago Mercantile Exchange Estimated fair value of derivative contracts cleared through Chicago Mercantile Exchange Deferred loan and lease origination fees Deferred tax assets deferred loan and lease origination fees Deferred tax assets deferred loan and lease origination fees Non-interest expense: Noninterest Expense [Abstract] Financing Receivable, Modified in Period, to Total Financing Receivables, Percentage Financing Receivable, Modified in Period, to Total Financing Receivables, Percentage Securities held to maturity: Purchases Payments to Acquire Held-to-Maturity Securities Net actuarial loss on defined benefit post-retirement benefit plans Deferred Tax Assets, Tax Deferred Expense, Compensation and Benefits, Postretirement Benefits Total deposits not covered by deposit insurance Deposit Liability, Uninsured Net Amount Recognized, Financial Liabilities Net Amount Recognized, Financial Liabilities Financial Liabilities Derivatives And Repurchase Agreements Net Financial Liabilities Derivatives And Repurchase Agreements Net Intangible assets Deferred Tax Liabilities, Goodwill and Intangible Assets Number of stock plans Number of stock plans Number of stock plans Financing Receivable, Excluding Accrued Interest, Revolving Financing Receivable, Excluding Accrued Interest, Revolving Credit Facility [Domain] Credit Facility [Domain] Accounts and Financing Receivables [Table] Accounts and Financing Receivables [Table] Oil/Natural Gas Derivative Assets, Estimated Fair Value Derivative Instruments Not Designated as Hedging Instruments, Asset, at Fair Value Share repurchase authorized amount Share Repurchase Program, Authorized, Amount Trust and investment management fees Trust and investment management fees Income from services rendered by trust departments or by any consolidated subsidiaries acting in a fiduciary capacity, including fees earned for (1) acting as an agent for fiduciary placement and loans and (2) custody or investment advisory services when such fees are not separately billed to the customer. This item excludes commissions and fees received for the accumulation or disbursement of funds deposited to Individual Retirement or Keogh plan accounts when such are not handled by the reporting entity's trust department. Interest-bearing deposit Total Interest-bearing deposits Interest-bearing public funds deposits Interest-Bearing Deposit Liabilities Fixed Income Securities [Member] Fixed Income Securities [Member] Entity Information [Line Items] Entity Information [Line Items] Share-based Payment Arrangement, Option [Member] Share-Based Payment Arrangement, Option [Member] Financing Receivable Portfolio Segment [Axis] Financing Receivable Portfolio Segment [Axis] Foreign Exchange Forward [Member] Foreign Exchange Forward [Member] Depreciation Depreciation Estimated FairÂ Value Derivative, Fair Value, Net 2025 Lessee, Operating Lease, Liability, to be Paid, Year One Comprehensive income (loss) Comprehensive Income (Loss), Net of Tax, Attributable to Parent Commercial Loan/Lease Interest Rate Swaps [Member] Commercial Loan Lease Interest Rate Swaps [Member] Commercial loan/lease interest rate swaps [Member] Retirement Plan [Member] Pension Plan [Member] Excise Tax Percentage Excise Tax Percentage Excise Tax Percentage Other Non-Interest Income and Expense Other Non Interest Income And Expense [Table Text Block] Other non-interest income and expense [Table text block] Amortized Cost and Estimated Fair Value of Securities, Excluding Trading Securities, Presented by Contractual Maturity Investments Classified by Contractual Maturity Date [Table Text Block] Prior Years Prior Years [Member] Prior Years [Member] Award Type [Axis] Award Type [Axis] Other changes Loans And Leases Receivable Related Parties Collections Other Changes Loans and leases receivable related parties collections other changes Scheduled Maturities of Time Deposits Scheduled Maturities Of Time Deposits [Table Text Block] Scheduled maturities of time deposits [Table Text Block]. Concentrations and Restrictions on Cash and Cash Equivalents Cash and Cash Equivalents, Restricted Cash and Cash Equivalents, Policy [Policy Text Block] Premises and equipment, net Total premises and equipment, net Property, Plant and Equipment, Net ICFR Auditor Attestation Flag ICFR Auditor Attestation Flag Total liabilities Total liabilities Liabilities Common Stock, Dividends, Per Share, Cash Paid Common Stock, Dividends, Per Share, Cash Paid Cash Flow Reporting Cash Flow Reporting Policy [Policy Text Block] Cash Flow Reporting Policy [Policy Text Block] Common Stock, Par or Stated Value Per Share Common Stock, Par or Stated Value 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] Revolving Credit Facility Revolving Credit Facility [Member] Expiration Date Trading Arrangement Expiration Date Other Total other non-interest income Noninterest Income, Other Operating Income Amount of significant concentrations of any properties with write downs from any single geographic region Amount of significant concentrations of any properties with write downs from any single geographic region Amount of significant concentrations of any properties with write downs from any single geographic region Total Shareholder Return Amount Total Shareholder Return Amount Trading account securities Increase (Decrease) in Debt Securities, Trading, and Equity Securities, FV-NI Available for Sale, Due after ten years, Estimated Fair Value Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 10 Preferred Stock, Liquidation Preference, Value Preferred Stock, Aggregate Liquidation Preference, Value Preferred Stock, Liquidation Preference, Value Cash and due from banks Cash Cash and Due from Banks Less: Earnings allocated to participating securities Undistributed Earnings (Loss) Allocated to Participating Securities, Basic Equity Awards Adjustments, Footnote Equity Awards Adjustments, Footnote [Text Block] Financial Asset, Period Past Due [Domain] Financial Asset, Aging [Domain] Held to Maturity, Due after one year through five years, Estimated Fair Value Debt Securities, Held-to-Maturity, Fair Value, Maturity, Allocated and Single Maturity Date, after Year One Through Five Gross realized gains Debt Securities, Available-for-Sale, Realized Gain Debt Securities, Held-to-maturity, Allowance for Credit Loss Debt Securities, Held-to-Maturity, Allowance for Credit Loss [Table Text Block] Credit Rating, Moody's [Axis] Credit Rating, Moody's [Axis] Defined Benefit Pension Plans Not Recognized as Component of Combined Net Period Benefit Cost Schedule of Net Periodic Benefit Cost Not yet Recognized [Table Text Block] Grade 13 [Member] Grade Thirteen [Member] Grade Thirteen [Member] Premises and equipment, Gross Property, Plant and Equipment, Gross Retirement Plan Name [Axis] Retirement Plan Name [Axis] Stock option exercises/deferred stock unit conversions, shares Stock options exercised, number of shares Share-Based Compensation Arrangement by Share-Based Payment Award, Options, Exercises in Period Named Executive Officers, Footnote Named Executive Officers, Footnote [Text Block] Accrued interest receivable and other assets Other Assets Internal Credit Assessment [Domain] Internal Credit Assessment [Domain] Due after 12 months Time Deposit Liability, above US Insurance Limit, Maturity, over 12 Months Basis of Presentation Basis of Accounting, Policy [Policy Text Block] Total securities available for sale and transferred securities, net of tax amount OCI, Debt Securities, Available-for-Sale, Gain (Loss), after Adjustment and Tax Weighted-average shares outstanding for diluted earnings per common share Weighted Average Number of Shares Outstanding, Diluted Beginning balance Ending balance Loans and Leases Receivable, Related Parties Condensed Financial Statements, Captions [Line Items] Condensed Financial Statements, Captions [Line Items] Schedule of Fair Value, Off-balance Sheet Risks [Table] Fair Value, off-Balance-Sheet Risk [Table] MNPI Disclosure Timed for Compensation Value MNPI Disclosure Timed for Compensation Value [Flag] Cullen Frost Capital Trust II [Member] Cullen Frost Capital Trust II [Member] Cullen/Frost capital trust II [Member] Consumer Loan [Member] Consumer Loan [Member] Total shareholdersâ€™ equity Balance Balance Shareholdersâ€™ Equity Equity, Attributable to Parent Total gross deferred tax assets Deferred Tax Assets, Gross Not Guaranteed or Pre-Refunded [Member] Not Guaranteed or Pre-Refunded [Member] Not Guaranteed or Pre-Refunded [Member] Treasury stock, at cost; 207,150 shares in 2024 and 219,295 in 2023 Treasury Stock, Value Average assets (in millions) Segment Reporting, Average Assets Segment Reporting Average Assets Available for Sale, Due in one year or less, Estimated Fair Value Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, Year One Construction and projects in progress Construction in Progress, Gross Investing Activities: Net Cash Provided by (Used in) Investing Activities, Continuing Operations [Abstract] Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year Type of Adoption [Domain] Accounting Standards Update [Domain] New Accounting Pronouncements or Change in Accounting Principle [Table] Accounting Standards Update and Change in Accounting Principle [Table] Aa/AA [Member] Aa/AA [Member] Aa/AA [Member] Defined contribution plan, cost Defined Contribution Plan, Cost Net mark-to-market gains (losses) Debt Securities, Trading, Unrealized Gain (Loss) Pro Forma [Member] Pro Forma [Member] Foreign Currency Forward Contracts [Member] Foreign Currency Forward Contracts [Member] Foreign Currency Forward Contracts [Member] Share-Based Compensation Arrangement by Share-Based Payment Award, Number of Shares Authorized Share-Based Compensation Arrangement by Share-Based Payment Award, Number of Shares Authorized Capital Conservation Buffer Capital Conservation Buffer Capital Conservation Buffer Document Fiscal Period Focus Document Fiscal Period Focus Exchange [Domain] Exchange [Domain] All Executive Categories All Executive Categories [Member] Dilutive effect of stock compensation Incremental Common Shares Attributable to Dilutive Effect of Share-Based Payment Arrangements Statement of Financial Position Location, Balance [Domain] Statement of Financial Position Location, Balance [Domain] Equity Securities [Member] Equity Securities [Member] Retirement Plan Tax Status [Domain] Retirement Plan Tax Status [Domain] Remaining Contractual Maturity of the Securities Sold Under Agreement to Repurchase [Line Items] Remaining Contractual Maturity of the Securities Sold Under Agreement to Repurchase [Line Items] [Line Items] for Remaining Contractual Maturity of the Securities Sold Under Agreement to Repurchase [Table] Loan Lease Interest Rate Swaps [Member] Loan Lease Interest Rate Swaps [Member] Loan Lease Interest Rate Swaps [Member] Changed Peer Group, Footnote Changed Peer Group, Footnote [Text Block] Assets: Assets [Abstract] Retirement Plan Type [Domain] Retirement Plan Type [Domain] Other comprehensive income (loss), net of tax Other comprehensive income, net of tax Net other comprehensive income (loss) during period Other Comprehensive Income (Loss), Net of Tax Common Equity Tier One Risk-Based Capital Ratio, Well Capitalized, Minimum Banking Regulation, Common Equity Tier 1 Risk-Based Capital Ratio, Well Capitalized, Minimum Held-to-maturity Securities [Member] Held-to-Maturity Securities [Member] Document Type Document Type Derivative Contract Type [Domain] Derivative, Name [Domain] Derivative Contract [Domain] Frost Wealth Advisors [Member] Frost Wealth Advisors [Member] Frost Wealth Advisors [Member] Actuarial (gain) loss Defined Benefit Plan, Benefit Obligation, Actuarial Gain (Loss) Maximum annual contributions per employee, percent Defined Contribution Plan, Maximum Annual Contributions Per Employee, Percent Summary of Operating Results by Segment Schedule of Segment Reporting Information, by Segment [Table Text Block] Remaining contractual maturity of the agreements greater than 90 Days Remaining contractual maturity of the agreements greater than 90 Days Remaining contractual maturity of the agreements greater than 90 Days Junior subordinated deferrable interest debentures, net of unamortized issuance costs Junior subordinated deferrable interest debentures Junior Subordinated Notes Net Amount, Repurchase Agreements, Financial Liabilities Derivative Liability, Security Sold under Agreement to Repurchase, and Security Loaned, Including Not Subject to Master Netting Arrangement, after Offset and Deduction Weighted-average strike rate for outstanding interest rate caps Weighted Average Strike Rate Outstanding Interest Rate Caps Weighted Average Strike Rate Outstanding Interest Rate Caps Other Income and Expenses [Abstract] Other Income and Expenses [Abstract] Defined Benefit Plan [Table] Defined Benefit Plan [Table] Payment for services provided by related party Costs and Expenses, Related Party Debt Securities, Available-for-sale, Amortized Cost Debt Securities, Available-for-sale, Amortized Cost Debt Securities, Available-for-Sale, Amortized Cost Parent Company [Member] Parent Company [Member] Maximum [Member] Maximum [Member] Schedule of Condensed Statements of Cash Flows Condensed Cash Flow Statement [Table Text Block] Gross Amount Offset, Financial Assets Financial Assets Gross Offset Financial Assets Gross Offset Securities available for sale: Debt Securities, Available-for-Sale [Abstract] Customer Counterparties Loan Lease Interest Rate Swaps Assets [Member] Customer Counterparties Loan Lease Interest Rate Swaps Assets [Member] Customer Counterparties Loan Lease Interest Rate Swaps Assets [Member] Equity Valuation Assumption Difference, Footnote Equity Valuation Assumption Difference, Footnote [Text Block] Resell agreements Interest Income, Securities Purchased under Agreements to Resell Credit Loss Status [Axis] Credit Loss Status [Axis] Investment in Loans Related to the Allowance for Loan Losses by Portfolio Segment Disaggregated Based on Impairment Methodology Investment In Loans Related To Allowance For Loan Losses By Portfolio Segment Disaggregated Based On Impairment Methodology Table [Table Text Block] Investment In Loans Related To The Allowance For Loan Losses By Portfolio Segment Disaggregated Based On Impairment Methodology Foreclosed Assets Financing Receivable, Real Estate Acquired Through Foreclosure [Policy Text Block] 2024 2024 [Member] 2024 Securities held to maturity, net of allowance for credit losses of $310 at both 2024 and 2023 Securities held to maturity Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss Weighted-Average Interest Rate Received [Member] Weighted Average Interest Rate Received [Member] Weighted-Average Interest Rate Received [Member] Statistical Measurement [Axis] Statistical Measurement [Axis] Non-Rule 10b5-1 Arrangement Terminated Non-Rule 10b5-1 Arrangement Terminated [Flag] Income before income taxes Income (loss) before income taxes Income before income taxes and equity in undistributed earnings of subsidiaries Income (Loss) from Continuing Operations before Income Taxes, Noncontrolling Interest Non-PEO NEO Average Total Compensation Amount Non-PEO NEO Average Total Compensation Amount Premises and equipment Deferred Tax Liabilities, Property, Plant and Equipment Name Outstanding Recovery, Individual Name Common Equity Tier One Capital Required For Capital Adequacy Minimum Capital Required Plus Capital Conservation Buffer, Capital Amount Common Equity Tier One Capital

Required For Capital Adequacy Minimum Capital Required Plus Capital Conservation Buffer Common Equity Tier One Capital Required For Capital Adequacy Minimum Capital Required Plus Capital Conservation Buffer Insurance commissions and fees Insurance Commissions and Fees Financing Receivables, 30 to 89 Days Past Due [Member] Financing Receivables, 30 to 89 Days Past Due [Member] Financing Receivables, 30 to 89 Days Past Due [Member] Texas Leading Index economic condition indicator Texas Leading Index Economic Condition Indicator Texas Leading Index economic condition indicator Net change in cash and cash equivalents Net change in cash and cash equivalents Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Period Increase (Decrease), Excluding Exchange Rate Effect Award Timing Predetermined Award Timing Predetermined [Flag] Subsequent Event Type [Domain] Subsequent Event Type [Domain] Cash dividends paid on common stock Payments of Ordinary Dividends, Common Stock Partnership Interest [Member] Partnership Interest [Member] Debt Securities, Held-to-maturity, 90 Days or More Past Due, Still Accruing Debt Securities, Held-to-Maturity, 90 Days or More Past Due, Still Accruing Entity Listings, Exchange [Axis] Entity Listings, Exchange [Axis] Remaining Contractual Maturity of the Securities Sold Under Agreement to Repurchase [Table] Remaining Contractual Maturity of the Securities Sold Under Agreement to Repurchase [Table] Remaining Contractual Maturity of the Securities Sold Under Agreement to Repurchase [Table] Diluted (in dollars per share) Earnings Per Share, Diluted Counterparty Name [Domain] Counterparty Name [Domain] Current income tax expense Current Income Tax Expense (Benefit) Restatement does not require Recovery Restatement Does Not Require Recovery [Text Block] Other comprehensive income (loss), before tax: OCI, Debt Securities, Available-for-Sale, Gain (Loss), after Adjustment, before Tax [Abstract] Net Amount Recognized, Repurchase Agreements, Financial Liabilities Assets Sold under Agreements to Repurchase, Repurchase Liability Retirement Benefits [Abstract] Retirement Benefits [Abstract] Employer matching contribution, percent of employees' gross pay Defined Contribution Plan, Employer Matching Contribution, Percent of Employees' Gross Pay Preferred Stock, Shares Issued Preferred Stock, Shares Issued Total defined benefit plan expected future benefit payments Defined Benefit Plan Expected Future Benefit Payments Defined Benefit Plan Expected Future Benefit Payments Statement of Financial Position [Abstract] Statement of Financial Position [Abstract] Deposits [Abstract] Deposits [Abstract] Gross Amounts Not Offset, Financial Instruments, Total Derivatives, Financial Assets Derivative Asset, Subject to Master Netting Arrangement, Collateral, Obligation to Return Security Not Offset Gross Amount Offset, Derivative, Financial Liabilities Derivative Liabilities Gross Offset Derivative Liabilities Gross Offset Other Deferred Tax Liabilities, Other Borrowed Funds [Line Items] Borrowed Funds [Line Items] Borrowed Funds [Line Items] Risk Grade One To Eight [Member] Risk Grade One To Eight [Member] Risk grades One To Eight [Member] Proceeds from sales of premises and equipment Proceeds from Sale of Property, Plant, and Equipment Non Accrual Loans [Member] Non Accrual Loans [Member] Non-Accrual Loans [Member] Income taxes Income tax expense, as reported Income tax expense (benefit) Income tax benefit Income Tax Expense (Benefit) Interest cost Interest cost on projected benefit obligation Defined Benefit Plan, Interest Cost Net Amount Recognized, Derivative, Financial Assets Derivative assets: Derivative Asset Frost Bank [Member] Frost Bank [Member] Frost Bank [Member] Share-based Payment Arrangement, Nonvested Award, Cost Not yet Recognized, Period for Recognition Share-Based Payment Arrangement, Nonvested Award, Cost Not yet Recognized, Period for Recognition 2020 2020 [Member] 2020 [Member] Cullen/Frost [Member] Cullen Frost [Member] Cullen Frost [Member] Financing Receivable Portfolio Segment [Domain] Financing Receivable Portfolio Segment [Domain] Service charges on deposit accounts Revenue from Contract with Customer, Excluding Assessed Tax Interest expense: Interest Expense, Operating and Nonoperating [Abstract] Debt Securities, Held-to-maturity Debt Securities, Held-to-Maturity [Table Text Block] Net cash provided by (used in) investing activities Net cash provided by (used in) investing activities Net Cash Provided by (Used in) Investing Activities Interest expense Interest Expense, Operating and Nonoperating Share-Based Compensation Arrangement by Share-Based Payment Award, Number of Additional Shares Authorized Share-Based Compensation Arrangement by Share-Based Payment Award, Number of Additional Shares Authorized All Adjustments to Compensation All Adjustments to Compensation [Member] Held to Maturity, Due after one year through five years, 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 Carrying value before allocations Financing Receivable, Excluding Accrued Interest, Impaired, Recorded Investment Financing Receivable, Excluding Accrued Interest, Impaired, Recorded Investment Derivative Instruments, Gain (Loss) by Hedging Relationship, by Income Statement Location, by Derivative Instrument Risk [Table] Derivative Instruments, Gain (Loss) [Table] Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items] Fair Value, off-Balance-Sheet Risks, Disclosure Information [Line Items] Commitments and Contingencies Disclosure [Abstract] Commitments and Contingencies Disclosure [Abstract] Legal Entity [Axis] Legal Entity [Axis] Nature Of Operations Nature Of Operations Policy [Policy Text Block] Nature of Operations Policy [Text Block] Q-factor adjustments [Member] Q-factor adjustments [Member] Q-factor adjustments [Member] Held to Maturity, Due in one year or less, Amortized Cost Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, Year One FDIC deposit insurance special assessment Deferred Tax Assets Deposit Insurance Special Assessment Deferred Tax Assets Deposit Insurance Special Assessment Scenario [Domain] Scenario [Domain] Federal funds purchased Interest Expense, Federal Funds Purchased Commodity Contract [Member] Commodity Contract [Member] Schedule of Condensed Statements of Income Condensed Income Statement [Table Text Block] Gross Amounts Not Offset, Collateral, Repurchase Agreements, Financial Liabilities Security Sold under Agreement to Repurchase, Subject to Master Netting Arrangement, Collateral, Right to Reclaim Cash Not Offset Automobile Loan Automobile Loan [Member] Trading account securities Debt Securities, Trading, and Equity Securities, FV-NI US Government Agencies Debt Securities [Member] US Government Agencies Debt Securities [Member] Long-term Debt, Type [Domain] Long-Term Debt, Type [Domain] Entity Address, State or Province Entity Address, State or Province Derivative Instruments and Hedging Activities Disclosure [Abstract] Derivative Instruments and Hedging Activities Disclosure [Abstract] Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year Erroneous Compensation Analysis Erroneous Compensation Analysis [Text Block] Customer Counterparties [Member] Customer Counterparties [Member] Customer Counterparties [Member] Defined Benefit Plan, Plan Assets, Category [Domain] Defined Benefit Plan, Plan Assets, Category [Domain] 2021 2021 [Member] 2021 [Member] Defined Benefit Plan Disclosure [Line Items] Defined Benefit Plan Disclosure [Line Items] Financial Instruments [Domain] Types of Financial Instruments [Domain] Financial Instruments [Domain] Accounts, Notes, Loans and Financing Receivable [Line Items] Accounts, Notes, Loans and Financing Receivable [Line Items] Ending balance, weighted-average grant-date fair value Beginning balance, weighted-average grant-date fair value Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Nonvested, Weighted Average Grant Date Fair Value Superseded 2015 Plan [Member] Superseded 2015 Plan [Member] Superseded 2015 Plan Net Periodic Benefit Cost (Benefit) Schedule of Net Benefit Costs [Table Text Block] Commercial Real Estate Buildings Land And Other Financing Receivable [Member] Commercial Real Estate, Buildings, Land and Other [Member] Commercial Real Estate Buildings Land And Other Loans [Member] Commercial Real Estate, Buildings, Land And Other, Loans [Member] Commercial and Industrial Total Energy Loans [Member] Commercial And Industrial Energy Financing Receivable [Member] Commercial and Industrial Total Energy Loans [Member] Commercial and Industrial Total Energy Loans [Member] Employee benefits Employee Benefits and Share-Based Compensation Construction Loans [Member] Construction Loans [Member] Restatement Determination Date Restatement Determination Date Estimated Fair Value [Member] Estimate of Fair Value Measurement [Member] Net Amount Recognized, Derivatives, Financial Assets Derivative Asset, Subject to Master Netting Arrangement, before Offset of Collateral Short-term lease expense Short term operating lease rent expense Short term operating lease rent expense Pay vs Performance Disclosure Pay vs Performance Disclosure [Table] Interest Rate Contract [Member] Interest Rate Contract [Member] Maximum number of quarterly periods by which the corporation has the right to defer interest payments on junior subordinated deferrable interest debentures Maximum number of quarterly periods by which the corporation has the right to defer interest payments on junior subordinated deferrable interest debentures Maximum number of quarterly periods by which the corporation has the right to defer interest payments on junior subordinated deferrable interest debentures Condensed Financial Statements of Parent Company Condensed Financial Information of Parent Company Only Disclosure [Text Block] Property, Plant and Equipment [Table] Property, Plant and Equipment [Table] Advertising, promotions and public relations Marketing and Advertising Expense Document And Entity Information [Abstract] Document And Entity Information [Abstract] Document And Entity Information Ending balance, weighted-average exercise price Beginning balance, weighted-average exercise price Share-Based Compensation Arrangement by Share-Based Payment Award, Options, Outstanding, Weighted Average Exercise Price Operating Lease, Right-of-Use Asset Operating lease, right-of-use asset Operating Lease, Right-of-Use Asset Erroneously Awarded Compensation Recovery Erroneously Awarded Compensation Recovery [Table] Derivative Instruments, Gain (Loss) [Line Items] Derivative Instruments, Gain (Loss) [Line Items] Ending balance, number of shares Beginning balance, number of shares Share-Based Compensation Arrangement by Share-Based Payment Award, Options, Outstanding, Number Financing Receivable, Threshold Period Past Due Financing Receivable, Threshold Period Past Due Condensed Financial Information Disclosure [Abstract] Condensed Financial Information Disclosure [Abstract] Commodity Swaps And Options [Member] Commodity Swaps And Options [Member] Commodity Swaps And Options [Member] Remaining contractual maturity of the agreements overnight and continuous Remaining contractual maturity of the agreements overnight and continuous Property, Plant and Equipment [Abstract] Property, Plant and Equipment [Abstract] Earnings Per Common Share Earnings Per Share [Text Block] Subsequent Event Subsequent Event [Member] Proceeds from stock option exercises/stock unit conversions (589,782 shares, 267,357 shares, and 399,810 shares during 2024, 2023, and 2022, respectively) Stock Issued During Period, Value, Stock Options Exercised Granted in period, 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 Net Amount Recognized, Resell Agreements, Financial Assets Resell Agreements, Period End Amounts Excluding Effects of Agreements Reported Net by Counterparty Right-of-use assets under operating leases Deferred tax liability, right-of-use assets under operating leases Deferred tax liability, right-of-use assets under operating leases Income Taxes Income Tax, Policy [Policy Text Block] Peer Group Issuers, Footnote Peer Group Issuers, Footnote [Text Block] Segment [Domain] Segments [Domain] Leasehold improvements Leasehold Improvements, Gross Deferred tax expense (benefit) Total other comprehensive income, tax expense (benefit) Other Comprehensive Income (Loss), Tax Dividend income paid by Frost Bank Dividend Income, Operating Interest income: Interest and Dividend Income, Operating [Abstract] Customer Counterparties Loan Lease Interest Rate Caps Liabilities [Member] Customer Counterparties Loan Lease Interest Rate Caps Liabilities [Member] Customer Counterparties Loan Lease Interest Rate Caps Liabilities [Member] Credit loss expense Provision for Loan, Lease, and Other Losses Short-duration Insurance Contracts, Discounted Liabilities [Line Items] Short-Duration Insurance Contracts, Discounted Liabilities [Line Items] PEO PEO [Member] Name Trading Arrangement, Individual Name Net Amount Recognized, Resell Agreements, Financial Assets Securities Borrowed, Not Subject to Master Netting Arrangement Funded status of the plan at end of year and accrued benefit (liability) recognized Defined Benefit Plan, Funded (Unfunded) Status of Plan Risk Grade Twelve [Member] Risk Grade Twelve [Member] Risk Grade Twelve [Member] Deposits Interest Expense, Deposits Gross Amounts Not Offset, Financial Instruments, Repurchase Agreements, Financial Liabilities Securities Sold under Agreements to Repurchase, Collateral, Right to Reclaim Securities Security Sold under Agreement to Repurchase, Subject to Master Netting Arrangement, Collateral, Right to Reclaim Security Not Offset Fair Values Derivatives, Balance Sheet Location, by Derivative Contract Type [Table] Fair Values Derivatives, Balance Sheet Location, by Derivative Contract Type [Table] Commitments And Guarantees [Line Items] Commitments And Guarantees [Line Items] Commitments And Guarantees [Line Items] Short term debt maturity period Debt Instrument Maturities Period Debt Instrument Maturities Period Property, Plant and Equipment, Type [Axis] Long-Lived Tangible Asset [Axis] Other Total other non-interest expense Other Noninterest Expense Entity Public Float Entity Public Float Total Capital to Risk-Weighted Assets, Required to be Considered Well Capitalized, Capital Amount Banking Regulation, Total Risk-Based Capital, Well Capitalized, Minimum Unsettled securities transactions Increase (Decrease) in Payable to Broker-Dealer and Clearing Organization Off-Balance-Sheet Arrangements, Commitments, Guarantees and Contingencies Commitments Contingencies and Guarantees [Text Block] Benefit obligation at beginning of year Benefit obligation at end of year Projected benefit obligation Defined Benefit Plan, Benefit Obligation Non-Vested Stock Awards/ Stock Units Outstanding [Member] Non Vested Stock Awards Outstanding [Member] Non-Vested Stock Awards Outstanding [Member] Loans, including fees Interest and Fee Income, Loans and Leases Financing Receivable, Allowance for Credit Loss By Loan Class Calculated in Accordance With CECL Methodology Financing Receivable, Allowance for Credit Loss By Loan Class Calculated in Accordance With CECL Methodology [Table Text Block] Financing Receivable, Allowance for Credit Loss By Loan Class Calculated in Accordance With CECL Methodology [Table Text Block] Awards Close in Time to MNPI Disclosures, Table Awards Close in Time to MNPI Disclosures [Table Text Block] Non-deductible compensation Effective Income Tax Rate Reconciliation, Nondeductible Expense, Other, Amount Prior Year End Fair Value of Equity Awards Granted in Any Prior Year that Fail to Meet Applicable Vesting Conditions During Covered Year Prior Year End Fair Value of Equity Awards Granted in Any Prior Year that Fail to Meet Applicable Vesting Conditions During Covered Year [Member] Trust Assets Trust Assets Policy [Policy Text Block] Trust assets [Policy Text Block]. Aggregate Erroneous Compensation Amount Aggregate Erroneous Compensation Amount Local Phone Number Local Phone Number Valuation allowance Deferred Tax Assets, Valuation Allowance Aggregate Erroneous Compensation Not Yet Determined Aggregate Erroneous Compensation Not Yet Determined [Text Block] Total expenses Operating Expenses Financing Receivable, Excluding Accrued Interest, Credit Loss Expense (Reversal) Financing Receivable, Excluding Accrued Interest, Credit Loss Expense (Reversal) Postemployment Benefits [Abstract] Guaranteed by Third Party Guaranteed by Third Party [Member] Guaranteed by Third Party Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year Net change in: Increase (Decrease) in Operating Capital [Abstract] Debt Securities, Available-for-sale, Allowance for Credit Loss Debt Securities, Available-for-Sale, Allowance for Credit Loss Financial Instruments With Off-Balance-Sheet Risk Schedule of Fair Value, off-Balance-Sheet Risks [Table Text Block] PEO Total Compensation Amount PEO Total Compensation Amount Interest Income on Loans [Member] Interest Income [Member] Net occupancy Occupancy, Net Gross Amount Recognized, Derivative, Financial Liabilities Derivative Liability, Subject to Master Netting Arrangement, before Offset Property, Plant and Equipment, Type [Domain] Long-Lived Tangible Asset [Domain] Approximate credit exposure related to swaps with bank customers Credit Derivative, Maximum Exposure, Undiscounted Statement of Income Location, Balance [Axis] Statement of Income Location, Balance [Axis] Not rated [Member] Not rated [Member] Not rated [Member] Minimum ratio of Total capital to risk weighted assets Total Capital to Risk-Weighted Assets, Actual, Ratio Banking Regulation, Total Risk-Based Capital Ratio, Actual Defined Benefit Plan, Plan Assets, Category [Axis] Defined Benefit Plan, Plan Assets, Category [Axis] Debt Disclosure [Abstract] Debt Disclosure [Abstract] Common Stock [Member] Common Stock [Member] Energy Production [Member] Energy Production [Member] Energy Production [Member] Condensed Financial Statements [Table] Condensed Financial Statements [Table] Gross Amounts Not offset, Collateral, Derivatives, Financial Liabilities Derivative Liability, Subject to Master Netting Arrangement, Collateral, Right to Reclaim Cash Not Offset Total Capital to Risk-Weighted Assets, Actual, Capital Amount Banking Regulation, Total Capital, Actual Forgone Recovery due to Expense of Enforcement, Amount Forgone Recovery due to Expense of Enforcement, Amount Distributed earnings allocated to common stock Distributed Earnings Derivative Counter Party [Table] Derivative Counter Party [Table] Derivative Counter Party [Table] Segment Reporting [Abstract] Segment Reporting [Abstract] Other Non Interest Income Non Hedging Interest Rate Derivatives [Line Items] Other Non Interest Income Non Hedging Interest Rate Derivatives [Line Items] Other Non Interest Income Non Hedging Interest Rate Derivatives [Line Items] Entity Central Index Key Entity Central Index Key Scenario [Axis] Scenario [Axis] Held to Maturity, Due in one year or less, Estimated Fair Value Debt Securities, Held-to-Maturity, Fair Value, Maturity, Allocated and Single Maturity Date, Year One Off-Balance Sheet, Credit Loss, Liability, Beginning Balance Off-Balance Sheet, Credit Loss, Liability, Ending Balance Off-Balance-Sheet, Credit Loss, Liability Non-PEO NEO Average Compensation Actually Paid Amount Non-PEO NEO Average Compensation Actually Paid Amount Restricted Stock or Unit Expense Reversal Restricted Stock or Unit Expense Reversal Restricted Stock or Unit Expense Reversal Award Timing, How MNPI Considered Award Timing, How MNPI Considered [Text Block] Financial Instrument [Axis] Financial Instrument [Axis] Operating Segments Segment Reporting Disclosure [Text Block] Remaining contractual maturity of the agreements total Remaining contractual maturity of the agreements total Remaining contractual maturity of the agreements total Gross Amount Recognized, Resell Agreements, Financial Assets Security Purchased under Agreement to Resell, Subject to Master Netting Arrangement, before Offset Accounting Standards Updates Accounting Standards Update and Change in Accounting Principle [Text Block] Stock-based compensation expense recognized in earnings APIC, Share-Based Payment Arrangement, Increase for Cost Recognition Professional services Professional Fees Measurement Basis [Axis] Measurement Basis [Axis] Title Trading Arrangement, Individual Title Amounts included in accumulated other comprehensive loss, net of tax Amounts included in accumulated other comprehensive loss, net of tax Amounts included in accumulated other comprehensive loss, net of tax Consolidated Entities [Axis] Consolidated Entities [Axis] Deposits from certain directors, executive officers and their affiliates Related Party Deposit Liabilities Reclassification adjustment for net amortization of actuarial gain/loss included in net income as a componet of net periodic cost (benefit) , tax expense (benefit) Other Comprehensive Income (Loss), Defined Benefit Plan, Gain (Loss),

Reclassification Adjustment from AOCI, Tax Customer Counterparties Loan Lease Interest Rate Swaps Liabilities [Member] Customer Counterparties Loan Lease Interest Rate Swaps Liabilities [Member] Customer Counterparties Loan Lease Interest Rate Swaps Liabilities [Member] Unrecognized tax benefits Unrecognized Tax Benefits Gross Charge-Offs By Year of Origination [Table] Financing Receivable, Gross Charge-Offs By Year of Origination [Table Text Block] Financing Receivable, Gross Charge-Offs By Year of Origination Proceeds from sales of repossessed properties Proceeds from Sale of Foreclosed Assets City Area Code City Area Code Credit loss optional transitional period under CECL Credit loss optional transitional period under CECL Credit loss optional transitional period under CECL Auditor Location Auditor Location Banking [Member] Bank [Member] Bank Dividends, share-based compensation Dividend, Share-Based Payment Arrangement 2026 Time Deposit Maturities, Year Two Revenue Recognition Revenue [Policy Text Block] Principal additions Loans and Leases Receivable, Related Parties, Additions Insider Trading Policies and Procedures Not Adopted Insider Trading Policies and Procedures Not Adopted [Text Block] Foreclosed Assets Remeasured at Initial Recognition Carrying Value Of Foreclosed Assets Prior To Remeasurement Foreclosed Assets Remeasured at Initial Recognition Carrying Value Of Foreclosed Assets Prior To Remeasurement Foreclosed Assets Remeasured at Initial Recognition Carrying Value Of Foreclosed Assets Prior To Remeasurement Percent Municipal Bond Portfolio Issued By Political Subdivision Or Agencies Within State Of Texas Guaranteed By Texas Permanent School Fund Or Have Been Pre-Refunded Percent Municipal Bond Portfolio Issued By Political Subdivision Or Agencies Within State Of Texas Guaranteed By Texas Permanent School Fund Or Have Been Pre-Refunded Percent Municipal Bond Portfolio Issued By Political Subdivision Or Agencies Within State Of Texas Guaranteed By Texas Permanent School Fund Or Have Been Pre-Refunded Other Non-Interest Expense [Member] Other Expense [Member] Defined Benefit Pension Plans Recognized as Component of Other Comprehensive Income Schedule of Defined Benefit Plan Amounts Recognized in Other Comprehensive Income (Loss) [Table Text Block] Borrowed Funds [Table] Borrowed Funds [Table] Borrowed Funds [Table] Preferred Stock [Member] Preferred Stock [Member] Forward Contracts - Assets Estimated Fair Value Foreign Currency Derivative Instruments Not Designated as Hedging Instruments, Asset at Fair Value Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff Purchase of treasury stock Payments for Repurchase of Common Stock Loans Individually Evaluated for Impairment [Member] Loans Individually Evaluated For Impairment [Member] Loans Individually Evaluated for Impairment [Member] Investment Income Investment Income [Table Text Block] Schedule of Segment Reporting Information, by Segment [Table] Schedule of Segment Reporting Information, by Segment [Table] Financial Assets and Financial Liabilities Measured at Fair Value on a Recurring Basis Fair Value Measurement Inputs and Valuation Techniques [Table Text Block] Subsequent Event Type [Axis] Subsequent Event Type [Axis] Earnings per common share: Earnings Per Share [Abstract] Equity [Abstract] Equity [Abstract] Retained earnings Retained Earnings (Accumulated Deficit) Actual and Required Capital Ratios Schedule of Compliance with Regulatory Capital Requirements under Banking Regulations [Table Text Block] Class of Stock [Domain] Class of Stock [Domain] Credit Loss Status [Domain] Credit Loss Status [Domain] Oil/Natural Gas Derivative Liabilities, Estimated Fair Value Derivative Instruments Not Designated as Hedging Instruments, Liability, at Fair Value Oil/Natural Gas Derivative Liabilities Notional Amount Derivative Liabilities Nonmonetary Notional Amount Derivative, Liabilities Nonmonetary Notional Amount Share awards vesting Share awards vesting [Member] Share awards vesting Aggregate Available Trading Arrangement, Securities Aggregate Available Amount Equity Awards Adjustments Equity Awards Adjustments [Member] Loans and Leases Receivable Disclosure [Line Items] Loans and Leases Receivable Disclosure [Line Items] Operating lease, liability Operating Lease, Liability Underlying Securities Award Underlying Securities Amount Performance Shares [Member] Performance Shares [Member] Securities Investments in Debt and Marketable Equity Securities (and Certain Trading Assets) Disclosure [Text Block] Debt Securities, Held-to-maturity, Allowance for Credit Loss, Period Increase (Decrease) Debt Securities, Held-to-Maturity, Allowance for Credit Loss, Period Increase (Decrease) Loans Receivable, Basis Spread on Variable Rate Loans Receivable, Basis Spread on Variable Rate Change in the net actuarial gain/loss before tax amount Other Comprehensive (Income) Loss, Defined Benefit Plan, before Reclassification Adjustment and Tax Net change in short-term borrowings Increase (Decrease) in Federal Funds Purchased and Securities Sold under Agreements to Repurchase, Net Cash dividends â€“ common stock ($3.74 per share, $3.58 per share, and $3.24 per share in 2024, 2023, and 2022, respectively) Dividends, Common Stock, Cash Amendment Flag Amendment Flag Carrying Amount [Member] Reported Value Measurement [Member] Subordinated Debt [Member] Subordinated Debt [Member] Financial Instrument Performance Status [Domain] Financial Instrument Performance Status [Domain] Additional Information About Corporation's Deposits Schedule Of Corporation Deposits Additional Information [Table Text Block] Schedule Of Corporation Deposits Additional Information [Table Text Block] Stock Appreciation Rights (SARs) Stock Appreciation Rights (SARs) [Member] Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Recovery Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Recovery Other Non-Interest Income and Expense Other Income and Other Expense Disclosure [Text Block] Other comprehensive income (loss) before reclassification Other Comprehensive Income (Loss), before Reclassifications, Net of Tax Actual return on plan assets Defined Benefit Plan, Plan Assets, Increase (Decrease) for Actual Return (Loss) Available for Sale, Due in one year or less, Amortized Cost Debt Securities, Available-for-Sale, Amortized Cost, Maturity, Allocated and Single Maturity Date, Year One Borrowed Funds Debt Disclosure [Text Block] Fair Value, Measurements, Fair Value Hierarchy [Domain] Fair Value Hierarchy and NAV [Domain] Fair Value Hierarchy and NAV [Domain] Recovery of Erroneously Awarded Compensation Disclosure [Line Items] Loans Financing Receivable [Policy Text Block] Entity Address, Postal Zip Code Entity Address, Postal Zip Code Junior subordinated deferrable interest debentures Interest Expense, Junior Subordinated Debentures Premises and Equipment Premises and Equipment [Member] Premises and Equipment Land Land Tier 1 Capital to Risk-Weighted Assets, Required to be Considered Well Capitalized, Capital Amount Banking Regulation, Tier 1 Risk-Based Capital, Well Capitalized, Minimum Permissible Portion Of Subordinated Note Included In Capital Permissible Portion Of Subordinated Note Included In Capital Permissible Portion Of Subordinated Note Included In Capital Aaa/AAA [Member] Aaa/AAA [Member] Aaa/AAA [Member] Deposit insurance Federal Deposit Insurance Corporation Premium Expense Subordinated notes Interest Expense, Subordinated Notes and Debentures Schedule of Investments [Table] Schedule of Investments [Table] Year-over-Year Change in Fair Value of Equity Awards Granted in Prior Years That are Outstanding and Unvested Year-over-Year Change in Fair Value of Equity Awards Granted in Prior Years That are Outstanding and Unvested [Member] Auditor Name Auditor Name Counterparty F Counterparty F [Member] Counterparty F Forfeited/expired in period, weighted-average grant date fair value Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Forfeitures, Weighted Average Grant Date Fair Value Year-end Fair Value of Equity Awards Granted in Covered Year that are Outstanding and Unvested Year-end Fair Value of Equity Awards Granted in Covered Year that are Outstanding and Unvested [Member] Fair Value of Foreclosed Assets Remeasured at Initial Recognition Fair Value of Foreclosed Assets Remeasured at Initial Recognition Fair Value of Foreclosed Assets Remeasured at Initial Recognition Non Accrual Loans Segregated By Class Of Loans [Table] Non Accrual Loans Segregated By Class Of Loans [Table] Non Accrual Loans Segregated By Class Of Loans [Table] stock repurchase 2025 plan stock repurchase 2025 plan [Member] stock repurchase 2025 plan Depreciation and amortization Depreciation, Depletion and Amortization, Nonproduction Fair Value Measurement [Domain] Fair Value Measurement [Domain] Net tax benefit from stock-based compensation Effective Income Tax Rate Reconciliation, Tax Expense (Benefit), Share-Based Payment Arrangement, Amount Energy Other [Member] Energy Other [Member] Energy Other [Member] Adjustment To PEO Compensation, Footnote Adjustment To PEO Compensation, Footnote [Text Block] Class of Financing Receivable [Axis] Class of Financing Receivable [Axis] Stock Options [Member] Equity Option [Member] Designated as Hedging Instrument [Member] Designated as Hedging Instrument [Member] Gross Amount Recognized, Repurchase Agreements, Financial Liabilities Securities Sold under Agreements to Repurchase, Gross Security Sold under Agreement to Repurchase, Subject to Master Netting Arrangement, before Offset Net income available to common shareholders Net income (loss) available to common shareholders Net Income (Loss) Available to Common Stockholders, Basic Compensation Actually Paid vs. Other Measure Compensation Actually Paid vs. Other Measure [Text Block] Vesting Date Fair Value of Equity Awards Granted and Vested in Covered Year Vesting Date Fair Value of Equity Awards Granted and Vested in Covered Year [Member] Total assets Total assets Assets Fair value of off-balance sheet managed and custody assets Fair Value Disclosure, off-Balance-Sheet Risks, Amount, Asset Advertising Costs Advertising Cost [Policy Text Block] Federal Funds Purchased [Member] Federal Funds Purchased [Member] Financial Asset, Other than Financial Asset Acquired with Credit Deterioration Financial Asset, Other than Financial Asset Acquired with Credit Deterioration [Member] Purchases of premises and equipment Payments to Acquire Property, Plant, and Equipment Forgone Recovery due to Violation of Home Country Law, Amount Forgone Recovery due to Violation of Home Country Law, Amount Stock Based Compensation Share-Based Payment Arrangement [Policy Text Block] Securities available for sale and securities transferred, reclassification adjustment for net (gains) losses included in net income, net of tax amount Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Sale of Securities, Net of Tax Income Tax Computed by Applying U.S. Federal Statutory Income Tax Rate Schedule of Effective Income Tax Rate Reconciliation [Table Text Block] Net unamortized, unrealized gain on transferred securities included in accumulated other comprehensive income, net of tax AOCI, Debt Securities, Available-for-Sale, Adjustment, after Tax Termination Date Trading Arrangement Termination Date Combination: Payment Delay and Term Extention Combination: Payment Delay and Term Extention [Member] Combination: Payment Delay and Term Extention Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Schedule of Deferred Compensation Arrangement with Individual, Share-based Payments [Table] Deferred Compensation Arrangement with Individual, Share-Based Payment [Table] Financing Receivable, Nonaccrual, No Allowance Financing Receivable, Nonaccrual, No Allowance 2026 Lessee, Operating Lease, Liability, to be Paid, Year Two stock repurchase 2024 plan stock repurchase 2024 plan [Member] stock repurchase 2024 plan Commercial Loans Year of Origination [Domain] Commercial Loans Year of Origination [Domain] Commercial Loans Year of Origination Accrued interest payable and other liabilities Other Liabilities Net Amount, Derivatives, Financial Assets Derivative Asset, Including Not Subject to Master Netting Arrangement, after Offset and Deduction Not Designated as Hedging Instrument [Member] Not Designated as Hedging Instrument [Member] Accretion of loan discounts Accretion Of Loan Discount Accretion Of Loan Discount Commercial land loan [Member] Commercial land loan [Member] Commercial land loan [Member] Available for Sale, Due after one year through five years, Estimated Fair Value Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year One Through Five Debt Instrument [Axis] Debt Instrument [Axis] Preferred stock dividends Less: Preferred stock dividends Preferred Stock Dividends and Other Adjustments Gross Amounts Not Offset, Collateral, Derivatives, Financial Assets Derivative Asset, Subject to Master Netting Arrangement, Collateral, Obligation to Return Cash Not Offset Net income Net income (loss) Net Income (Loss) Attributable to Parent Trading Arrangement: Trading Arrangement [Axis] Estimated Fair Values of Financial Instruments Fair Value, by Balance Sheet Grouping [Table Text Block] Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year 2030 through 2034 Defined Benefit Plan, Expected Future Benefit Payment, after Year Five for Next Five Years Pay vs Performance Disclosure, Table Pay vs Performance [Table Text Block] Grade 12 [Member] Grade Twelve [Member] Grade Twelve [Member] Debt Securities, Held-to-maturity, Accumulated Unrecognized Gain Debt Securities, Held-to-Maturity, Accumulated Unrecognized Gain Financing Receivable, Nonaccrual Financing Receivable, Nonaccrual Equity Awards Adjustments, Excluding Value Reported in Compensation Table Equity Awards Adjustments, Excluding Value Reported in the Compensation Table [Member] Off-Balance-Sheet, Credit Loss, Liability, Change in Method, Credit Loss Expense (Reversal) Off-Balance-Sheet, Credit Loss, Liability, Change in Method, Credit Loss Expense (Reversal) Available for Sale, Due after ten years, Amortized Cost Debt Securities, Available-for-Sale, Amortized Cost, Maturity, Allocated and Single Maturity Date, after Year 10 Available-for-sale Securities [Member] Available-for-Sale Securities [Member] Entity File Number Entity File Number Weighted-Average Assumptions Used to Determine Benefit Obligations Defined Benefit Plan, Assumptions [Table Text Block] Tax-exempt Interest Income, Securities, Operating, Tax Exempt Consolidated Entities [Domain] Consolidated Entities [Domain] Income Statement [Abstract] Income Statement [Abstract] Entity Address, Address Line One Entity Address, Address Line One Debt Security Category [Axis] Debt Security Category [Axis] Financing Receivable, Excluding Accrued Interest, Impaired Interest Lost On Nonaccrual Loans Financing Receivable, Excluding Accrued Interest, Impaired Interest Lost On Nonaccrual Loans Financing Receivable, Excluding Accrued Interest, Impaired Interest Lost On Nonaccrual Loans Name Forgone Recovery, Individual Name Share-based Compensation Arrangement by Share-based Payment Award, Options, Exercisable, Intrinsic Value Share-Based Compensation Arrangement by Share-Based Payment Award, Options, Exercisable, Intrinsic Value Award Date [Domain] Award Date [Domain] Weighted-average lease term in years Operating Lease, Weighted Average Remaining Lease Term Disaggregated Information Related to Corporations Defined Benefit Pension Plans Schedule of Costs of Retirement Plans [Table Text Block] Loss Contingency, Nature [Domain] Loss Contingency, Nature [Domain] Home Equity Loan [Member] Home Equity Loan [Member] Award Timing MNPI Considered Award Timing MNPI Considered [Flag] Expected Future Benefit Payments Related to Defined Benefit Plans Schedule of Expected Benefit Payments [Table Text Block] Financing Receivables, Modified Loans by Type of Modification Financing Receivables, Modified Loans Past Due in Excess of 90 Days or on Non-Accrual Status, Charge-offs and Proceeds From Sale at Period End [Table Text Block] [Table Text Block] for Restructured Loans Past Due in Excess of 90 Days on Financing Receivables [Table] Buildings Buildings and Improvements, Gross Outstanding Aggregate Erroneous Compensation Amount Outstanding Aggregate Erroneous Compensation Amount Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Leverage Ratio, Required to be Considered Well Capitalized, Ratio Banking Regulation, Tier 1 Leverage Capital Ratio, Well Capitalized, Minimum Leverage Ratio, Actual, Capital Amount Banking Regulation, Tier 1 Leverage Capital, Actual Financial instruments with off- balance-sheet risk Fair Value Disclosure, off-Balance-Sheet Risks, Amount, Liability PEO Actually Paid Compensation Amount PEO Actually Paid Compensation Amount Restoration Plan [Member] Other Pension, Postretirement and Supplemental Plans [Member] Adjustment to Compensation: Adjustment to Compensation [Axis] Allowance for credit losses Deferred Tax Asset, Tax Deferred Expense, Reserve and Accrual, Financing Receivable, Allowance for Credit Loss Other than Temporary Impairment, Credit Losses Recognized in Earnings, Categories of Investments [Domain] Other than Temporary Impairment, Credit Losses Recognized in Earnings, Categories of Investments [Domain] Repurchase agreements Interest Expense, Securities Sold under Agreements to Repurchase GBP Foreign Exchange Forward [Member] GBP Foreign Exchange Forward [Member] GBP Foreign Exchange Forward [Member] Available for Sale, Due after one year through five years, Amortized Cost Debt Securities, Available-for-Sale, Amortized Cost, Maturity, Allocated and Single Maturity Date, after Year One Through Five Total interest expense Interest Expense, Operating Modification to Borrowers Experiencing Financial Difficulty Financing Receivable, Modified [Table Text Block] Accumulated other comprehensive income (loss), net of tax Beginning Balance Ending Balance Accumulated Other Comprehensive Income (Loss), Net of Tax Pension Adjustments Service Cost Pension Adjustments Service Cost [Member] CounterpartyB CounterpartyB [Member] Counterparty B Bank Overdrafts Bank Overdrafts [Member] stock repurchase 2023 plan stock repurchase 2023 plan [Member] stock repurchase 2023 plan Weighted-average shares outstanding for basic earnings per common share Weighted Average Number of Shares Outstanding, Basic Related Party [Axis] Related and Nonrelated Parties [Axis] Stock Price or TSR Estimation Method Stock Price or TSR Estimation Method [Text Block] Securities available for sale and transferred securities, Change in net unrealized gain/loss during the period, tax expense (benefit) OCI, Debt Securities, Available-for-Sale, Unrealized Holding Gain (Loss), before Adjustment, Tax Securities Loaned or Sold under Agreements to Repurchase [Member] Securities Loaned or Sold under Agreements to Repurchase [Member] Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss Gross Amount Offset, Financial Liabilities Financial Liabilities Gross Offset Financial Liabilities Gross Offset Shares issued from available treasury stock Treasury Shares Issued Related To Stock Option Exercises Treasury Shares Issued Related To Stock Option Exercises Target asset allocation percentage Defined Benefit Plan, Plan Assets, Target Allocation, Percentage Name Awards Close in Time to MNPI Disclosures, Individual Name Tier One Leverage Capital Required for Capital Adequacy Minimum Capital Required Plus Capital Conservation Buffer, Capital Amount Tier One Leverage Capital Required for Capital Adequacy Minimum Capital Required Plus Capital Conservation Buffer Tier One Leverage Capital Required for Capital Adequacy Minimum Capital Required Plus Capital Conservation Buffer Tier one risk based capital to risk weighted assets, ratio upon full implementation Capital Required for Capital Adequacy to Risk Weighted Assets Minimum Capital Required Plus Capital Conservation Buffer, Ratio Capital Required for Capital Adequacy to Risk Weighted Assets Minimum Capital Required Plus Capital Conservation Buffer, Ratio Capital Required for Capital Adequacy to Risk Weighted Assets Minimum Capital Required Plus Capital Conservation Buffer, Ratio Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss Entity Filer Category Entity Filer Category Benefits received on life insurance policies Proceeds from Life Insurance Policy Off-Balance Sheet, Credit Loss, Liability, Credit Loss Expense (Reversal) Off-Balance-Sheet, Credit Loss, Liability, Credit Loss Expense (Reversal) Gross Amounts Not Offset, Financial Instruments, Total Derivatives, Financial Liabilities Derivative Liability, Subject to Master Netting Arrangement, Collateral, Right

to Reclaim Security Not Offset Debt and Equity Securities, FV-NI [Line Items] Debt and Equity Securities, FV-NI [Line Items] Statistical Measurement [Domain] Statistical Measurement [Domain] Available-for-sale Securities, Accumulated Gross Unrealized Loss, before Tax Available-for-sale Securities, Accumulated Gross Unrealized Loss, before Tax Debt Securities, Available-for-Sale, Accumulated Gross Unrealized Loss, before Tax Foreclosed assets Other Real Estate, Foreclosed Assets, and Repossessed Assets Derivatives, Fair Value [Line Items] Derivatives, Fair Value [Line Items] Employee service share-based compensation, Performance stock units,compensation cost not yet recognized,period for recognition Employee service share-based compensation, Performance stock units,compensation cost not yet recognized,period for recognition Employee service share-based compensation, Performance stock units,compensation cost not yet recognized,period for recognition Percentage of equity investments in mutual fund Percentage Of Equity Investments In Mutual Fund Percentage of equity investments in mutual fund Debt Securities [Member] Debt Securities [Member] Age Analysis of Past Due Loans, Segregated by Class of Loans Financing Receivable, Past Due [Table Text Block] Common Equity Tier One Capital Required To Be Well Capitalized, Capital Amount Banking Regulation, Common Equity Tier 1 Risk-Based Capital, Well Capitalized, Minimum Loan Restructuring Modification [Axis] Loan Restructuring Modification [Axis] Internal Credit Assessment [Axis] Internal Credit Assessment [Axis] Mutual Fund [Member] Mutual Fund [Member] Deposits from foreign sources (primarily Mexico) Deposits, Foreign Segment Reporting Information [Line Items] Segment Reporting Information [Line Items] All Trading Arrangements All Trading Arrangements [Member] Financial Instruments Derivative Assets Liabilities And Resell Agreements Net Of Amount Not Offset Financial Instruments Derivative Assets Liabilities And Resell Agreements Net Of Amount Not Offset Table [Table Text Block] Financial Instruments Derivative Assets Liabilities And Resell Agreements Net Of Amount Not Offset [Table Text Block] Compensation Actually Paid vs. Net Income Compensation Actually Paid vs. Net Income [Text Block] Basic and Diluted Earnings Per Common Share Schedule of Earnings Per Share, Basic and Diluted [Table Text Block] Vesting period of options awarded, years Share-Based Compensation Arrangement by Share-Based Payment Award, Award Vesting Period NEW YORK STOCK EXCHANGE, INC. [Member] NEW YORK STOCK EXCHANGE, INC. [Member] Rule 10b5-1 Arrangement Adopted Rule 10b5-1 Arrangement Adopted [Flag] Awards Close in Time to MNPI Disclosures Awards Close in Time to MNPI Disclosures [Table] Derivative [Line Items] Derivative [Line Items] Stock-Based Compensation Expense Share-Based Payment Arrangement, Cost by Plan [Table Text Block] Pay vs Performance Disclosure [Line Items] Financing Receivable, Year One, Originated, Current Fiscal Year Financing Receivable, Year One, Originated, Current Fiscal Year Peer Group Total Shareholder Return Amount Peer Group Total Shareholder Return Amount Residential Mortgage Backed Securities [Member] Residential Mortgage-Backed Securities [Member] Specific Valuation Allowances [Member] Specific Valuation Allowances [Member] Derivative [Table] Derivative [Table] Schedule of Notional Amounts and Estimated Fair Values of Interest Rate Derivative Contracts Outstanding Schedule of Derivative Instruments in Statement of Financial Position, Fair Value [Table Text Block] Net Amount Recognized, Derivatives, Financial Liabilities Derivative Liability, Subject to Master Netting Arrangement, before Offset of Collateral Revolving Loans Converted to Term Revolving Loans Converted to Term [Member] Revolving Loans Converted to Term [Member] Net change in other assets and other liabilities Increase (Decrease) in Other Operating Assets and Liabilities, Net Proceeds from issuance of preferred stock Proceeds from Issuance of Preferred Stock and Preference Stock Pension Plans, Postretirement and Other Employee Benefits [Line Items] Pension Plans Postretirement And Other Employee Benefits [Line Items] Pension Plans, Postretirement and Other Employee Benefits [Line Items] Deposits Deposit Liabilities Disclosures [Text Block] Other Performance Measure, Amount Other Performance Measure, Amount Broker-Dealer, Net Capital Requirement, SEC Regulation [Abstract] Broker-Dealer, Net Capital Requirement, SEC Regulation [Abstract] Total securities available for sale and transferred securities before tax amount OCI, Debt Securities, Available-for-Sale, Gain (Loss), after Adjustment, before Tax Share-based compensation arrangement by share-based payment award, number of shares available for grant Share-Based Compensation Arrangement by Share-Based Payment Award, Number of Shares Available for Grant Benefits paid Defined Benefit Plan, Benefit Obligation, Benefits Paid Accrued interest receivable Interest Receivable Schedule Of Other Non Interest Income Non Hedging Interest Rate Derivatives [Table] Schedule Of Other Non Interest Income Non Hedging Interest Rate Derivatives [Table] Schedule Of Other Non Interest Income Non Hedging Interest Rate Derivatives [Table] Gross realized losses Debt Securities, Available-for-Sale, Realized Loss Federal funds sold Interest Income, Federal Funds Sold Liquidation preference per share Preferred Stock, Liquidation Preference Per Share Entity Tax Identification Number Entity Tax Identification Number Banking Regulation, Regulatory Capital Requirement, Compliance [Table] Banking Regulation, Regulatory Capital Requirement, Compliance [Table] New Accounting Pronouncements and Changes in Accounting Principles [Abstract] Accounting Standards Update and Change in Accounting Principle [Abstract] Treasury Stock, Shares, Acquired Treasury stock, shares, acquired Treasury Stock, Shares, Acquired Retirement Plan Type [Axis] Retirement Plan Type [Axis] Net (premium amortization) discount accretion Investment Income, Net, Amortization of Discount and Premium Gross Amount Offset, Derivatives, Financial Assets Derivative Assets Gross Offset Derivative Assets Gross Offset Treasury Stock, Common Treasury Stock, Common [Member] Schedule of Notional Amounts and Estimated Fair Values of Commodity Derivative Positions Schedule of Derivative Instruments [Table Text Block] US Treasury [Member] US Treasury Securities [Member] US Treasury Securities [Member] Deferred Standby Letter of Credit Fees [Member] Deferred Standby Letter Of Credit Fees [Member] Deferred Standby Letter Of Credit Fees [Member] 2019 2019 [Member] 2019 [Member] Plan Name [Axis] Plan Name [Axis] Compensating Balance Arrangement [Table] Compensating Balance Arrangement [Table] Equity Components [Axis] Equity Components [Axis] Net Amount Recognized, Total Financial Assets Financial Assets Derivatives And Repurchase Agreements Net Financial Assets Derivatives And repurchase Agreements Net Additional Funding Agreement Terms Additional Funding Agreement Terms [Member] Held to Maturity, Amortized Cost Held to Maturity, Amortized Cost Debt Securities, Held-to-Maturity, Amortized Cost, before Allowance for Credit Loss Securities available for sale, at estimated fair value Debt Securities, Available-for-sale Debt Securities, Available-for-sale Debt Securities, Available-for-Sale Weighted-Average Exercise Price, Options Outstanding Share-Based Payment Arrangement, Option, Exercise Price Range, Outstanding, Weighted Average Exercise Price Weighted Average RiskÂ Grade Weighted Average Risk Grade For Loans Weighted Average Risk Grade for Loans Financing Receivable, Non-Accrual Loans, Segregated by Class of Loan and Year of Origination Financing Receivable, Non-Accrual Loans, Segregated by Class of Loan and Year of Origination [Table Text Block] [Table Text Block] for Financing Receivable, Non-Accrual Loans, Segregated by Class of Loan and Year of Origination [Table] Derivative Asset, Notional Amount Forward Contracts - Assets, Notional Amount Derivative Asset, Notional Amount Pre-Refunded [Member] Pre-Refunded [Member] Pre-Refunded [Member] Receivable [Domain] Receivable [Domain] Counterparty H Counterparty H [Member] Counterparty H Balance Sheet Offsetting Balance Sheet Offsetting Disclosure [Text Block] Balance Sheet Offsetting Disclosure [Text Block] Transfers of Financial Assets Transfers and Servicing of Financial Assets, Policy [Policy Text Block] Proceeds from sale of loans Proceeds from Sale of Loans Receivable Maturities, calls and principal repayments Proceeds from Maturities, Prepayments and Calls of Debt Securities, Available-for-Sale Deferred Tax Assets, Net Deferred Tax Assets, Net Proceeds from Issuance of Trust Preferred Securities Trust preferred securities Proceeds from Issuance of Trust Preferred Securities 2029 Lessee, Operating Lease, Liability, to be Paid, Year Five Award Date [Axis] Award Date [Axis] Residential Mortgage [Member] Residential Mortgage [Member] Aggregate Grant Date Fair Value of Equity Award Amounts Reported in Summary Compensation Table Aggregate Grant Date Fair Value of Equity Award Amounts Reported in Summary Compensation Table [Member] Other Liabilities [Member] Other Liabilities [Member] Risk Grade Nine [Member] Risk Grade Nine [Member] Risk Grade Nine [Member] New shares issued from available authorized shares Stock Issued During Period, Shares, Employee Stock Purchase Plans Schedule of Available-for-Sale Securities [Line Items] Debt Securities, Available-for-Sale [Line Items] Operating Lease, Rent Expense Operating Lease, Expense Available for Sale, Total Estimated Fair Value Debt Securities, Available-for-Sale, Unrealized Loss Position Total cash and cash equivalents Cash and cash equivalents at beginning of year Cash and cash equivalents at end of year Total cash and cash equivalents Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents Reclassification adjustment for net amortization of actuarial gain/loss included in net income as a componet of net periodic cost (benefit), net of tax amount Other Comprehensive Income (Loss), Defined Benefit Plan, Gain (Loss), Reclassification Adjustment from AOCI, after Tax Securities premium amortization (discount accretion), net Accretion (Amortization) of Discounts and Premiums, Investments Total Share-Based Payment Arrangement, Nonvested Award, Cost Not yet Recognized, Amount Time deposits not covered by deposit insurance Time deposits liability, above US Insurance Limit Total Time Deposit Liability, above US Insurance Limit Home Improvement Loans [Member] Home Improvement Loans [Member] Home Improvement Loans Schedule of Held-to-maturity Securities [Line Items] Schedule of Held-to-Maturity Securities [Line Items] Fair Value Measurements Fair Value of Financial Instruments, Policy [Policy Text Block] Risk Grade Eleven [Member] Risk Grade Eleven [Member] Risk Grade Eleven [Member] Consumer Loans Year of Origination [Axis] Consumer Loans Year of Origination [Axis] Consumer Loans Year of Origination [Axis] Treasury Stock, Common Shares Treasury Stock, Common, Shares Loans Receivable [Member] Loans Receivable [Member] Forgone Recovery due to Disqualification of Tax Benefits, Amount Forgone Recovery due to Disqualification of Tax Benefits, Amount Prime Rate Prime Rate [Member] Cash paid for interest Interest Paid, Including Capitalized Interest, Operating and Investing Activities Product and Service [Domain] Product and Service [Domain] Aggregate dividends available for payment without prior regulatory approval Statutory Accounting Practices, Statutory Amount Available for Dividend Payments without Regulatory Approval Stock awards exercised/vested in period, weighted-average grant date fair value Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Vested in Period, Weighted Average Grant Date Fair Value Fair Value Disclosures [Abstract] Fair Value Disclosures [Abstract] Held to Maturity, Due after five years through ten years, Estimated Fair Value Debt Securities, Held-to-Maturity, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 5 Through 10 Security Exchange Name Security Exchange Name Investment in subsidiaries Investment In Subsidiaries Investment in subsidiaries. Floating rate 3 month SOFR plus margin Debt Instrument, Basis Spread on Variable Rate Change in net unrealized gain/loss on securities available for sale during the period Securities available for sale and transferred securities, Change in net unrealized gain/loss during the period, before tax amount OCI, Debt Securities, Available-for-Sale, Unrealized Holding Gain (Loss), before Adjustment and Tax Stock options exercised, weighted-average exercise price Share-Based Compensation Arrangements by Share-Based Payment Award, Options, Exercises in Period, Weighted Average Exercise Price Capital and Regulatory Matters Regulatory Capital Requirements under Banking Regulations [Text Block] Earnings on life insurance policies Other Noncash Income Effect of tax-exempt interest Effective Income Tax Rate Reconciliation, Tax Exempt Income, Amount Commercial Real Estate Portfolio Segment [Member] Commercial Real Estate Portfolio Segment [Member] Salaries and wages Labor and Related Expense Due after 3 months and within 6 months Time Deposit Liability, above US Insurance Limit, Maturity, over Three Months through Six Months Forgone Recovery, Explanation of Impracticability Forgone Recovery, Explanation of Impracticability [Text Block] Debt Securities, Available-for-sale Debt Securities, Available-for-Sale [Table Text Block] Common Stock, Shares, Issued Common Stock, Shares, Issued Other Assets [Member] Other Assets [Member] Retirement Plan Name [Domain] Retirement Plan Name [Domain] Reclassification adjustment for net amortization of actuarial gain/loss included in net income as a component of net periodic cost (benefit) before tax amount Other Comprehensive Income (Loss), Defined Benefit Plan, Gain (Loss), Reclassification Adjustment from AOCI, before Tax Gross Amounts Not Offset, Financial Instruments, Resell Agreements, Financial Assets Security Purchased under Agreement to Resell, Subject to Master Netting Arrangement, Collateral, Obligation to Return Security Not Offset Federal funds sold Federal Funds Sold Entity [Domain] Entity [Domain] Gross Amount Recognized, Financial Liabilities Financial Liabilities Gross Financial Liabilities Gross Carry value of securities pledged Carry Value of Securities Pledged Carry Value of Securities Pledged Net Amount Recognized, Derivative, Financial Liabilities Derivative liabilities: Derivative Liability Repurchase/Resell Agreements Repurchase and Resale Agreements Policy [Policy Text Block] Insider Trading Policies and Procedures Adopted Insider Trading Policies and Procedures Adopted [Flag] Less accumulated depreciation and amortization Accumulated Depreciation, Depletion and Amortization, Property, Plant, and Equipment Commitments to Extend Credit [Member] Commitments to Extend Credit [Member] Discount accretion Investment Income, Amortization of Discount Common Stock, Shares Authorized Common Stock, Shares Authorized Financial Institution Counterparties [Member] Financial Institution Counterparties [Member] Financial Institution Counterparties [Member] Weighted Average Interest Rate Paid [Member] Weighted Average Interest Rate Paid [Member] Weighted Average Interest Rate Paid [Member] Net cash paid in insurance agency asset acquisitions Payments to Acquire Businesses, Net of Cash Acquired Federal funds purchased Federal Funds Purchased Interest Rate Swaps Caps And Floors [Member] Interest Rate Swaps Caps And Floors [Member] Interest Rate Swaps Caps And Floors [Member] Derivative Liability, Notional Amount Forward Contracts Liability, Notional Amount Derivative Liability, Notional Amount Equity in undistributed earnings of subsidiaries Equity in undistributed earnings of subsidiaries Equity In Undistributed Earnings Of Subsidiaries Equity in undistributed earnings of subsidiaries. Premium amortization Investment Income, Amortization of Premium Effective tier one capital ratio, upon full implementation Tier One Risk Based Capital Required for Capital Adequacy to Risk Weighted Assets Minimum Capital Required Plus Capital Conservation Buffer, Ratio Tier One Risk Based Capital Required for Capital Adequacy to Risk Weighted Assets Minimum Capital Required Plus Capital Conservation Buffer, Ratio Tier One Risk Based Capital Required for Capital Adequacy to Risk Weighted Assets Minimum Capital Required Plus Capital Conservation Buffer, Ratio Long-term Debt, Type [Axis] Long-Term Debt, Type [Axis] Additional Cash Flow Information Schedule of Cash Flow, Supplemental Disclosures [Table Text Block] Entity Voluntary Filers Entity Voluntary Filers Non-lease components (including taxes, insurance, common maintenance, etc.) Operating lease non-lease components Operating lease non-lease components. Including items such as taxes, insurance, and common area maintenance costs. Net amortization and deferral Defined Benefit Plan, Amortization of Gain (Loss) Additional Tier 1 Capital beyond Common Equity Tier 1 Additional Tier 1 Capital beyond Common Equity Tier 1 Additional Tier 1 Capital beyond Common Equity Tier 1 Hedging Designation [Domain] Hedging Designation [Domain] Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan During Period Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan During Period Statement of Financial Position Location, Balance [Axis] Statement of Financial Position Location, Balance [Axis] Deferred tax expense (benefit) Deferred income tax expense (benefit) Deferred Income Tax Expense (Benefit) Premises and Equipment Property, Plant and Equipment Disclosure [Text Block] Benefit obligations, Discount rate Defined Benefit Plan, Assumptions Used Calculating Benefit Obligation, Discount Rate Percentage of total loans Percentage of total loans Percentage of total loans Net tax benefit from stock-based compensation Share-Based Payment Arrangement, Exercise of Option, Tax Benefit Capital Required for Capital Adequacy Minimum Capital Required Plus Capital Conservation Buffer, Capital Amount Capital Required for Capital Adequacy Minimum Capital Required Plus Capital Conservation Buffer Capital Required for Capital Adequacy Minimum Capital Required Plus Capital Conservation Buffer Deposit Liabilities, Type Deposit Liabilities, Type [Table Text Block] Subordinated notes, net of unamortized issuance costs Subordinated notes Subordinated notes Subordinated Debt Options awarded during period Share-Based Compensation Arrangement by Share-Based Payment Award, Options, Grants in Period, Gross Nonperforming Financial Instruments [Member] Nonperforming Financial Instruments [Member] Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, 12 Months or Longer Accrued interest payable and other liabilities Increase (Decrease) in Other Operating Liabilities Pension Adjustments Prior Service Cost Pension Adjustments Prior Service Cost [Member] Fair value of plan assets at beginning of year Fair value of plan assets at end of year Fair value of plan assets Defined Benefit Plan, Plan Assets, Amount Public Funds [Member] Public Funds [Member] Public Funds [Member] Off-Balance-Sheet Credit Exposure Off-Balance-Sheet Credit Exposure, Policy [Policy Text Block] Participants contribution eligible for match Defined Contribution Plan, Employer Matching Contribution, Percent of Match Loans, net of unearned discounts Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss CECL Transition Amount CECL Transition Amount CECL Transition Amount Specific (allocations) reversals of prior allocations Financing Receivable, Excluding Accrued Interest, Impaired, Related Allowance Financing Receivable, Excluding Accrued Interest, Impaired, Related Allowance Non Accrual Loans Segregated By Class Of Loans [Line Items] Non Accrual Loans Segregated By Class Of Loans [Line Items] Non Accrual Loans Segregated By Class Of Loans [Line Items] Fair Value, by Balance Sheet Grouping [Table] Fair Value, by Balance Sheet Grouping [Table] Risk Grade Thirteen [Member] Risk Grade Thirteen [Member] Risk Grade Thirteen [Member] 2023 2023 [Member] 2023 Pension Benefits Adjustments, Footnote Pension Benefits Adjustments, Footnote [Text Block] Options Exercisable [Member] Options Exercisable [Member] Options Exercisable [Member] Total Shareholder Return Vs Peer Group Total Shareholder Return Vs Peer Group [Text Block] Deferred tax (expense) benefit Total defined-benefit post-retirement benefit plans, tax expense (benefit) Other Comprehensive (Income) Loss, Defined Benefit Plan, after Reclassification Adjustment, Tax Document Annual Report Document Annual Report Schedule of Realized Gain (Loss) Schedule of Realized Gain (Loss) [Table Text Block] Other Comprehensive Income Location [Domain] Other Comprehensive Income Location [Domain] Stock awards exercised/vested in period, number of shares Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Vested in Period Schedule of Condensed Balance Sheets Condensed Balance Sheet [Table Text Block] Weighted-average risk-free interest rate Share-Based Compensation Arrangement by Share-Based Payment Award, Fair Value Assumptions, Risk Free Interest Rate Accounting Policies [Abstract] Accounting Policies [Abstract] Liabilities: Liabilities [Abstract] Time Deposit Maturities Time Deposit Maturities [Table Text Block] Loss Contingencies Commitments and Contingencies, Policy [Policy Text Block] Current Fiscal Year End Date Current Fiscal Year End Date Imputed interest Lessee, Operating Lease, Liability, Undiscounted

Excess Amount Financing Receivable, Change in Method, Credit Loss Expense (Reversal) Financing Receivable, Change in Method, Credit Loss Expense (Reversal) PEO Name PEO Name Time deposits, Total Time Deposits Total Share-Based Compensation Arrangement by Share-Based Payment Award, Shares Issued in Period Award Type [Domain] Award Type [Domain] Award Type [Domain] Loan Restructuring Modification [Domain] Loan Restructuring Modification [Domain] Stock-based compensation Deferred Tax Assets, Tax Deferred Expense, Compensation and Benefits, Share-Based Compensation Cost Compensation Actually Paid vs. Company Selected Measure Compensation Actually Paid vs. Company Selected Measure [Text Block] Unrecognized Stock-Based Compensation Expense Share-Based Payment Arrangement, Nonvested Award, Cost [Table Text Block] Non-PEO NEO Non-PEO NEO [Member] Financial Institution Counterparties Loan Lease Interest Rate Swaps Assets [Member] Financial Institution Counterparties Loan Lease Interest Rate Swaps Assets [Member] Financial Institution Counterparties Loan Lease Interest Rate Swaps Assets [Member] Real Estate Owned, Valuation Allowance, Provision Real Estate Owned, Valuation Allowance, Provision Additional Paid-In Capital [Member] Additional Paid-in Capital [Member] Technology, furniture and equipment Equipment Expense Gross Amounts Not Offset, Collateral, Financial Assets Financial Assets Derivative And Resell Agreements Collateral Amount Not Offset Financial Assets Derivative And Resell Agreements Collateral Amount Not Offset Loans Schedule of Accounts, Notes, Loans and Financing Receivable [Table Text Block] Employee Benefit Plans Retirement Benefits [Text Block] Deferred Compensation Arrangement with Individual, Share-based Payments [Line Items] Deferred Compensation Arrangement with Individual, Share-Based Payments [Line Items] Other Effective Income Tax Rate Reconciliation, Other Adjustments, Amount Risk Grade Ten [Member] Risk Grade Ten [Member] Risk Grade Ten [Member] Accounting Changes, Reclassifications and Restatement New Accounting Pronouncements, Policy [Policy Text Block] Financing Receivable Revolving Loans Converted to Term Financing Receivable Revolving Loans Converted to Term [Table Text Block] [Table Text Block] for Revolving Loans Converted to Term [Table] Defined-benefit post-retirement benefit plans: Other Comprehensive (Income) Loss, Defined Benefit Plan, after Reclassification Adjustment, before Tax [Abstract] Class of Stock [Axis] Class of Stock [Axis] Net Amount, Financial Assets Financial Assets Derivative Assets And Resell Agreements Net Of Amount Not Offset Financial Assets Derivative Assets And Resell Agreements Net Of Amount Not Offset Amortization of lease right-of-use assets Operating Lease, Right-of-Use Asset, Periodic Reduction Combined Activity in Corporations Defined Benefit Pension Plans Schedule of Defined Benefit Plans Disclosures [Table Text Block] Name Measure Name Entity Interactive Data Current Entity Interactive Data Current Sales Proceeds from sales Proceeds from Sale of Debt Securities, Available-for-Sale Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items] Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items] Net gain on sales transactions Debt Securities, Trading, Realized Gain Number of operating segments Number of Operating Segments 2022 2022 [Member] 2022 Cash paid for income tax Income Taxes Paid New Accounting Pronouncements or Change in Accounting Principle [Line Items] New Accounting Pronouncements or Change in Accounting Principle [Line Items] Deposit Liability [Line Items] Deposit Liability [Line Items] Non Vested Stock Awards and Stock Units [Member] Non Vested Stock And Stock Units [Member] Non Vested Stock And Stock Units [Member] Stock-based compensation Share-Based Payment Arrangement, Noncash Expense Derivative Counter Party [Line Items] Derivative Counter Party [Line Items] Derivative Counter Party [Line Items] Shares Issued in Connection With Stock Compensation Awards Share-Based Payment Arrangement, Activity [Table Text Block] Accumulated Defined Benefit Plans Adjustment Attributable to Parent [Member] Defined Benefit Plans [Member] Accumulated Defined Benefit Plans Adjustment Attributable to Parent [Member] Remaining Contractual Maturity of the Securities Sold Under Agreement Remaining Contractual Maturity of the Securities Sold Under Agreement [Table Text Block] Remaining Contractual Maturity of the Securities Sold Under Agreement [Table Text Block] Schedule of Investments [Line Items] Schedule of Investments [Line Items] Total non-interest income Total non-interest income Noninterest Income Financial instruments using fair value measurement option Financial instruments using fair value measurement option Financial instruments using fair value measurement option Expected defined benefit plans contribution within a year Expected Defined Benefit Plans Contribution Within One Year Expected Defined Benefit Plans Contribution Within One Year Non-cumulative perpetual preferred stock, dividend rate percentage Preferred Stock, Dividend Rate, Percentage Energy Service [Member] Energy Service [Member] Auditor Firm ID Auditor Firm ID Effective tax rate Effective Income Tax Rate Reconciliation, Percent Total deposits Deposits Deposits Variable Rate [Domain] Variable Rate [Domain] Tier 1 Capital to Risk-Weighted Assets, Actual, Ratio Banking Regulation, Tier 1 Risk-Based Capital Ratio, Excess, Actual Total liabilities and shareholdersâ€™ equity Total liabilities and shareholdersâ€™ equity Liabilities and Equity Commitments, Off-Balance-Sheet, Allowance for Credit Losses Commitments, Off-Balance-Sheet, Allowance for Credit Losses [Table Text Block] [Table Text Block] for Commitments, Off-Balance-Sheet, Allowance for Credit Losses [Table] Rule 10b5-1 Arrangement Terminated Rule 10b5-1 Arrangement Terminated [Flag] Fair Value Hierarchy and NAV [Axis] Fair Value Hierarchy and NAV [Axis] Principal payments Loans and Leases Receivable, Related Parties, Proceeds Securities Marketable Securities, Policy [Policy Text Block] Hedging Designation [Axis] Hedging Designation [Axis] Non-hedging interest rate swaps - financial institution counterparties Non Hedging Interest Rate Swaps Non-hedging interest rate swaps Director deferred stock units outstanding [Member] Director deferred stock units outstanding [Member] Director deferred stock units outstanding [Member] Tax benefit (expense) related to securities gains/losses Tax (expense)benefit of securities (gains)losses Tax (expense)benefit of securities (gains)losses Derivative Financial Instruments Derivative Instruments and Hedging Activities Disclosure [Text Block] Regulated Operations [Abstract] Right-of-use lease assets obtained in exchange for lessee operating lease liabilities Right-of-Use Asset Obtained in Exchange for Operating Lease Liability Underlying Security Market Price Change Underlying Security Market Price Change, Percent Expected return on plan assets, net of expenses Defined Benefit Plan, Expected Return (Loss) on Plan Assets Total Capital to Risk-Weighted Assets, Required to be Considered Well Capitalized, Ratio Banking Regulation, Total Risk-Based Capital Ratio, Well Capitalized, Minimum Total operating lease expense, excluding rent Total operating lease expense, excluding rent Total operating lease expense, excluding rent Individual: Individual [Axis] Accumulated Other Comprehensive Income (Loss), Net of Tax [Member] AOCI Attributable to Parent [Member] AOCI Attributable to Parent [Member] Other charges, commissions and fees Other charges, commissions and fees Amount of fee and commission revenue classified as other. Schedule of Foreign Exchange Contracts, Statement of Financial Position Schedule of Foreign Exchange Contracts, Statement of Financial Position [Table Text Block] Product and Service [Axis] Product and Service [Axis] Property, Plant and Equipment [Line Items] Property, Plant and Equipment [Line Items] Statement [Line Items] Statement [Line Items] Tier One Risk Based Capital Required For Capital Adequacy Minimum Capital Required Plus Capital Conservation Buffer, Capital Amount Tier One Risk Based Capital Required For Capital Adequacy Minimum Capital Required Plus Capital Conservation Buffer Tier One Risk Based Capital Required For Capital Adequacy Minimum Capital Required Plus Capital Conservation Buffer Total securities available for sale and transferred securities, tax expense (benefit) OCI, Debt Securities, Available-for-Sale, Gain (Loss), after Adjustment, Tax Activities in Related Party Loans Schedule of Related Party Transactions [Table Text Block] Minimum percentage of the aggregate total net interest income and total non interest income required for amounts to be stated separately Minimum Percentage Of Aggregate Net Interest Income And Non Interest Income Required For Amounts To Be Stated Separately Minimum Percentage Of Aggregate Net Interest Income And Non Interest Income Required For Amounts To Be Stated Separately Foreclosed Assets Remeasured And Reported At Fair Value Foreclosed Assets Remeasured And Reported At Fair Value [Table Text Block] Foreclosed Assets Remeasured And Reported At Fair Value Loan Lease Interest Rate Swaps And Caps [Member] Loan Lease Interest Rate Swaps And Caps [Member] Loan Lease Interest Rate Swaps And Caps [Member] Benefits paid Defined Benefit Plan, Plan Assets, Benefits Paid Premises and Equipment Property, Plant and Equipment [Table Text Block] Compensation Actually Paid vs. Total Shareholder Return Compensation Actually Paid vs. Total Shareholder Return [Text Block] Other Comprehensive Income Location [Axis] Other Comprehensive Income Location [Axis] Financial Institution Counterparties Loan Lease Interest Rate Caps Assets [Member] Financial Institution Counterparties Loan Lease Interest Rate Caps Assets [Member] Financial Institution Counterparties Loan Lease Interest Rate Caps Assets [Member] Derivative Financial Instruments Derivatives, Policy [Policy Text Block] Credit Loss, Financial Instrument Credit Loss, Financial Instrument [Policy Text Block] Technology, furniture and equipment Furniture and Fixtures, Gross Junior Subordinated Deferrable Interest Debenture [Member] Junior Subordinated Debt [Member] Minimum [Member] Minimum [Member] Common Equity Tier One to Risk-Weighted Assets, Actual, Capital Amount Banking Regulation, Common Equity Tier 1 Risk-Based Capital, Actual Unamortized debt issuance cost related to note Unamortized Debt Issuance Expense Securities available for sale and transferred securities. change in net unrealized gain on securities transfers to held-to-maturity, net of tax amount Other Comprehensive Income Loss Transfers From Available For Sale To Held To Maturity Securities Net Of Tax Other Comprehensive Income Loss Transfers From Available For Sale To Held To Maturity Securities Net Of Tax Adoption Date Trading Arrangement Adoption Date Financing Receivable, Troubled Debt Restructuring [Line Items] Financing Receivable, Modified [Line Items] Tier 1 Capital to Risk-Weighted Assets, Required to be Considered Well Capitalized, Ratio Banking Regulation, Tier 1 Risk-Based Capital Ratio, Well Capitalized, Minimum Available for Sale, Due after five years through ten years, Estimated Fair Value Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 5 Through 10 Consumer Loans Year of Origination [Domain] Consumer Loans Year of Origination [Domain] Consumer Loans Year of Origination Schedule Of Marketable Securities [Table] Schedule Of Marketable Securities [Table] Schedule Of Marketable Securities [Table] Business Segments [Axis] Segments [Axis] Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year [Member] Disclosure of Share-based Compensation Arrangements by Share-based Payment Award [Table Text Block] Disclosure of Share-Based Compensation Arrangements by Share-Based Payment Award [Table Text Block] Derivative Instrument Risk [Axis] Derivative, by Nature [Axis] Derivative Instrument [Axis] U.S. federal statutory income tax rate Effective Income Tax Rate Reconciliation, at Federal Statutory Income Tax Rate, Percent Schedule of Weighted-Average Rates Paid and Received for Interest Rate Swaps Outstanding Schedule of weighted-average rates paid and received for interest rate swaps [Table Text Block] [Table Text Block] for Schedule of weighted-average rates paid and received for interest rate swaps [Table] Other Non-Interest Income [Member] Other Income [Member] Home Equity Line of Credit [Member] Home Equity Line of Credit [Member] Exercise Price Award Exercise Price Schedule of Deferred Tax Assets and Liabilities Schedule of Deferred Tax Assets and Liabilities [Table Text Block] Arrangement Duration Trading Arrangement Duration Component of Other Comprehensive Income (Loss) Comprehensive Income (Loss) [Table Text Block] Performance stock units Employee service share-based compensation not yet recognized, performance stock units Employee service share-based compensation not yet recognized, performance stock units Securities: Interest and Dividend Income, Securities, by Taxable Status [Abstract] Total defined-benefit post-retirement benefit plans Net actuarial gain (loss) Other Comprehensive (Income) Loss, Defined Benefit Plan, after Reclassification Adjustment, before Tax Shareholdersâ€™ Equity: Equity, Attributable to Parent [Abstract] Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months Tier One Risk Based Capital Required for Capital Adequacy to Risk Weighted Assets Banking Regulation, Tier 1 Risk-Based Capital Ratio, Capital Adequacy, Minimum Oil/Natural Gas Derivative Assets Notional Amount Derivative Assets Nonmonetary Notional Amount Derivative, Assets Nonmonetary Notional Amount Non-interest income: Noninterest Income [Abstract] Interest and other income Interest and Other Income Leverage Ratio, Required to be Considered Well Capitalized, Capital Amount Banking Regulation, Tier 1 Leverage Capital, Well Capitalized, Minimum Material Terms of Trading Arrangement Material Terms of Trading Arrangement [Text Block] All Individuals All Individuals [Member] Extended Maturity and Interest Rate Reduction Extended Maturity and Interest Rate Reduction [Member] External Credit Rating, Moody's [Domain] External Credit Rating, Moody's [Domain] Commitments Contingencies And Off Balance Sheet Arrangements [Table] Commitments Contingencies And Off Balance Sheet Arrangements [Table] Commitments Contingencies And Off Balance Sheet Arrangements [Table] Debt Securities, Held-to-maturity, Accumulated Unrecognized Loss Debt Securities, Held-to-Maturity, Accumulated Unrecognized Loss Variable Rate [Axis] Variable Rate [Axis] Income Tax Disclosure [Abstract] Income Tax Disclosure [Abstract] Entities [Table] Entities [Table] Interest Rate Swaps With Financial Institution Counterparties [Member] Interest Rate Swaps With Financial Institution Counterparties [Member] Interest Rate Swaps With Financial Institution Counterparties [Member] Year End Securities with Unrealized Losses, Segregated by Length of Impairment Schedule of Unrealized Loss on Investments [Table Text Block] Net loans Net loans Financing Receivable, Excluding Accrued Interest, after Allowance for Credit Loss Statement of Stockholders' Equity [Abstract] Statement of Stockholders' Equity [Abstract] Receivables [Abstract] Receivables [Abstract] Preferred Stock, Dividends Per Share, Declared Preferred Stock, Dividends Per Share, Declared Securities available for sale and transferred securities, Reclassification adjustment for net (gains) losses included in net income, tax expense (benefit) Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Sale of Securities, Tax Cash dividends paid on preferred stock (approximately $44.50 per share which is equivalent to approximately $1.11 per depositary share in 2024, 2023, and 2022) Dividends, Preferred Stock, Cash Natural Gas Commodity Derivative [Member] Natural Gas Commodity Derivative [Member] Natural Gas Commodity Derivative [Member] Available-for-sale Securities, Accumulated Gross Unrealized Gain, before Tax Debt Securities, Available-for-Sale, Accumulated Gross Unrealized Gain, before Tax Accrued interest payable Interest Payable Non-vested stock awards/stock units Share-Based Payment Arrangement, Nonvested Award, Excluding Option, Cost Not yet Recognized, Amount Accrued interest receivable and other assets Interest Receivable and Other Assets Financing Receivable, Year Two, Originated, Fiscal Year before Current Fiscal Year Financing Receivable, Year Two, Originated, Fiscal Year before Current Fiscal Year Financing Receivable, Excluding Accrued Interest, 90 Days or More Past Due, Still Accruing Financing Receivable, Excluding Accrued Interest, 90 Days or More Past Due, Still Accruing Financial Institution Counterparties Loan Lease Interest Rate Swaps Liabilities [Member] Financial Institution Counterparties Loan Lease Interest Rate Swaps Liabilities [Member] Financial Institution Counterparties Loan Lease Interest Rate Swaps Liabilities [Member] Share-based Payment Arrangement, Expensed and Capitalized, Amount [Table] Share-Based Payment Arrangement, Expensed and Capitalized, Amount [Table] Related Party [Domain] Related and Nonrelated Parties [Domain] Held to Maturity, Due after five years through ten years, Amortized Cost Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, after Year 5 through 10 Bonus accrual Deferred Tax Assets, Tax Deferred Expense, Compensation and Benefits, Employee Bonuses Financing Receivable, Troubled Debt Restructuring [Table] Financing Receivable, Modified [Table] Commercial mortgage [Member] Commercial mortgage [Member] Commercial mortgage [Member] Loan Receivable Variable Rate Rate as of the modification date Rate as of the modification date Unfunded balances Unfunded balances Unfunded balances Taxable Interest Income, Securities, Operating, Taxable Debt Securities, Held-to-maturity, Allowance for Credit Loss Securities held to maturity, net of allowance for credit losses of $310 at both 2024 and 2023 Debt Securities, Held-to-maturity, Allowance for Credit Loss Debt Securities, Held-to-Maturity, Allowance for Credit Loss Interchange and card transaction fees Interchange and card transaction fees Amount of income earned from card services, including interchange fees, annual fees and other fees. Net earnings allocated to common stock Net Income Loss Available To Common Stock After Participating Securities Allocation Net Income Loss Available To Common Stock After Participating Securities Allocation Commercial Loans Year of Origination [Axis] Commercial Loans Year of Origination [Axis] Commercial Loans Year of Origination [Axis] Net Amount, Derivatives, Financial Liabilities Derivative Liability, Including Not Subject to Master Netting Arrangement, after Offset and Deduction Per year percentage of decreases in permissible portion of Subordinate Note included in Total Capital Permissible Percentage Decreased Each Of Final Five Years Of Term Of Notes Permissible Percentage Decreased Each Of Final Five Years Of Term Of Notes Tax benefit on dividends paid in our 401k plan Effective Income Tax Rate Reconciliation, Deduction, Employee Stock Ownership Plan Dividend, Amount Accrued interest receivable and other assets Increase (Decrease) in Other Operating Assets Other Other Non Interest Income Other Other Non Interest Income Other Statement of Partners' Capital [Abstract] Statement of Partners' Capital [Abstract] Other comprehensive income (loss), net of tax Total defined-benefit post-retirement benefit plans, net of tax amount Other Comprehensive (Income) Loss, Defined Benefit Plan, after Reclassification Adjustment, after Tax Foreclosed Assets Remeasured at Initial Recognition Charge Offs Recognized In Allowance For Loan Losses Foreclosed Assets Remeasured at Initial Recognition Charge Offs Recognized In Allowance For Loan Losses Foreclosed Assets Remeasured at Initial Recognition Charge Offs Recognized In Allowance For Loan Losses Common Equity Tier One Risk-Based Capital Ratio, Actual Banking Regulation, Common Equity Tier 1 Risk-Based Capital Ratio, Actual Share Repurchase Program [Domain] Share Repurchase Program [Domain] Remaining contractual maturity of the agreements up to 30 Days Remaining contractual maturity of the agreements up to 30 Days Remaining contractual maturity of the agreements up to 30 Days Prior to 2021 Prior to 2021 [Member] Prior to 2021 Payments of Stock Issuance Costs Payments of Stock Issuance Costs Net (gain) loss on sale/exchange/write-down of assets/foreclosed assets Gain (Loss) on Disposition of Other Assets Net Amount, Financial Liabilities Financial Instruments Derivative Liabilities And Repurchase Agreements Net Of Amount Not Offset Financial Instruments Derivative Liabilities And Repurchase Agreements Net Of Amount Not Offset Measure: Measure [Axis] Asset Class [Domain] Asset Class [Domain] Preferred Stock, Shares Authorized Preferred Stock, Shares Authorized Net Amount Recognized, Financial Assets Financial Assets Derivatives And Resell Agreements Net Financial Assets Derivatives And Resell Agreements Net 2025 Defined Benefit Plan, Expected Future Benefit Payment, Year One Entity Emerging Growth Company Entity Emerging Growth Company Other [Member] Other Investments [Member] Other Investments [Member] Maturity date Debt Instrument, Maturity Date Defined benefit post-retirement benefit plans Deferred Tax Liabilities Defined Benefit Post Retirement Benefit Plans Deferred tax liabilities, defined benefit post-retirement

benefit plans. Proceeds from sales Proceeds from sales [Member] Proceeds from sales Non-GAAP Measure Description Non-GAAP Measure Description [Text Block] Number of days past due for payment of interest on loans, minimum Number Of Days Past Due Number Of Days Past Due Equity Component [Domain] Equity Component [Domain] Preferred Stock, Par or Stated Value Per Share Preferred Stock, Par or Stated Value Per Share Repurchase agreements Securities Sold under Agreements to Repurchase Net interest income after credit loss expense Net interest income after credit loss expense Interest Income (Expense), after Provision for Loan Loss Total interest income Interest income Interest and Dividend Income, Operating Weighted- Average Remaining Contractual Life in Years Share-Based Payment Arrangement, Option, Exercise Price Range, Outstanding, Weighted Average Remaining Contractual Term Net gain on trading account securities Debt Securities, Trading, Gain (Loss) Additional 402(v) Disclosure Additional 402(v) Disclosure [Text Block] Reclassification of amounts included in net income Reclassification from Accumulated Other Comprehensive Income, Current Period, Net of Tax Year End Trading Account Securities, at Estimated Fair Value Debt Securities, Trading, and Equity Securities, FV-NI [Table Text Block] Entity Shell Company Entity Shell Company Entity Incorporation, State or Country Code Entity Incorporation, State or Country Code Comprehensive Income Comprehensive Income, Policy [Policy Text Block] 2028 Defined Benefit Plan, Expected Future Benefit Payment, Year Four Securities held to maturity: Maturities, calls and principal repayments Proceeds from Maturities, Prepayments and Calls of Held-to-Maturity Securities Standby Letters of Credit [Member] Standby Letters of Credit [Member] Statement [Table] Statement [Table] Counterparty Name [Axis] Counterparty Name [Axis] Summary of Significant Accounting Policies Significant Accounting Policies [Text Block] Schedule of Amounts Related to Non-Hedging Interest Rate and Commodity Derivatives Derivatives Not Designated as Hedging Instruments [Table Text Block] Stock repurchase program, period in force Share Repurchase Program, Period in Force Financing Receivable, Past Due [Line Items] Financing Receivable, Past Due [Line Items] Level 1 [Member] Fair Value, Inputs, Level 1 [Member] Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year Statement of Cash Flows [Abstract] Statement of Cash Flows [Abstract] Securities available for sale and transferred securities, change in net unrealized gain on securities transfers to held-to-maturity, tax expense benefit Other Comprehensive Income Reclassification Adjustment For Available For Sale Securities Transferred To Held To Maturity Tax Other Comprehensive Income Reclassification Adjustment For Available For Sale Securities Transferred To Held To Maturity Tax Age analysis of Past Due Consumer Loans by Class and Year of Origination Age analysis of Past Due Consumer Loans by Class and Year of Origination [Table Text Block] Age analysis of Past Due Consumer Loans by Class and Year of Origination [Table Text Block] Interest-bearing deposits Interest Income, Deposits with Financial Institutions Moody's and Standard & Poor's Bond Ratings Moody's and Standard & Poor's Bond Ratings [Table Text Block] [Table Text Block] for Moody's and Standard & Poor's Bond Ratings [Table] General percentage of valuation allowance in excess of principal balance, minimum Percent Of Valuation Allowance In Excess Of Principal Balance Minimum Percent Of Valuation Allowance In Excess Of Principal Balance Minimum Charge-offs Charge-offs [Member] Charge-offs Employer contributions Defined Benefit Plan, Plan Assets, Contributions by Employer Tier 1 Capital to Risk-Weighted Assets, Actual, Capital Amount Banking Regulation, Tier 1 Risk-Based Capital, Actual Adjustments for New Accounting Pronouncements [Axis] Accounting Standards Update [Axis] Reclassification adjustment for net (gains) losses included in net income Securities available for sale and transferred securities, Reclassification adjustment for net (gains) losses included in net income, before tax amount Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Sale of Securities, before Tax 2025 Time Deposit Maturities, Year One Reclassification adjustments for (gains) losses included in net income: Reclassification Adjustments For Gains Losses Included In Net Income [Abstract] Reclassification Adjustments For Gains Losses Included In Net Income [Abstract] Derivative Instruments [Table] Derivative Instruments [Table] Derivative Instruments [Table] Financing Receivables Financing Receivables [Text Block] Available for Sale, Due after five years through ten years, Amortized Cost Debt Securities, Available-for-Sale, Amortized Cost, Maturity, Allocated and Single Maturity Date, after Year 5 Through 10 Entity Well-known Seasoned Issuer Entity Well-known Seasoned Issuer Income Taxes Income Tax Disclosure [Text Block] 2028 Lessee, Operating Lease, Liability, to be Paid, Year Four Non-deductible FDIC premiums Effective Income Tax Rate Reconciliation, Nondeductible Expense, Amount Schedule Of Marketable Securities [Line Items] Schedule Of Marketable Securities [Line Items] Schedule Of Marketable Securities [Line Items] Gross Amounts Not Offset, Collateral, Financial Liabilities Financial Liabilities Derivative And Repurchase Agreements Collateral Amount Not Offset Financial Liabilities Derivative And Repurchase Agreements Collateral Amount Not Offset Remaining contractual maturity of the agreements 30 to 90 Days Remaining contractual maturity of the agreements 30 to 90 Days Remaining contractual maturity of the agreements 30 to 90 Days Held to Maturity, Due after ten years, Amortized Cost Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, after Year 10 Net Amount Recognized, Repurchase Agreements, Financial Liabilities Securities Sold under Agreements to Repurchase, Not Subject to Master Netting Arrangement Weighted-average discount rate Operating Lease, Weighted Average Discount Rate, Percent Net cash provided by (used in) financing activities Net cash provided by (used in) financing activities Net Cash Provided by (Used in) Financing Activities Credit Facility [Axis] Credit Facility [Axis] Loss Contingency Nature [Axis] Loss Contingency Nature [Axis] Entity Registrant Name Entity Registrant Name Number of Preferred Stock equivalent depositary shares Number of Preferred Stock equivalent depositary shares Number of Preferred Stock equivalent depositary shares Operating Activities: Net Cash Provided by (Used in) Operating Activities, Continuing Operations [Abstract] Adjustment to Non-PEO NEO Compensation Footnote Adjustment to Non-PEO NEO Compensation Footnote [Text Block] Fully collateralized credit card guarantees Collateralized Credit Card Guarantees Collateralized Credit Card Guarantees Fair Value as of Grant Date Award Grant Date Fair Value Net change in deposits Increase (Decrease) in Deposits Dividend income paid by non-banks Dividend Income Paid By Non Banks Dividend Income Paid By Non Banks Change in the net actuarial gain/loss, net of tax amount Other Comprehensive (Income) Loss, Defined Benefit Plan, before Reclassification Adjustment, after Tax Net unrealized loss on securities available for sale and transferred securities Deferred Tax Assets Net Unrealized Loss On Securities Available For Sale And transferred Securities Deferred Tax Assets Net Unrealized Loss On Securities Available For Sale And transferred Securities Level 2 [Member] Fair Value, Inputs, Level 2 [Member] Gross Amount Offset, Resell Agreements, Financial Assets Resell Agreement Gross Offset Resell Agreement Gross Offset Total consumer real estate loans [Member] Total consumer real estate loans [Member] Total consumer real estate loans [Member] Proceeds from issuance of Common Equity Securities Stock Issued During Period, Value, New Issues Restatement Determination Date: Restatement Determination Date [Axis] Title of 12(b) Security Title of 12(b) Security Common stock, par value $0.01 per share; 210,000,000 shares authorized; 64,404,582 shares issued in both 2024 and 2023 Common Stock, Value, Issued Document Financial Statement Error Correction [Flag] Document Financial Statement Error Correction [Flag] Financial Asset, Past Due Financial Asset, Past Due [Member] Non-vested restricted stock units Restricted Stock or Unit Expense Leverage Ratio, Actual, Ratio Banking Regulation, Tier 1 Leverage Capital Ratio, Actual Interest-bearing deposits Interest-Bearing Deposits in Banks and Other Financial Institutions Salaries and employee benefits Salary and Wage, NonOfficer, Excluding Cost of Good and Service Sold Held to Maturity, Due after ten years, Estimated Fair Value Debt Securities, Held-to-Maturity, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 10 Reversal of specific valuation allowance allocations Financing Receivable, Excluding Accrued interest, Impaired, Reversal of Specific Valuation Allowance Allocations Financing Receivable, Excluding Accrued interest, Impaired, Reversal of Specific Valuation Allowance Allocations Fair value of restricted/director deferred stock units vested Share-Based Compensation Arrangement by Share-Based Payment Award, Options, Vested and Expected to Vest, Exercisable, Aggregate Intrinsic Value Contractual Interest Rate Reduction Contractual Interest Rate Reduction [Member] Other Deferred Tax Assets, Other Lease right-of-use assets Net change in operating lease right of use asset Net change in operating lease right of use asset 2029 Defined Benefit Plan, Expected Future Benefit Payment, Year Five Preferred stock, par value $0.01 per share; 10,000,000 shares authorized; 150,000 Series B shares ($1,000 liquidation preference) issued in 2024 and 2023 Preferred Stock, Value, Issued Derivative Instruments [Line Items] Derivative Instruments [Line Items] Derivative Instruments [Line Items] Common Equity Tier One Risk Based Capital To Risk Weighted Assets Minimum Capital Required Basel III Phase In Schedule, Ratio Common Equity Tier One Risk Based Capital To Risk Weighted Assets Minimum Capital Required Basel III Phase In Schedule Common Equity Tier One Risk Based Capital To Risk Weighted Assets Minimum Capital Required Basel III Phase In Schedule Gross Amount Offset, Repurchase Agreements, Financial Liabilities Repurchase Agreements Liabilities Gross Offset Repurchase Agreements Liabilities Gross Offset Total gross deferred tax liabilities Deferred Tax Liabilities, Gross Time accounts Interest-Bearing Domestic Deposit, Time Deposits Basic (in dollars per share) Earnings Per Share, Basic Resell agreements Securities Purchased under Agreements to Resell Cash and Cash Equivalents [Member] Cash and Cash Equivalents [Member] Operating lease, payments Operating Lease, Payments Award Timing MNPI Disclosure Award Timing MNPI Disclosure [Text Block] Share-based Compensation Arrangement by Share-based Payment Award, Expiration Period Share-Based Compensation Arrangement by Share-Based Payment Award, Expiration Period Offsetting Securities Sold Under Agreement to Repurchase [Abstract] Offsetting Securities Sold Under Agreement to Repurchase [Abstract] Offsetting Securities Sold Under Agreement to Repurchase [Abstract] Aggregate Pension Adjustments Service Cost Aggregate Pension Adjustments Service Cost [Member] Premises and Equipment Property, Plant and Equipment, Policy [Policy Text Block] Share Repurchase Program [Axis] Share Repurchase Program [Axis] Net gain (loss) on securities transactions Net (gain) loss on securities transactions Debt and Equity Securities, Gain (Loss) Change in the net actuarial gain/loss, tax expense (benefit) Other Comprehensive (Income) Loss, Defined Benefit Plan, before Reclassification Adjustment, Tax Granted in period, number of shares/units Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Grants in Period U.S. dollar denominated loans and commitments to borrowers in Mexico U.S. dollar denominated loans and commitments to borrowers in Mexico Net unamortized, unrealized gain on transferred securities included in accumulated other comprehensive income, pre tax AOCI, Debt Securities, Available-for-sale, Adjustment, Pre Tax AOCI, Debt Securities, Available-for-sale, Adjustment, Pre Tax Gross Amounts Not Offset, Collateral, Resell Agreements, Financial Assets Derivative Asset, Security Purchased under Agreement to Resell, and Security Borrowed, Subject to Master Netting Arrangement, Collateral, Obligation to Return Cash Not Offset Series B Preferred Stock Equivalent Depositary Shares Member [Member] Series B Preferred Stock Equivalent Depositary Shares Member [Member] Series B Preferred Stock Equivalent Depositary Shares Member Debt Securities, Held to Maturity, Estimated Fair Value Held to Maturity, Estimated Fair Value Debt Securities, Held-to-Maturity, Fair Value Change in net unrealized gain on securities transferred to held-to-maturity Securities available for sale and transferred securities, Change in net unrealized gain on securities transferred to held to maturity, before tax amount Other Comprehensive Income (Loss), Transfers from Available-for-sale to Held-to-maturity Securities, before Tax Other Comprehensive Income (Loss), Transfers from Available-for-sale to Held-to-maturity Securities, before Tax Financing Receivable, Allowance for Credit Loss [Line Items] Financing Receivable, Allowance for Credit Loss [Line Items] Net periodic benefit cost, Discount rate Defined Benefit Plan, Assumptions Used Calculating Net Periodic Benefit Cost, Discount Rate Revenues from (expenses to) external customers Revenues Savings and interest checking Interest-Bearing Domestic Deposit, Savings Lease liabilities under operating leases Deferred tax asset, lease liabilities under operating leases Deferred tax asset, lease liabilities under operating leases Cash dividends paid on preferred stock Payments of Ordinary Dividends, Preferred Stock and Preference Stock Financing Receivable, Excluding Accrued Interest, Allowance For Credit Losses Policy For Uncollectible Amounts Financing Receivable, Excluding Accrued Interest, Allowance For Credit Losses Policy For Uncollectible Amounts [Policy Text Block] Financing Receivable, Excluding Accrued Interest, Allowance For Credit Losses Policy For Uncollectible Amounts Entity Address, City or Town Entity Address, City or Town Intrinsic value of stock options exercised Share-Based Compensation Arrangement by Share-Based Payment Award, Options, Exercises in Period, Intrinsic Value Less: Allowance for credit losses on loans Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest, Beginning Balance Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest, Ending Balance Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest Share-Based Payment Arrangement, Expense Share-Based Payment Arrangement, Expense Investments, Debt and Equity Securities [Abstract] Investments, Debt and Equity Securities [Abstract] Commercial and Industrial, Other Commercial [Member] Commercial And Industrial Other Commercial Financing Receivable [Member] Commercial And Industrial, Other Commercial, Financing Receivable [Member] Other Comprehensive Income (Loss) Comprehensive Income (Loss) Note [Text Block] Forfeited/expired in period, number of shares/units Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Forfeited in Period Net change in loans Payments for (Proceeds from) Loans and Leases Proceeds from stock-based compensation activities of subsidiaries Proceeds, Issuance of Shares, Share-Based Payment Arrangement, Excluding Option Exercised Deferred tax benefit Other Comprehensive Income (Loss), Pension and Other Postretirement Benefit Plans, Plan Amendments, Tax Effect Real Estate Loan [Member] Real Estate Loan [Member] Dividends or Other Earnings Paid on Equity Awards not Otherwise Reflected in Total Compensation for Covered Year Dividends or Other Earnings Paid on Equity Awards not Otherwise Reflected in Total Compensation for Covered Year [Member] Impaired Loans Remeasured and Reported at Fair Value of Underlying Collateral Impaired Loans Remeasured And Reported At Fair Value Specific Valuation Allowance Allocation Method Of Underlying Collateral [Table Text Block] Discloses the impaired loans measured and reported at fair value through specific valuation allowance allocation method for allowance for loan losses based upon the fair value of the underlying collateral Text Block. Financial Asset, Not Past Due Financial Asset, Not Past Due [Member] Financing Receivable Modified Interest Rate After Modification Financing Receivable Modified Interest Rate After Modification Financing Receivable Modified Interest Rate After Modification Non-interest-bearing demand deposits Non-interest-bearing public funds deposits Noninterest-Bearing Deposit Liabilities Other Other Non Interest Expense Other Other non-interest expense, other Financing Receivable, Allowance for Credit Loss [Table] Financing Receivable, Allowance for Credit Loss [Table] Series B Preferred Stock [Member] Series B Preferred Stock [Member] Commercial Portfolio Segment [Member] Commercial Portfolio Segment [Member] Document Fiscal Year Focus Document Fiscal Year Focus Purchase of treasury stock (577,637 shares, 436,765 shares, and 31,351 shares during 2024, 2023, and 2022, respectively) Treasury Stock, Value, Acquired, Cost Method Treasury Stock, Value, Acquired, Cost Method Non-Accrual Loans, Segregated by Class of Loans Financing Receivable, Nonaccrual [Table Text Block] Debt Instrument, Name [Domain] Debt Instrument, Name [Domain] Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Write-offs, Net Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Write-offs, Net Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Write-offs, Net Document Period End Date Document Period End Date Total undiscounted operating lease liability Lessee, Operating Lease, Liability, to be Paid Non-hedging interest rate swaps - customer counterparties Non Hedging Interest Rate Swaps 2 Non-hedging interest rate swaps (2) Ending balance, number of shares/units Beginning balance, number of shares/units Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Nonvested, Number Asset Class [Axis] Asset Class [Axis] Insider Trading Arrangements [Line Items] Non-deductible meals and entertainment Effective Income Tax Rate Reconciliation, Nondeductible Expense, Meals and Entertainment, Amount 2027 Time Deposit Maturities, Year Three General percentage of valuation allowance in excess of principal balance, maximum Percent Of Valuation Allowance In Excess Of Principal Balance Maximum Percent Of Valuation Allowance In Excess Of Principal Balance Maximum Financial Instrument Performance Status [Axis] Financial Instrument Performance Status [Axis] Commercial and industrial loans related to overdraft for correspondent bank customer Bank Overdrafts Range of change in fair value of derivative hedging instrument to be considered highly effective Range Of Change In Fair Value Of Derivative Hedging Instrument To Be Considered Highly Effective Range Of Change In Fair Value Of Derivative Hedging Instrument To Be Considered Highly Effective Preferred stock, Dividends equivalent per depositary share, Declared Preferred stock, Dividends equivalent per depositary share, Declared Preferred stock, Dividends equivalent per depositary share, Declared 2027 Lessee, Operating Lease, Liability, to be Paid, Year Three Accumulated benefit obligation at end of year Accumulated benefit obligation Defined Benefit Plan, Accumulated Benefit Obligation Other Counterparties [Member] Other Counterparties [Member] Other Counterparties [Member] Foreign Exchange Contract [Member] Foreign Exchange Contract [Member] Reclassification, Comparability Adjustment Reclassification, Comparability Adjustment [Policy Text Block] Document Transition Report Document Transition Report Forward Contracts, Liability Estimated Fair Value Foreign Currency Derivative Instruments Not Designated as Hedging Instruments, Liability at Fair Value Fair Value, Recurring and Nonrecurring [Table] Fair Value, Recurring and Nonrecurring [Table] Entity Current Reporting Status Entity Current Reporting Status Net Gains and Losses on Trading Account Securities Gain (Loss) on Securities [Table Text Block] Retained Earnings [Member] Retained Earnings [Member] Oil Commodity Derivative [Member] Oil Commodity Derivative [Member] Oil Commodity Derivative [Member] Financial Asset, Equal to or Greater than 90 Days Past Due [Member] Financial Asset, Equal to or Greater than 90 Days Past Due [Member] Final years of the term of the notes Final years of the term of the notes Final years of the term of the notes Net actuarial loss Other Comprehensive Income (Loss), Defined Benefit Plan, Gain (Loss), after Reclassification Adjustment, before Tax Increase (Decrease) in Stockholders' Equity [Roll Forward] Increase (Decrease) in Stockholders' Equity [Roll Forward] Two Thousand Twenty-Four Plan [Member] Two Thousand Twenty-Four Plan [Member] Two Thousand Twenty-Four Plan [Member] Total non-interest expense Total non-interest expense Noninterest Expense Executive Category: Executive Category [Axis] Income Tax Expense Schedule of Components of Income Tax Expense (Benefit) [Table Text Block] Statement of

Income Location, Balance [Domain] Statement of Income Location, Balance [Domain] Purchases Payments to Acquire Debt Securities, Available-for-Sale Company Selected Measure Name Company Selected Measure Name EX-101.PRE 14 cfr-20241231_pre.xml XBRL TAXONOMY EXTENSION PRESENTATION LINKBASE DOCUMENT GRAPHIC 15 cfr-20241231_g1.jpg GRAPHIC

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^$I_P"$._X;VT'[7YFSSO\ A'-7^RYSC/VK[*K& M/]K?C'.<5]= _*+XT?"#]H#P):?%#K8z?%#P_XQ\.7^?L>N^&=7AOK24C[RB6% MF7<#P5SD'@@&OX*:^B/^"<__ 5& .]_X)=?%:X^*7[+?
CI((]1M7@UWPOK" M/<:3JR[&6-KBW5UW/&S;TD5E=2^VUG5@#^M_P#X**?\%.O@$_P3[\.:3H%] MH6H^.OBGXSE^R?#3X0>$U\[6?$EVQ*KM10Q@MPWW[AE*J 0H=L(?'?V-O^"8
MOQG^+GQPT[_@HW_P5XUW3O&/Q>MQYWP_^&M@WF^&?A? Q#+%:1$LES?#"[[I MBV'4%&"/ FF_\%$_&_Q;N/C5\9_C+X:L];UOXR:[;@2? M8[N!)H[#38",.:?9HC*GE*%8[<,%54BC^W:
"BBB@ HHHH **** "BBN9^,?Q MD^%O[/?POUSXU?&OQSI_AKPKX;L'O=;UO5)_+AM85[D)68DA5106=F55!8@$ M M?$SXF?#[X-?# 6/BK\5O&.G^'O#?A^PDO=:UK5;E8;>SMT&6D=VX _$G
M&20* -3PYX5^,' !Q#\0[3XD?%+2=<\$?L2^'-56X\+>$+D26>I_&*Z@DRE] M>@8>#25=0T<7!D(#?>PT,OP]^% QE_X.! _B3I?[0_P"TWX6UCP7^QYX=U-+[MX9?"?40UO??$Z>-LQ:SK" Y6PR-
T-MG$@(;E?GD_3O2]+TS1-,M]%T73H+.S MLX$@M+2UA6.*")%"JB*H 50 !@ 8% $7AWP[H'A'0+'PIX4T.TTS2],M([M73M-T^V6&"U@C4)'%'&@"HBJ H4 "KE%% !1110 4444 %%%% !1110 4
M444 %%%% !1110 4444 %%%% !1110 4444 %%%% !11 M10 45QWB#]H7X%^>%/B_H'[/WB+XN>'K3QSXIBQEV>$)=5B_M*^BAA>:65+? M/F&-8XW8N1M&W&E^'
MHM4O?L>D17T_[_4;G:6\FVA4&6XDVAF*1JS!5+$8!- '945S_P +OBQ\,_C= MX(L_B3\(?'FE>)-!OJXM-6T:]2>%V1BCIN4G#HZLC(<,K*58 @BN@H **** M/"_VL\ DMGP/_['N7_TF:O=*\+
&L/^2Q?' _['N7_P!)FKW2@ HHHH * M**** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH *\) ;?_\LX_P#!.GX41?$;XYZY*-0) 2TL;93NE8LR
L<(F]=S#,]-_9 M* 9=^&\WQ@ _:/\70?\4G\+M%F&W3XV'&HZO,"%L;- 0Y+E6<="B;I4R/V!O^ M"5&L_#'XK3?MX_\ !0/XD0_%W]I+6K;:_B.:$_V1X,MF! XENAVS "WB0,RF M?:)),L<)YD@< \Y^ _\
P3R_:2_X*0?%C1OVX/\ @LOHUO::3I%T+_X3_LN6 MUQY^C>&%_P"6=YK'\.HZ@5/*.-B9(*@,8(OT9CCCAC6*) JJ %51@ #H *6B M@ HHHH **** "BBB@ HHK/\ %GBSPOX"\+:CXW\;>(;+2-
&T>QEO=5U74KE8 M;>SMXD+R302.0J(]@L6) !)H H?%3XJ #KX(?#C6OB]\7/&5AX>\,^'-.EO M];UK4YQ'!:6\Y9V8_D ,DD@ $D"OSB^!/PN^(__ 7F^.NB_MM?M3^#[_0O MV5O!&J ;/@3\
(J9A,&M^OV>W*;LIYRAI:^O)\/]?,GA/P[>1R6T_P 8M7MI"!?72'#+I,,BG9$P_>,# MN&[>L'Z@:?]I:AI4!I6E6,-M:VT*Q6UM;Q!(XHU "HJCA5 X % $JJJ% M50 !@ #I2T44 %%%% !1110 4444
%%%% !1110 4444 %%%% !1110 4444 M %%%% !1110! '1110 5^_W !C' P W1?\ G;[/YN>V,YXS7\<=?WK_& M?X1^!?CJ\(O%'P-
^)^D?; #GC#0+O1M=L]VTS6ES"T,JAOX6VN<,.0<$OC[X^L/#A+PW9-=:OK&HR82)!P%4#+22 M,Q")&@+N[*]@L0#^>GP>^!7QK_X+N_%/1?VO_P!MSP1J?A#]E[PY]"ZC\% _@
M1JR^7<>,Y%_U6OZ]&#AH6!W0VARI5N\99[JU\ ?V9_CG_P %I?B_H7[=W_!1 M/P%>^%O@5X=OEU'X#_LZ:NN&U,C_ %7B#Q'!]V61U.Z*U;*JK8.4+&Y_3!$2 M-!'&H55&%4# H
;;6UM96T=G9VZ0PPH$BBB0*J*!@* . ,4^BB@ HHHH M**** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ H MHHH **** "BBB@ HHHH **** /S1 :X^&7PZ\&?
\')'[7B[PAX%TC2M3\0^ M"_B!)KU_IVFQ03:C(FERE9)W1097!ED^9LGYCSS7W3\?/V7_ (4?M.7GA>S^ M-_AZW\0^' "^L-K&?A35+9)M/O\ 4%C:..WFN8G!6=81)*Z1N"GFM')C=$A'Q
M%^W1XK\,6' !QI^Q'I=]XALH;E/!/CU7@END5U,VENL(()R"[(X7^\5(&<5] M8?M]_P#!0CJG#_@G-\% _^%O?M!^-K"P?4+M;#POHL]_'!/K-^V L,9C]DKXQ@?L=?#[2O"'BQ=#\5ZG\8&\)Z
M?'9P3^&8+6&WMY;V*%51C)E?L]?#/1?"'@2TF.8["75!'=W]RB'A)I)(7B,@^8QQ[$X&*T_P!DW_@J M/_P2XT7Q[+XD/[:/A;XH?'GXP:YINF:C;^"K2YN9;B9I?)L=&TY'C7R-/M3,
M^UI6127GN9F5Y7(K_ WX>R_L6?\ !PC\9]9\=2)WA7]J3X>:3K/@?6;IPEO M<:WHZ);WNE!VP#<^6\EV$[Q,2,[2 1?L:?$74O@S_P$O' M7?I?XHV^D*
<06.KJMC87TT:]%>Z:=)93 $T2GM7Z.U^=' [7PTNOV@_^"WG M[3G_4H\-LMSX T_P +Z7\+O WB"$[K?79[=+2;5I+=QQ)%!=VJP>8I*,^\ M DHP'Z+T
%%%>7_%;]DKX:_&+Q<_C3Q1K_BBWNW@2$QZ3XCFMH=J# .Q#C/J M>] '-_M8?\EL^!__ &/Z5\B_%/]F+X?\ P6^/?P;U'PIK?B.YDO?& MY24:OKTMTJA(2XVAS\IR.<=1Q7UU0 4444 %%%%
!1110 4444 %%%% !111 M0 4444 %%%% !1110 4444 %%%% !1110 4444 %%%% \X/ !>K_@O5_P % M8?V+O^"L7Q6_9H :L P"$:\$^&O[_L31/^$%T*\^S?:-"T^ZF ?75C+,
M^Z:>5_F(_AWH45K91QZ=;2P24RP1123Q(&VO+ M%&&AD9E/Y)U]_P# _:X_P#*=?X&?]S- P"HQJU ']./ !//_@F;\!_^">/@ MS4AX,N]1\6?$#Q9/]L^(WQ7\5R_:-<\4WS'<\L\S%F2+
<24@4[5SDEW+2-]& M444 %%%% !1110 4444 %%%(S*BEW8 9))X H BU'4=/TC3Y]6U:^AM;6UA M::YN;B4)'#&H+,[,V]@ DD\ "OR^\3:UXV_X.(_C=<_#?P1J6IZ'^Q'\V\
M7_+\4^(+222VG>,>KVT@]LK9QAETF&11OD7'FL/E.[:T%KXY_$_XC?\ !>GX MZZS^Q5^RYXOU#0OV4_!&K?8_CI\6MA#F,D3#[UMT^T7"Y5E/&4
M*"X_1[X6_"WX=_!+X'[+2='TBQBL]*TO3K98;>SMXD^1Q1QH M J(J@*% K0HHH **** "BBB@ HK\0?\ @Z+_."VGQ' &/_-H[X0?L MQ?LL>+DL B'P1X@L?'GCWR9R$G\MC]ATF?;R8I8S-+-
&>J26Y[U^OW[*Ô[2/ MPX_; _9Q\%_M. "_2_P#M'A[QOX?M]4T_8O[R"3' EBD#Q..SQL.U 'H M%%%% !1110 4444 %%%% !1110 4444 ?@#_ ,0,? 64 M7_S"?_WZH_X@8 \ K*+_
.83_P#OU7[_ %% 'X _\0,? 647_P PG\ ?]OO M_P#X(8_\$,?^'+G_M'_C*+_A97_"RO[$_YDG^QO[._L_[?_P!/MSYWF?;?0 MH]C;Y7\6[Y?O^B@ HHHH **** "BBB@ HHHH **** "N9
M^+OP8^$/Q \ EW\+_CE\+_#_C#PY?X^V:%XFTB&^M)B/NL8IE9=P/(;&0>0 M0:Z:B@#X>_XAN/\ @B0?%7 "8_\ #!.@_:_,W^3_,)'J_V7.K?M&?M)>,.ETK0 M]-
BM;:%1)>:K>,#Y5E:0Y!GN)""%08 9F*HK,H!=_:W :Y^ 7[#GP'UO\ M:/\ VD_'EOH'AC0X)[YUPR0 M,_L0.*!RIN_LD?L5_M! \%%?CQHG.!37_@JQX-;2+319OM?P#_9TNV,EGX-@ M8@QZIJB, +C57
5L.0[GC*JRI'!^C% !1110 4444 %%%% !1110 4444 %%% M%% !1110 4444 %%%% !1110 4444 %%%% !1110 4444 M4 %%%% !1110!Q>O?LW_ +._BK6;CQ%XH^
G@O4M0O)#)=WU_P"%K2:::SU9 MW>,LQ]R:T_&_PC^%'Q-^R_\ "R/ACX>\0_80XLO[:_P 0_AC\-OB[X:D\&?%?X>Z'XGT>619)=)\0Z3#>VSNOW6,4RLA(M['"%;E% %70]"T3PQHUKX=\-:-::=I]C
L-E86-NL,-O$HPJ(B *B<@" K M5%% !1110!X7^UA_R6SX\ \ 8]R_^DS5[I7A?[6']/&^P"DS5[I M0 4444 %%%% !1110 4444 %%%% !1110 4444 %%%% M!1110
445\M?ME_\%D/V#/V)/$*_#/QY\49_%?Q%N9?)TSX5?#>P;7/$=Y.? MNPBTMR?(<]O/:('"!- 'U+7D7[7'[>W['?[""\@W_(3K]K3]H/P[X+M)(V>S MM=2O-][? =1;6D:>Y/M$C8[XKY%_P"$C_X+N_\
!1\;/"7AS1/V+OA?>?\ M,3UV*/7 _!?VY[i;?+;::67((DVSQ,05+8KU[]D?_@B9^PK^REXS_X75J7A M#5?BI\4YY5GO_BQ\8-4;7]7;,.<-"B/@X+-0! _+K _%V_P!I M?PA^V' P57^*?
[1 @#FCXGT/1/$0]AOI=AXQT5M/U!H(=#T^W6=[=B2DW\!:;(2KZ99R*0)-6F4.@52##\PRK++); 8_ M[[G[(_P(_8;^ &@?LU?LY>#(M%\,>'[;9"F0T]Y,W,MU<28!FGD;+.YZDX " MA5 !L_L^?L_?!
[]Ê?X,^' V?_@)X&L _#GA+PQIZV>CZ38IA8T&2SLQ^:21V+ M.\C$[LS,22379444 %%%% !1110 5Y_^U5^TC\./V/_-G'QI^T[6[_P"S M^'O!^A^XU34-K
//Y:_NX(\\&660I$@[Ô(H[UW[ND:&21PJJ,LS']:_G)_ MX.PO^"UWPC_:5TC2O^"=W[(GQ*@\1:#I&M_VE\3_ !%HTV^QO+N D6NG0S*= MMPD;EYI&7,?F+ %8M&X4 _'K[JK]I'XC_M@?M'>-/VG?
BW?_ &CQ#XW\07&J M:AM8E(,/;]W!'GD111A(D'9(U':OV\,S/^"D^\<;>*?^"8?Q\ $2]?:?Q/ M\+Q>O 6Z1!ZZ7;&QO#K2\&^M9\#^+=\9=8U'3[[2[Z*ZM+ M[2+]
[2Z@=&#!XID^:*08^5QRIP>U ']]5%?D[^RK^W/ ,%0/V7/V7=VDH6 M:W;((&]0K8)4L.: /9**** "BBB@ HHHH **** "BBB@ M HHHH **** "BBB@ HHHH **** "BBB@ HHHH
**** "BBB@ HHHH **** " MBBB@ HHHH ***\._;^_X*!? 7_@G3\#W^,/QJOKJ[O+^Z&G^#O!VBQ>?JWBC M5'P(;"R@'S22,Q4$XVH#ECT!
+O[=/[=GO_!//X"WWQ\ :$\1R06D0C@<*H!9RJJ$#Y9_8N_83_&@OVR_CY!_ 5& M_P"""LGAR.V\2Z>3\#_@-)(9=-^&]FY#)=7*, +C5W 1F=ES$P4X5TCCMKO[M"W_!/WX]?M!?'JQ_X*E?
\%8+&VN?B!+SXG_'/XH:!X/\.6"YO-;\2:M%96L7!PIDE9 M5W"'YR3P 37PSK/_!;CXH?M9ZM<_#__ ((S_L5^)/C5,D[6\ Q\:712>'O M^GR D,WVJX"37Q0@[H8EC8C!1FS0!^A%_?V.E6,VJ:I>PVUM;1-
+<7%Q($CB M11EF9CPH !))X %?#OQP_P"""]7[,6F^/KGX_L*?#[Q3^T_\3X?D;PS\(+7[M3IMBV2]]JY!M;:'((,BF781A@*Y6P_X(O\ [0/[9E_#XR_X+.?MOZY\3K4R
MK.OP4^&DLWA[P3$(CE6(K=:CM(^665HW&2#N%?A>&KF>+9J/B PFZU;&,G)-Q?3EYY06^;:7V D[5'2 MOTCXGZ9_P $T\ @G#96GB#]HWQS8^==ZE,!)IWPVT9L"36]2;#
M*KA6!AA8$NS(Q5MT44_LG_!.O_@GK\(/^"=P+_X5=\[VU[Q'K5ZVK?$/X M@:V3]JGBS6),M->W4C%F.69MD98A%.,LQ=V -C]A+]ACX$_\$_V>=+_ &=_M@+HTJ6=L[76MZW?L)-0U[4I
//U"\EQF6>1AR>BJ%10]JJCV2BB@ HHHH ** M** "O\ ]IS]J?\ 9^_8U^#VI_'K]IGXI:7X1*Z2G^DZEJ)=._9U^%/@;4_B]\??%,8'@[X->#7# MWTI9_;N_X+ MU.+SQQ#XI_9T"9NR&M]
5_LGC3XH6AZ-/Y4 M^(' 9%67C7QOJWBS2_^"CECH=IJ%_+-9Z)IGP1;[/\]8^7;QEM;+,L:;4 M#,2[!"SI#Z+YRC M[3 O^FW(DB>11*-FUWE/S>9\J_MF_\ !&#]E\ :D^(_ :/^%VKZY\%/C;:
M%I-.^,'PKNO[.U&24]1?1)B+4(V(4.)1O9!L\Q5)%?7U% 'YOQ?\%#?^"C?_ M 2]E7PW_P %:_@:?B7\,;5A'#^TS\&=&:5;6$=)=&_$+ EA%]>C-_H\JEL_,@7#,799&Q0!]V45^=W MA+_@L7\>_P!B?
Q+8 !K_(+=?LWGX<-<7*V>C_'OP##/]?@;6Y"=]&9PK3Z7 M*YZ1S]&M:)?QW5I>1' MI)%+$S)(I]5)% &K1110 4444 %%%% !1110 4444 %%%% !1110 4444 %%%% M%% !1110 4444 %%%%
!1110 4444 %%%% !1110 4444 %%%% !117SG_P4 M<_X*1 "7_@GA\,)/U/7-#OO&'U\7WG]F7##X6>'09-6\5ZFQ'I##&H9DB5F M3S)BI"!@ &=D1P[_P %# _\@HI\$_\
@G1\'H/'WQ'M[W7O$_B"\&F?#SX= M>'T\[5_%FJN0L=G:Q*'Q&YTWR;2J!APS,B/X=^P%_P $Z_C9X[^."\ !4#_ M (*HT%EKOQQU"V9? O@6W?S=&<^%>F/RME9(25>]*G]]<\G<6"LWS2/=_X)X?
M\$W/BU!\89_^"E7_4UURQ\7*M$^(;,Q:-I-L1)H_PRTQP=NE:6A+*)0KE9 M;D$LQ9U5FW2RS_<= !1110 4444 %%%% !1110 4444 %%%% !1110 4444 M%%%% !1110 4444 %%%% !1110 4444 %%%% !1110 4444 %%%% !1110 4444 %%%% !1110 4444
M%%%% !1110 4444 %%%% !1110!X7^UA_P EL^!__8]R_P#1,U>Z5X7^ MUA_R6SX_P#8]R_^DS5[I0 4444 %%%% !1110 4444 %%%% !1110 4444
M%%%% !17RG^V-_P6>_8/_8S\4+\)O$'Q%O/'?Q+N)3!IWPG^%NFMKWB&ZN.< M0&VMR5MW.,XG>,D=,UXI]I_X+O?\%'_^/.VT/]BSX77G_+6X$?B#Q_]%N?1? MEMM-WKZ[9X6/\>*
/K+]L'_@H1^QC^P1X2'C#]K3]H7P]X/BEB,ECIMY=&74 M;\#(_P!&LX0]Q<OPA\!W?"?' M#]HRV:VFGA/_ "VT[0XMTLI(^:.64M$X(#!*]E_8^_X(L?L(_L?^+3\8+/P'
MJ'Q%^)\\HGU#XL_%C4VU[7[BX'_+99[@%+=^VZ!(VQP2:^LJ/@_X0?\$%/@ M)JOCNS^//_!1OXP^+/VIOB/;-YD.H_%"8#0=-0! M7W/HVBZ/X&&(:U\/69RLFNZH1D0VD(#,H;_6LA
!57QL_\%//^"DX M_8LT+0/@I\"/ W_"P_V@OB?,VG_"?X9VCY>YF.0VHW!'D6$&&>21BH;8RAE M"R21I_P3"_X)L']B_1-?^-_Q[\<_\+#_ &@_B?*M_P#%CXEW:Y:>4X*Z=9 @
M>18085$C4*&V*Q50L<<<8!L_\$T/^"; @O_@GW\,-3DU;Q9<^./BMX[OO[7^+ M?Q2U@%K_,2ZHV68[FR8[:,LRQ0@X5227FJ7,.K:VENOSW$S=D0' RS%5#, #U
M'4=1^1]GU;5K^&UM+6%IKJZN90D<,:@LSLS8"J "23P *.GXJ_P#!2G]I M P#X*3?$+5OV4O\ @BE!:1:!IMVUA\0OVJM>L3+H&@D?ZRWT:-AC5;T \.Q M+E3RCK.F+IW[/?[(?@1^RV\RW&A?
JRO6M?$WCN$$-'/ MK\\9#6=LV PLT(;GG#)'.WZ+?"OX4?#3X&_#S2?A-\'? FE>&?#.A6BVVD:' MHMDEO;6D0_A1$ R223U)))))H \4_X)^_\$Q?V^&K[P7XZ\,:=K6CZG;-;ZEI.K64=S;7<+##
M1RQ2 I('56!!KX"\>);D3^$?$C @&73M87]S@GDI,5V;E3S'?(K[PM;JVOK: M.]LKB.:&:,/%+$X974C(8$<$$<@BN4^.7P"^"?[3/PWO_A!^7%\+-"\8^&=2 M7%YHOB#3DN8&
(!PX#@[)%SE9%PRGE2#S7P==?\$T P!OW_@F9=2>+O\ @CK\ M?\ A+/A]"YENOV8OC+JTESIZ1YR8]%U1VVP;!.V*5O++$M#([X"T ?H_17Q MQ^Q]_P %J?V;OVAOB00[,GQ_\+:[\!?CA
5CN_A1\4XA9W%U(3@-IUVP6'48 MV(.PQE7< L(JO-?8] !1110 4444 %%%% !1110 4444 %%%% !1110 4444 M %%%% !1110 4444 %%%% !17X _\1(O 'IS_P C[_QC
MY_R2_P#X^?\ 0_X_Y#O7/_P A#_EK_P ^?O7ZL?\ !2O_(*:^&?V&M(T M/X4?##P-']))WGC[XN^.[DZ=*OA+X?. 4O$5\?E#$*"'8; M6,D&6=AA0"!EB!7!?\$X_P#@FC\0OAY\3=0_X*%?
\%#O%MGX]_:6\86?ES7D M(WZ7X"TY@=NBZ/&21$B*QG28?-(2X#$/(\MW_@FU_P ROWP%\9ZO\ MO?M MN^.K?XD?M,>/+8#Q+XM9,V7AFS/*Z+H\;#%Ô:Q@[2Z@-*02< XK[)H *****
M"BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH * M*** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HH MHH **** "BBB@#PO]K#_
)+9\#_^Q[E_])FKW2O" P!K#_DMGP/_.Q[E_\ M29]]TH **** "BBB@ HHHH *** (_@J/_P=:_\ #M?]NSQS^Q3_,&?)\ I M_P (7_9G_%3?\+1_L[[9]LTNTO_CW_++G\O9G]]\O_%C;MF[C=M !^OU%
M?@#_,1SG_6+K_S-G_WEH_XCG/\K%U_YFS_.\M '[_%%?D#_P2X_X.M?^ M'E'[=@;]BG_(8,_P"$+_X33^T_^*F_X6C_&C]C^QZ7=W_/Q[_P!EP>9O M^R^7_K%V[]W.W:?U2^-
/QW^"O[./@*Z^*7Q]^*_A[P;X=LA.I.M>)=6BL[=6 MP2$##RL SG'"#+,> ": .LJOJNJZ7H6F7&M:WJ5O9V=I"TUU=W4RQQ0QJ,L[L MQ 50 223@ 5^>^I_\%J_C;^V']J-QX(_X(Q_L2>(/BU&)F@D^,GQ
AE\/>"+) M@<%TEG"7&H;*$%2PI*_X(H?&3]K[4[?QU_P6;_;9\0_%\+,MQ%\' MO LLOA[P/8N#E4:& I/J!0CY9I6C?!(8,* .C^,W_!>O]G:7Q[=_/\ X)[_ M2?$NW.R71?
A3;A]&T]R<*U]K3@VMO$2"/-0R@'AL5RG_#"'7_!7+_@ MH=_Q,?\ @HU^V/'\$O -YR_P4_9UNC%>W$)_Y8ZCKLFZ1B1\LD< :%PQP4K[MM^#/P,^#'[.Q@.T^%WP%^%7A_P &^';$?
Z+HOAK28K.V0X +;(E +' RQRS' MDDFNJH \5_8Z_P""=?[%?[GA<^%_P!D[JGK0/"9FB"7^L06YGU/4!U_TB]F M+W$_/.*]JHHH **** "BBB@ HHHH **** "BBB@ M@ KYJ_X*7?\
!1_P3_P3Z^%VF_V;X4N?&_Q3\=7W]C_"7X6Z.ZU_XEU5*JA M5R8[:_LK2S$852 ,LZ*<K_@HE_P4)^#_ /P3H^!7_"U/B'9W>N^(-9O5TKX? M> -$'F:IXLUB7"P6-K&H9CEF7?(%(13G#,41O&?^":/_
3W^,&F_%'4_P#@ MIE_P4@O+37_VC/'%CY-CI<)$FG?#716R8]$TU922S,ZAFW2RS@&S M_P $P_\ @G!XV^ .NZ_^VQ^VUXKMO"[2_Q.A5_&?B10&M?#ED<-%H.E@Y$- MI"
JL5_UK("20JÛ]D404 %%%% !15#@Q3X]\>!O#=_XR\:^(#[1](TNTDNM3 MU75+M+>VM($4L\LLCD+&BJ"2S$ 9-?Ô)XQ ;K_&_X*^^*]O^!'_!(V\N? M'P>M+M[#@QO^U=K>F.OVK:2LUKX:MI-
K7$PY4W3;0AR08SY4C@'L7[>_ 5O M_ 'XF0?L:_\?#&Y^-W[1NM0_\2SX;^'IQ]FT)& Q>ZU=@[+"W0,K%68.P M*Y\M7$@POV-_^"2'B)/C+:?MY_\ !4/XG6WQH^/@ ?1(V@(\,^ 8R=PM=%LG
M&U60X_TIU\QF4, KEW?W')@_ @G5^S! P3K^&<_@#]GOPA+]OU6;[5XM\9ZY M2?M@_ L*?LF?M[?#=OA9^UC\$=&\7Z:H8V$]Y"8[MS39&',MK=1E9K9^!\T;KG&#D<5\)?
A+X^L#I/B72)4&9$DLY3F4)QN>$R(N0&*GBOI>O MG3]N?_@=^QG_P %!KZUU3XX_#)2Q\8:3M;PU\2_"-V=,\1Z+*IS&]O?1#<= MA^98Y1)&#SLSS7S1_P +(_X+%_\ !)O]Q\:O#6H?MB
RQZ>,O"MDL'Q"\/6 MH_BN+/EZNJ+QO1O-;#22.@^6@#](J*\7_8N_P"""A'[(' !03P$WC\ \93^- M6E^()[8 :OH^XV^IZ3(>/+N[.4+- V00"R[6*G:S#FO:* "BBB@ HHHH *** M* "BBB@ HHHH ****
"BBB@ HHHH **** "BBB@ HHKF?BI\:O@Y\" #C>,/ MC;\6?#/@[2$SNU3Q3KMOI]N,N)>PV2JB6SY/ VS&L' AO7_@MQ^TK^Y_9(_X M)'Z5\--+G_X]/&'[2/CQ+4C/3S=(T\&[CQU/S'T[4 ?H/7Y_?
\'(O !2>/\ MX)W_ /!.?7H?!7B);3XB_Y9?#'@A(9ML]L>B5]LOU Y'D0%MKC[LTT'K47_M [:_"'O/[2/[]M#_@LMK'A+3)_P#CX\'_ +-_@^#01 #U$6KSA[L^@W(< M8SW-?S+_ /!6+7?
@'J7[=WCGP[^S-XK\4^)/!_AG4#HECXN\9^*9M8U+Q#-; M$I<:A+4L9VF8D ^<:_I^_X-I_@+^T9^S_P"+?VR?&/B; M5_&G[1G]K_\ ". $3Q7XQU#[9?6.FQHO]G6UF6&8+-[=$SCF26"4$E8T5?
Y@ M:^__/@VZ_X*1?\ #N__ (*.:#_PFNO?9/A[\3?*\+^-_.EVPVWFR#['?MG@ M>1<%=SG[L,L_K0!_7[1110 4444 %%%% !1110 4444 %%%% !1110 4444 M%%%% !1110 4444 %%%% !1110 4444 %%%% !1110 4444 %%%% !1110 4444 %%%% !1110 4444
%%%% !1110 4444 %%%% !1110 4444 ?G)^U#]'Q?\ G_!P[^REX8C_:+\<:AX2\9^%/&U MY>>!KS58X](MI[72KCRG2VMXXED($V \WFR#8/GZY]#_.^W_P"V3\4?V:_@
MK\./@3^SYXIET+XB?M!?%G1OAYX<\0VJ*T^B07LZI=7\(8$>:D96-#CY7G5Q M]RN%_;=_Y6)?V(?^Q'^(G_IJ-87_<,>$M0T/XM_L3_+4=]"Q\.&K]JC0 M8_%5UCY+&WO;JWVW,AZ*BM:
[=QXW2(/XA0!K?MYZUI__ 1S^)O[._[0WP2U M_P 0P^_%_Q2LOAO\7_#^M>*;W4XM6MM1@E:WUF4WDLA%[;26SNUPI$DRR-'M(S KMU=1^+NH_P#!0/\ X+0>/?V&_$6NZI\(_V>_AY87_B?
P[I6]SVD?B7Q M/]?E2P?;9('1I[6WM7;;;$[#."[AMBA>4_X.:?">K_&GX-_LV_LO^"X7N/$? MC[]JCPY!I]M$,NMO%;7WVBXXZ)$)(V9NBJ23@"C_ ()_>$M0^"W_ <4?MI^"D/%D+13
!$\&>$/A6248-[IL41MIY$SU6.ZE,)(XW1T >A?\ !/O]H;QA M\+?^"E_[0'_!*#QEXXLJ/7-"\%:7IGC?X17VMZC+>7MGH5]' +O3))YF:26&U MNYT2!G9W$K^+GO/@_\5_"^D:* M8$"66K:$]Q,)
/G8N"."><@H YO\ :P_Y+9\#_P#L>Y?_ $F:O=*^1?BGX:_: M;T;X]_!N3XT?$OPYK-N_CO?%FY$ND:>Q(+)8Z,I-K;PD@$1N)0IY4BOY;O^"7'QV_:? M_9F_;]\$?'3[C3X5CQM\2/#R:K-X2\,-
X>NM5%ZKZ5=Q70-K:2)/*%M9+B0^ M6P90A?G:0?W_9F_X.DOVJOB#K__@^7C3]B+X;^+M?MY1'J6E>$OB\GAG58 M9^\,6D^(8HKBZD_V(6?&#50!>0G/3YXFP9!NBZ=!H^C:?1:6EK'L-
K:VL2QQPQJ, M*BJH 50 .!4?GXO_#/$VGZOI\W^IOM,O4N(9JU MR5/4=#6A0 4444 %%%% !1110 4444 %%%% !7CG[=?[MO[/J?M$_'S6Y([&U9;71M%L%$E_KVHR
^'1]G%G,L\C# '15#. MQ5%9AM?M'K;S)Y2 TJW,>(K6WCR#-/(MV%1!U)R2 "1_L*?LE?';]OC]H;2_\ @K9_P4N\%RZ1<6"L_P"SK\#=0R\' M@33G(9-4O8V $FK3*$?+#,/RG"LL26X!L_\
!.W]AKX[_&WXZ_\ #V;_(*? M:)&OQ9U:R:'X5_#&1C)9?"O1),E8$5A@ZE*C9GF(#+N9?E)95^^J** "BBB@ M KQ'JNK_(*%_LO_/!.WX6)\3OVC_&[6TNH3&V\>%M)A^U:SXBO#@+:\-H
MIWS2%F1<\(F]2[*#FO#OVTO^"N.J:#\8KC]A#_@FI\+8OC9^T'(A74K"WN"/ M#W@:,G:;O6[U"%BV$_\ 'LK"1B-A*,T8?1_86_X)':7\%_BF_P"VM^V]\4I? MCA^T;JD(^U>/-;MP+#PTAR?L6B69
2R@3([^-L .)1O9!L$B@FO&(_P#@H%_P4E_X)<.OAW_@J_\ !%OB MK\+;4[(OVEO@UHK.]G".1+KFC(-]M@8+S0#REX51*Q)K](:22-)4:*5 RL"& M5AD$>AH X?\
9X_:9_9__:T^&=G\8_V:_BJH7C3PU?#$.JZ#?K,B/@$Q2*/F MAE7(W12!74\,H-=S7PM^T/\ \$/OAN/B9>?M3?\ !-CXP:M^S+\8)_WEWJG@ M:W1O#W8B!@2PCU31VQ;SH6))9 IW,799&
KE?"W_!83]H;]A[Q'9?!_\X+=? MLW_\(!%/@ HHHH M **** "BBB@ HHHH ***Y_XD_%CX6?!KPW)XR^'+_,2_#_A32(<^;JOB368+ M&V3OS+.ZJ/SH Z"BOASXG_\ !Q/_
,$N/!OB1_A_\)OBSKWQE5C/D^%O@IX M0O/$-S<6\!Z9/_,>WC#[I M+QM%7E9Z>;H]IF\']<.?3K0!^@]!?%J?VDSY/[(/_!(.U^' MFES_/'KP_:2\5I7AK1H+&V3
P,10(JC\JZ"@#\^/^'3GKY6L7.Z[]AN0XQFNG^%?\ P;N?\$LO OB1?_Q M.^#&K?%_Q5J)H\4_&CQ5=^(KFYQS^\BG?[,_3_J>]?<%% &%\.A=\,_A#X M;B\&_";X=:%X7TB#_4Z5X=TB&RMH^,?
+%"JJ/P%;M%% 'G_[57PI^(_QT_9Q M\:?!GX2?&#_A7_B'Q3X?N-+T_P :+HQU!(\]?+DGC@$\!:41L^P^8NQRK[M=I_$'_B!C_ZRB\ F$___+]5^_U% \X_P#$#'_UE%\PG_]^J/^(&/_*RB M_P#F$_\
[]5^_P!10!Y_^RK*?BA"_V'[?2]0\: M-HQT]]7\A?+CGD@,\Y64QJF\^8V]PS\;MH] HHH **** "BBB@ HHHH **** M "BBB@ HHHH **** "BBB@ HHHH ****
"BBB@ HHHH **** /G?XP?\$V?A-_VL?"7[:O MBGXL?$&U\?> ;>[M_!%[I>XT-MHT%U&T=Q%';FV:*59$=E8S+(S#&2=HQZW M\"=:^(6M1WLG MARSF54G6T6**)!
*B(DEU(LEU(BA7F920=;X_L>_#+X[_$#PU\:'UO7O^7C M_P 'V]S:^\/'G@^[B@U&VM+@#[19N)XIH+FWD*HQAGBD17174*X#5ZO10!YY M^SA^R]\(OV6/"NI^&OA7I-
U]HU_6Y]:4Z]]\]WJ6O:G/CSKV\N)"6EE;:] MCHB(JHBHBJH]#HHH **** /"P!K#_DMGP/_.Q[E_\ 29]JTKPO]K#_+ +9 M\#_^Q[E_])FKW2@ HHHH **** "BBB@ K^0+_@Z._P"4Z_QS_P"Y9_\ 48TF
MOZ_:*/X Z*_\HH_D"_P"#7'_E.O_S_N9O\ U&-6K^J#]J+]@;]B[]M7 M1SHW[5/[,O@_QN/*J&^UG1HS>VR^D-V@6>#ZQNIKUVB@#\\S_P0_P#C%^R^ M?[3_ .'5'_!3+XI?"'W@^:T^'?C2=?
%_A15'2&*TOCYEL&'RF0/(X&"_0*\D M^-.G_MD^!/.B_P'"JG_!!7X1?M)Z$F?M7Q-_9_T.SU+4P@_C_LG48Q>M*1RS M12(H.0#@BOUGHH_%3X%_'_(-=OVI_&LNF?L[_!*\2?LZ?$YI1#>:!!X_
MUGP3KEK<=H%M[^8VSRC.=L ?\>5]3Q\$CO^"@OPD1;C]D+_(+P_&BQ@0!K M:R^,/A3?&Z2)U"-+E5O^&S_/@N%^QM_H_[8W_!.K0/CMX9M>)O M'G[-.MM_:(:C'1GT.^Q-/*1R1"RH",
K(KTS[F(_@NY_P3)_:0\1_*[3]H*+ MX?>-8Y!%>>_BU82>&)5MICTA*W@6*23_8BDD-'&^%O^#DK_@E1FA_%3X?\$COC]YS_$;_()^_#=9KC)GNO#F MB#1)Y">K-
+IQ@CX)_/\#/^"'P@WXDV<7'KH7Q MI^#EO!M']V2^TU_/ESW8@'TH_0.BOS_P"&K\ @X9^"(Q\8/\ @EW\(OB] M;P_\?.H?!CXO'2#M'5TM]91I)/\ <')Z4?\ #_KP]\,O]'_;#_X)G?M1_";R
M_P#CZUK4/A@^]:-'Z[;VSD;?COB/H10!^@=%?('P;_X+Y_\ !'CXYR1VW@_\ ]OKP-1UP[;3:^,;F;P_(K]"A&IQP?-GC@G]Z9KZC\!?$WX;_%31AXC^&'Q!T/ MQ)I[8VW^@ZM#>0G/3YXF9?UH W****
"BO%_V^/V^/V<_P#@F[^SGJG[2_[2_M_BA['1K%UM].TZRC$E[K%ZX8Q6=K$2/,E?:QY(555G=E568?SK_M9_\ !XG_M

;Y(URL M;$_NP[[<;FSYC\#/^""?[#WP&^-?A;X[Z-XF^*OB'5_!VJC4M#LO&?Q,OM4L M8[M498YFMYB59XRV]#_"ZJ>U?:M% 'S7K'_!,KP-=?M$>*?VC/"W[5'QW\,W M7C25)?$?A;P_\3IH]&N'6-8]T=O(CM;,54?- \97HA0<5[?\(?@]\-/@+\/K M#X6_"/PE;Z+H6G>8;>R@=W+222-)+-))(6DFFDD=Y))I&:21W9W9F8D]+10 M4444 %%%% !1110 4444 %%%% !1110 4444 ?$_QU_X(+_L=?M$_'7Q-^T; M\1OBI\:AXH\67*R:K$+LWFBZ5X+\7S:1;K=;0J7#K !ODC7*QL3^[#OMQN;/T/10!\5? S_@ M@G^P]\!OC7X6^.^C>)OBKXAU?P=JHU+0[+QG\3+[5+&.[5&6.9K>8E6>,MO0 M_P+JI[5]]T44 >4_L:?L: !/]@_X(P_L^_L_P!CJ-MX<@U>]U*.+5-0:YE\ M^ZG::8[V ."[' [#BO5J** "BBB@ HHHH **** "BBB@ M HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** " MBBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH ** M** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHH MH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** " MBBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ M HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** " MBBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH ** M** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHH MH **** "BBB@ HHHH **** "BBB@ M HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** " MBBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH ** M** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHH MH **** "BBB@ HHHH **** "BBB@ M HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** " MBBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH ** M** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHH MH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ M HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** " MBBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH ** M** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHH MH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ M HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** " MBBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH ** A** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@#__9 end GRAPHIC 16 cfr-20241231_g2.jpg GRAPHIC begin 644 cfr-20241231_g2.jpg M_]C_X 02D9)1@ ! @$ 8 !@ # _[0E.4&AO=&]S:&]P(#,N, X0DE- ^T M ! 8 $ 0!@ 0 !.$))300- $ 'CA"24T$&0 M ! !XX0DE- _, D $.$))300* ! X M0DE-)Q H 0 ".$))30/U !("]F9@ ! &QF9@ & M ! "]F9@ ! *&9F@ & ! #(! %H & ! #4 M ! "T & !.$))30/X !P #_____M_____^@_____P/H /_____M_____\#Z #_____M ^@ #A"24T$" $ $) "0 X0DE-!!X 0 M .$))300: !M !@ / . & &< ,@ U M 'H ,P S 0 ! #@ M/ X0DE-!!$ M $! #A"24T$% ! (X0DE- ! P !K(! < !X M %0 G8 !I8 & !]C_X 02D9)1@ ! @$ 2 !(# _[@ .061O8F4 M9(! _]L A ," @("0@,"0D,$0L*"Q$5#PP,#Q48$Q,5$Q,8$0P,# P, M#!$,# P,# P,# P,# P,# P,# P,# P,# P, 0T+"PT.#1 .#A 4#@X. M%!0.#@X.%!$,# P,#!$1# P,# P,$0P,# P,# P,# P,# P,# P,# P, M# P,# S_P 1" > ' # 2(A$! Q$!_]T ! ' \0!/P 04! 0$! 0$ M P ! @0%!@<("0H+ 0 !!0$! 0$! 0 ! (#! 4&!P@) M"@L0 $$ 0,"! (%!P8(!0,,,P$ A$#!"$2,05!46$3(G&!,@84D:&Q0B,D M%5+!8C,T)E\K.$P]-U MX_-&)Y2DA;25Q-3D]*6UQ=7E]59F=H:6IK;&UN;V-T=79W>'EZ>WQ]?G]Q$ M @(! @0$ P0%!@<'!@4U 0 "$0,A,1($05%A<2(3!3*!D12AL4(CP5+1\#,D M8N%R@I)#4Q5C+RLX3#TW7C\T:4 MI(6TE<34Y/2EM<75Y?569G:&EJ:VQM;F]B7I[?'_]H # ,! (1 M Q$ /P#U58>/]:*UWJTLNR,7IS+C7^T\W M%K^TXU/I^C^DN6;T[JK>E''_ &95A=3H>6C,JZ5AWFZIA!W9%N:+7_ ,8DI[I) <=1]9/K*,KJV+D8C6Y=#*\BFLM>^CK=I=6^QPR+L>K=FW M,]-GZ##LNMRLNRVC&]/&Q[,M1SOK+]=*>G6Y'[$?4]S:7TNJ:,EU;; 6O9=C M>MCY%^3]HV-]"FO]5Q[/7NLM]+T;4I["VZFAF^Y[:F%S6;GD-&Y[A54R7?G6 M6/96S^6IKS_*RLO/^L6..L9>7@=*A^7TW&LJJ;=;E4V-IK^RXXQ+,M]-=63O MJQ\K_*_];^S4?X/7^N? 5/K+TRO&;TEV(*LY[,!EEY>,AN5>35CW5;6NHLKJ M_G7L]-__!:2GI&7O-89<-7,= MI&T^MN=;_*?9 _ 3]-G\VO/+,WKU;,3H=/3VVW8!_:'6:R_U'G)LL9D57V4= M*]5OV-G4,K]H4=/99]OS,;!_F,:G^E)3Z1CVF_'JN-;Z3:QKS58 'L+AN].T M,+V^HSZ+]KT1<;1U[ZX8;,>K+Z<[,>[&R;JC6PB^]S'-^QLS&-;7@](L^SO] M;);ZV5ZC_P!#CU_:/U9$/UB^MUWV9F%TREYRJ+!79D>M3NMJK8]^>^D,M=BX M#[W>AC8F597G97JL_HM?Z1)3UR2X3-^N??!U/IU5^,_H6"+FC.NS*I-L5/R+ M"WIN15U#,S!;_E"AWI#[9F-KQW5FT>[['A/K=9LK_5?2_2+KN@ M=%KZ+@'$K>'[[;+W!C?3J:ZUWJ.JQ,;=8W$Q6?X+'8__#[7V6)*?__0]-MP M<>W,HSG!WVC%;8RIP)9M#Q6^SCZ:S?J=T M['Q[^JY..'^FZJNYU5&1A_:ZK+]GZ#^=_X*Q_JG4VKH&/6+OM% MK77?:,;0'M!R3=:<_:+VUV[6YOVAOOK24["2222GD/J]99U?ZQ,ZU;[C]BLL: MTNEM-.9;4[I--54N;5D/P<&W*S7_,]ZF=_W'^S55]>LGZM?L#]FC]@1]CW: MQOW;MK-GJ?:?T_\ 1OL_V?U/^T7V;[/^J^@M9)2DDDDE/__9.$))300A M !5 0$ / $$ 9 !O &(90 @ % : !O '0 ;P!S &@ ;P!P M$P!! &0 ;P!B &4 (!0 &@ ;P!T &\ IK5351I3YOB_YA8=8U!LKLQ+5935Z=94 M!++C,*8:KB)Q+YAQP_-B5R?UB!O+.(R6D<\ *"Q/JBKCIK.L6ZK0ZU+!9;IN M6(1UAJ;8.V@W5W >_OKRW!W$K'2[4:46AL5.+ 9Y[(7ZQH14\O9:?JIC@$0>) M0K7V#)K 0PY\)3OBQ E:F]2W-;@VF.CDF3FJR33BBS [S[;NP!3UW:BNUG0F M*?DC8>U)A'-?M4:L 7[H<_V*M'"UN@"!6W%*4BQS8V,U* X#@. X#@. X'%99.H1 D'RLZF, M5A;7D)H\.4LD+1'$&0D>GZXO>/"Q&G\I/K \^?-X!\V/`_7`]A'Y)'98UIG MR*O[+)F18' TCQ'W1"\M:H&0A'@29P;CU*0\.0#QG&0CSCPSC/\ OP/=<#__ MT=_' SDR[L,W, ["]RMA=)>L5UKNA:5U(>#:_W W_ +6B(I^[Q6RD[Z\,K[6^ MN-:+'-#$G^6,N&!;XNK_(4M?F2*!C+3@"A.7A#JNG_]8?3RW9JY[)[;TSNW MN5))$63;VRFW9SEMY.G.7M*5%'AI$SXB@LMJ*ND,;*28;TI#62D/;4! $1RD MTI(#!8:1M0M@M)MA8,X2'2*S=?;&@S.;@18W![?=9]0=P]0-%GA._63L3MM9T(A">'08 MYN--J.*SU]!%V"R+&-6&E@2-*Y\-\"$)6T+$+:IE,P7&$E*G9S-R4WLK(UH2%KY(WQ9Y1C+1-Z54K$448 M9@OTRS!!#CTRW5U,KN.:_P MG>PE61&/;5.D,9MWC2'K@D==0K9&P'PJ>6.8D< MTD$KV++YU+(K7 U:]"[W1.VIM,*%%ZGC2IM. K<31"4&B*,PD3*LD*,%!'+L MM[=+LT5:9I*JIZW;]V>J> 5K^299L@BF<'KR@&ME4QLN1)ES;(S/MTDDJ%O+M4E%KLA;40L'8&6GR>+R9&%)/5)=O:=V<;LSSN79]/M:AU@^UB#4?7HJ[;WE, M09J8B,6?4[U93K568]4MA2R9N4@EAZPAV>C&QH]4Q4K;DYXR"#DQ8;'I3:[! M2U)KK@V3E-?U6S0*!II5<4H%(E/XXB"M"UISI28VR-_;F)R<(^F=A&$MYJA$ MF6K09*Q[8)YF">!3?L3^Q;UEP34ZX[WU[VII&_+1B4="DJZC$G2Y VLQ*A2(8?('S!9[ISL3']@Z?8C!VW2E MP7'6C'"X#L\\Z[R N65%'=CTD(C[G:L/BK^D7O*+V[-(W W(6\:Y2X-J8TDI M;Y#\YQD.W[=I&E]@8@*OKYJ&K[M@0G1O?!0BW8!%+)B GII$8-J=Q1J9-+TS M9=&P9P\IU'H^J3D6<@%CQSP,ZW1Q J0DEN]I/:NA@M.4G6,[OR>ZZ4,;#HU% MZU@\$U&U1+1-3O,!D,I2&,,".RI"Q!?)$HP:(HQP:!'C,P2 H(@)..V#2+< MK?B0]D5VSE.V=;G4(QO$9UE:I$0C523;7?2RRWYS#0!U^=Q5#;T-]KMLDK^RM/K2I"&UM95D5=M#B,P M-V0UA<+2ODE!'M1W$]< =,Y1OZW[.1-YU M;BDL>Z]5SQ"S2Y*Z.=DL9XDXZX8H,J0]HG#I-'/^!Z!&!OQ[QN-+<2Q9;A85M\";:.\JF5T@@V1'.H^WT>X5>@N2W1A/6+C%R9HFF*UQ5" 0D9_K*@* ML1@\XP$K/CP*-=(OV4-*NP#?4O1O7VNKX=?G&N;+H+>CO&&=LK^5"KZ/.LI? M5RMC.>OND1B[DSLYN&M4M?=AU,D M7QP!N6)QFS:O)!6U^THWZ&1=PTLLV^T%7S39-[NN MK*>A\3N2=V,KKVO==7J=+95<5[/M*PF>1%'(VN.?" 9UC@M*5I3278)!I!YQ M*,:0/'Z':8A)W8AM!?W63![@HCIB05 "GHLRV--K7?H3M3LLV3-(L<;TIR+6 M\[R*2H(?&F5&K;L.BA4%5@(PE>!9JUP0-H;!>!__TM_' ^;]'=?;U=-X]];. M@.NF\.Z71/8W8;<[S<%2ZGN4(:Y#=EX1M8X?;6\RJF*PRKFM.A8+.GUS1$B;MU37@523G6OM'AV]DJ[1-% MNL*.ZYR6UJ56ZVQO799;U#QM=*I!,EC@O1;;[J,$0L7$!;4L-$H;%!,5C@WI M_6*6P.'5P1"!GU0C9VM]0SKK%IUI=*#*,O+?G;2SNRFJ-B.Q"ZJ)BNAE RV+36EC5<+ZT0&.*79(X*RHA;UV,8) GDT M\E2\S#800SF@0!1ITQ(B A)!_P!6K90G4W4FP7/;%M)[/];[.I*>UM*K,6/] MA:\'T'4M5JU;^P:UQ&%X3/D>?TL9EYZ5]5.9S2H1N;DD,;PE!0'FJSPC+V4]. MGPZZW-7K%M3L6?\ L)US<]8-\9R\(:>AZQU<9$M5*Y1#66.NX&UEH&BU MT%B3*GCCD0J&2PKT!R8]:4!:A1'A:[L9UI=A?8GKW+TN\F&77?6>BZ2DA^L_ M5KJ_9+C94EL>R:RA"@%1&;2[*!:TK).P^LQ!:-JC2-"G$6:E,"-(X%*3E0= MH].N^%71?0'2;3/4;7+8"X-C*OI^(0^^:T=*NF]%U]0]F$B-57C([GO2SH-' MZV9D9UG+W9)L\[K6R8N\PR MO76NFK,D- '1N-6AM368P7AD9QQF1GJ#A"--&,P8AY#G#B@2NK>N:UH3!HW)&I0*P$J M%"0T:582-.H"4J2&D*TQ@BC,X"84,!@,_P!0BQG&,\#![OWI'K;T[:UJJMW0 M[.]F=@M(G.=368ZN=2E?-B"I7BS%KS8"^,$ M83F+Q#4I1!U//U]H7N'6& MT.V?8]6D)V$[/=@(C,93 VF&69;%:TMKP\M-7 BE!4-$?H]A09HGC3 U+*W% MNLBD!*@3JL$<,>1$X$>I"H*%]8_=OMYU$1;3(^OFOK]UWUC7#5B-=IM:I]=]-=::GIF'"T[UC1M6\/"=XD#>MN<&JM1$ID;?ZB4;O[E8G4C< @II?^N@Q;'QKM:NW8:EEE'N6Q%J;N0OKLUUL MUB61:O-96J:+Y3':TV,<*E9DZ4IOEC6K):4[":G $L#$SY5IRU %K><0'5>V MG4=^PS)ZXT? T^ESOKQO#I714+@4)<:-KRP4&N-4)04PR)8=50MB'Q[7UQ=]L MQM&U-34L6ACQPU9F$BHI(4WKC"G(8=*=+=[T]UV;V]DS=+*KLS>7?1!+(CJE M6-<=>E!O;O$8[6=>HU(K1:8UEU^CU_ZCC=@0:/L*QS=EYKD87%BUQ9:G!JM M0H#3?O9"84J3A4?(!%G!!0=#]4>K?>QH\.FM/+-65?HPZ(=ZMJ[FMR2U7L3.U#P\U&J4RX*6OK#42VG79 MJ?H>YPU;DE-'$[XXGHF]N!G*9N7*#RS L+[&M#9_N=M?T:DWY2M=VNUU?8EI M3+WH4A925$A1)2@%E% M%@"666' 0XQC&,<#SN!__]/?QP*U.K?1B:]=M$3W6QZLN/VI7::_+;LNDGMN MCBV+R5@KRUY(=-AP:TX$(NP;=N&Z$:WOUT/K"Y3Z>OCTSU9KY34? J M-E-[[$S_ "I;*FJ".!1)%ZDA5+I"6$*E4$@[*%O*4*,%'"*"28&4+=K>E#C M7^M@-X,079[MN[@]P:+FJ3O$O0-#LT::ZK1%P3W'<\!UJ8WC"MABL=H^"QL+ M0^OC*!&]N&9&J]H<:,_(E8;EB22DY11!!19!!!8"2220!+*)*+#@!9118,! M666 .,!#C&,8QCPQP/TX#@. X%"O:)<>S^S5O)>JS0>VR]?9^YUF1=6\FX>4 M>'1-JCK* .*'B/L,=BY*5P:U:F\[B5MJTUM1D.#2XHF5 -8!4C*4X-YZ10JCE41L; MDRF@- H2NZ,1Q&<9(-X'%6A>EVL_9EEZ=<3\S"NK#01K:&A(M+WKL MRR-5)6<"I,6W942#7-[P@//3B'XX("#(Q# 8 @-&7 ;"Y!M]W@[UW?26K;*)Q$"8)3[&G$EU'UQKEV?&I4@$UM=$5S6KY*C!I MUQN$"%.H,$H /Q)(#41JAK[%]4-9:$UJAA24N.4;4L%K-"0E+))-$''D+#07P M'Q(F@"9"I6>FDP-5C*<+X. X#@. X#@.!__UM_' C\-_W?8>[]U_X[WG YAU.?V3_P"/;6__ !U_*?V=?!S3\1?. M_<_G?6_)\W_)'SOW_P#]I^<_+/SOO/6_X_N?/[3_ (GH<"Q/@. X#@. X#@.) X#@. X#@?_9 end XML 18 R1.htm IDEA: XBRL DOCUMENT

Document and Entity Information - USD ($) $ / shares in Units, $ in Billions	12 Months Ended			
	Dec. 31, 2024	Jan. 30, 2025	Jun. 30, 2024	Dec. 31, 2023
Entity Information [Line Items]				
Document Type	10-K			
Document Annual Report	true			
Document Period End Date	Dec. 31, 2024			
Current Fiscal Year End Date	--12-31			
Document Fiscal Year Focus	2024			
Document Transition Report	false			
Entity File Number	001-13221			
Entity Registrant Name	CULLEN/FROST BANKERS, INC.			
Entity Incorporation, State or Country Code	TX			
Entity Tax Identification Number	74-1751768			
Entity Address, Address Line One	111 W. Houston Street,			
Entity Address, City or Town	San Antonio,			
Entity Address, State or Province	TX			
Entity Address, Postal Zip Code	78205			
City Area Code	(210)			
Local Phone Number	220-4011			
Entity Well-known Seasoned Issuer	Yes			
Entity Voluntary Filers	No			
Entity Current Reporting Status	Yes			
Entity Interactive Data Current	Yes			
Entity Filer Category	Large Accelerated Filer			
Entity Small Business	false			
Entity Emerging Growth Company	false			
ICFR Auditor Attestation Flag	true			
Document Financial Statement Error Correction [Flag]	false			
Entity Shell Company	false			
Entity Public Float			$ 6.4	
Entity Common Stock, Shares Outstanding		64,235,032		
Common Stock, Par or Stated Value Per Share	$ 0.01			$ 0.01
Entity Central Index Key	0000039263			
Amendment Flag	false			
Document Fiscal Period Focus	FY			
Auditor Name	Ernst & Young LLP			
Auditor Location	San Antonio, Texas			
Auditor Firm ID	42			
Common Stock [Member] | NEW YORK STOCK EXCHANGE, INC. [Member]				
Entity Information [Line Items]				
Title of 12(b) Security	Common Stock, $.01 Par Value			
Trading Symbol	CFR			
Security Exchange Name	NYSE			
Series B Preferred Stock [Member] | NEW YORK STOCK EXCHANGE, INC. [Member]				
Entity Information [Line Items]				

Title of 12(b) Security	Depositary Shares, each representing a 1/40th interest in a share of 4.450% Non-Cumulative Perpetual Preferred Stock, Series B
Trading Symbol	CFR.PrB
Security Exchange Name	NYSE

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Consolidated Balance Sheets - USD ($) $ in Thousands	Dec. 31, 2024	Dec. 31, 2023
Assets:		
Cash and due from banks	$ 722,906	$ 617,569
Interest-bearing deposits	9,495,777	7,985,057
Federal funds sold	5,925	0
Resell agreements	9,650	84,650
Total cash and cash equivalents	10,234,258	8,687,276
Securities held to maturity, net of allowance for credit losses of $310 at both 2024 and 2023	3,533,775	3,619,428
Securities available for sale, at estimated fair value	15,043,625	16,578,371
Trading account securities	33,910	31,717
Loans, net of unearned discounts	20,754,813	18,824,251
Less: Allowance for credit losses on loans	(270,151)	(245,996)
Net loans	20,484,662	18,578,255
Premises and equipment, net	1,245,377	1,190,033
Accrued interest receivable and other assets	1,944,652	2,159,958
Total assets	52,520,259	50,845,038
Liabilities:		
Non-interest-bearing demand deposits	14,441,820	14,926,094
Interest-bearing deposit	28,280,928	26,994,474
Total deposits	42,722,748	41,920,568
Federal funds purchased	21,975	14,200
Repurchase agreements	4,342,941	4,127,188
Junior subordinated deferrable interest debentures, net of unamortized issuance costs	123,184	123,127
Subordinated notes, net of unamortized issuance costs	99,648	99,491
Accrued interest payable and other liabilities	1,311,175	844,017
Total liabilities	48,621,671	47,128,591
Shareholders' Equity:		
Preferred stock, par value $0.01 per share; 10,000,000 shares authorized; 150,000 Series B shares ($1,000 liquidation preference) issued in 2024 and 2023	145,452	145,452
Common stock, par value $0.01 per share; 210,000,000 shares authorized; 64,404,582 shares issued in both 2024 and 2023	644	644
Additional paid-in capital	1,075,572	1,055,809
Retained earnings	3,951,482	3,657,688
Accumulated other comprehensive income (loss), net of tax	(1,252,004)	(1,119,219)
Treasury stock, at cost; 207,150 shares in 2024 and 219,295 in 2023	(22,558)	(23,927)
Total shareholders' equity	3,898,588	3,716,447
Total liabilities and shareholders' equity	$ 52,520,259	$ 50,845,038

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Consolidated Balance Sheets (Parenthetical) - USD ($)	Dec. 31, 2024	Dec. 31, 2023
Debt Securities, Held-to-maturity, Allowance for Credit Loss	$ (310,000)	$ (310,000)
Common Stock, Par or Stated Value Per Share	$ 0.01	$ 0.01
Common Stock, Shares Authorized	210,000,000	210,000,000
Common Stock, Shares, Issued	64,404,582	64,404,582
Treasury Stock, Common Shares	207,150	219,295
Series B Preferred Stock [Member]		
Preferred Stock, Par or Stated Value Per Share	$ 0.01	$ 0.01
Preferred Stock, Shares Authorized	10,000,000	10,000,000
Preferred Stock, Shares Issued	150,000	150,000
Preferred Stock, Liquidation Preference, Value	$ 1,000	$ 1,000

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Consolidated Statements of Income - USD ($) $ in Thousands	12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Interest income:			
Loans, including fees	$ 1,375,442	$ 1,189,377	$ 770,391
Securities:			
Taxable	396,224	406,289	249,797
Tax-exempt	218,177	240,131	237,626
Interest-bearing deposits	397,414	376,010	216,367
Federal funds sold	270	1,288	948
Resell agreements	3,110	4,621	592
Total interest income	2,390,637	2,217,716	1,475,721
Interest expense:			
Deposits	629,107	508,255	140,476
Federal funds purchased	1,556	1,524	690
Repurchase agreements	141,833	135,969	34,443
Junior subordinated deferrable interest debentures	8,872	8,647	4,172
Subordinated notes	4,657	4,657	4,657
Total interest expense	786,025	659,052	184,438
Net interest income	1,604,612	1,558,664	1,291,283
Credit loss expense	64,985	46,171	3,000
Net interest income after credit loss expense	1,539,627	1,512,493	1,288,283
Non-interest income:			
Trust and investment management fees	165,270	153,315	154,679
Service charges on deposit accounts	106,230	93,504	91,891
Insurance commissions and fees	61,269	58,271	53,210
Interchange and card transaction fees	21,017	19,419	18,231
Other charges, commissions and fees	53,348	49,026	41,590
Net gain (loss) on securities transactions	(96)	66	0
Other	52,060	54,941	45,217
Total non-interest income	459,098	428,542	404,818
Non-interest expense:			
Salaries and wages	621,394	547,718	492,096
Employee benefits	122,446	115,306	88,608
Net occupancy	128,751	124,396	112,495
Technology, furniture and equipment	148,487	135,286	120,771
Deposit insurance	37,269	76,589	15,603
Other	244,411	229,367	194,701
Total non-interest expense	1,302,758	1,228,662	1,024,274
Income before income taxes	695,967	712,373	668,827
Income taxes	113,425	114,400	89,677

Net income	582,542	597,973	579,150
Preferred stock dividends	6,675	6,675	6,675
Net income available to common shareholders	$ 575,867	$ 591,298	$ 572,475
Earnings per common share:			
Basic (in dollars per share)	$ 8.88	$ 9.11	$ 8.84
Diluted (in dollars per share)	$ 8.87	$ 9.10	$ 8.81

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Consolidated Statements of Comprehensive Income - USD ($) $ in Thousands	12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Net income (loss)	$ 582,542	$ 597,973	$ 579,150
Other comprehensive income (loss), before tax:			
Change in net unrealized gain/loss on securities available for sale during the period	(171,662)	277,926	(2,143,567)
Change in net unrealized gain on securities transferred to held-to-maturity	(629)	(649)	(737)
Reclassification adjustment for net (gains) losses included in net income	96	(66)	0
Total securities available for sale and transferred securities before tax amount	(172,195)	277,211	(2,144,304)
Defined-benefit post-retirement benefit plans:			
Change in the net actuarial gain/loss before tax amount	2,439	9,278	(5,005)
Reclassification adjustment for net amortization of actuarial gain/loss included in net income as a component of net periodic cost (benefit) before tax amount	1,673	3,479	2,964
Total defined-benefit post-retirement benefit plans	4,112	12,757	(2,041)
Reclassification adjustments for (gains) losses included in net income:			
Other comprehensive income (loss), before tax	(168,083)	289,968	(2,146,345)
Deferred tax expense (benefit)	(35,298)	60,893	(450,733)
Other comprehensive income (loss), net of tax	(132,785)	229,075	(1,695,612)
Comprehensive income (loss)	$ 449,757	$ 827,048	$ (1,116,462)

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Consolidated Statement of Changes in Shareholders' Equity - USD ($) $ in Thousands	Total	Preferred Stock [Member]	Common Stock [Member]	Additional Paid-In Capital [Member]	Retained Earnings [Member]	Accumulated Other Comprehensive Income (Loss), Net of Tax [Member]	Treasury Stock, Common
Balance at Dec. 31, 2021	$ 4,439,555	$ 145,452	$ 642	$ 1,009,921	$ 2,956,966	$ 347,318	$ (20,744)
Increase (Decrease) in Stockholders' Equity [Roll Forward]							
Net income (loss)	579,150				579,150		
Other comprehensive income, net of tax	(1,695,612)					(1,695,612)	
Proceeds from stock option exercises/stock unit conversions (589,782 shares, 267,357 shares, and 399,810 shares during 2024, 2023, and 2022, respectively)	16,659		1	1,513	(9,990)		25,135
Stock-based compensation expense recognized in earnings	18,322			18,322			
Purchase of treasury stock (577,637 shares, 436,765 shares, and 31,351 shares during 2024, 2023, and 2022, respectively)	(4,391)						(4,391)
Cash dividends paid on preferred stock (approximately $44.50 per share which is equivalent to approximately $1.11 per depositary share in 2024, 2023, and 2022)	(6,675)				(6,675)		
Cash dividends – common stock ($3.74 per share, $3.58 per share, and $3.24 per share in 2024, 2023, and 2022, respectively)	(209,780)				(209,780)		
Balance at Dec. 31, 2022	3,137,228	145,452	643	1,029,756	3,309,671	(1,348,294)	0
Increase (Decrease) in Stockholders' Equity [Roll Forward]							
Net income (loss)	597,973				597,973		
Other comprehensive income, net of tax	229,075					229,075	
Proceeds from stock option exercises/stock unit conversions (589,782 shares, 267,357 shares, and 399,810 shares during 2024, 2023, and 2022, respectively)	9,299		1	1,463	(10,958)		18,793
Stock-based compensation expense recognized in earnings	24,590			24,590			
Purchase of treasury stock (577,637 shares, 436,765 shares, and 31,351 shares during 2024, 2023, and 2022, respectively)	(42,720)						(42,720)
Cash dividends paid on preferred stock (approximately $44.50 per share which is equivalent to approximately $1.11 per depositary share in 2024, 2023, and 2022)	(6,675)				(6,675)		
Cash dividends – common stock ($3.74 per share, $3.58 per share, and $3.24 per share in 2024, 2023, and 2022, respectively)	(232,323)				(232,323)		
Balance at Dec. 31, 2023	3,716,447	145,452	644	1,055,809	3,657,688	(1,119,219)	(23,927)
Increase (Decrease) in Stockholders' Equity [Roll Forward]							
Net income (loss)	582,542				582,542		
Other comprehensive income, net of tax	(132,785)					(132,785)	
Proceeds from stock option exercises/stock unit conversions (589,782 shares, 267,357 shares, and 399,810 shares during 2024, 2023, and 2022, respectively)	22,643				(39,627)		62,270
Stock-based compensation expense recognized in earnings	19,763			19,763			
Purchase of treasury stock (577,637 shares, 436,765 shares, and 31,351 shares during 2024, 2023, and 2022, respectively)	(60,901)						(60,901)
Cash dividends paid on preferred stock (approximately $44.50 per share which is equivalent to approximately $1.11 per depositary share in 2024, 2023, and 2022)	(6,675)				(6,675)		
Cash dividends – common stock ($3.74 per share, $3.58 per share, and $3.24 per share in 2024, 2023, and 2022, respectively)	(242,446)				(242,446)		
Balance at Dec. 31, 2024	$ 3,898,588	$ 145,452	$ 644	$ 1,075,572	$ 3,951,482	$ (1,252,004)	$ (22,558)

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Consolidated Statement of Changes in Shareholders' Equity (Parenthetical) - $ / shares	12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Stock option exercises/deferred stock unit conversions, shares	589,782	267,357	399,810
Treasury Stock, Shares, Acquired			0
Preferred Stock, Dividends Per Share, Declared	$ 44.50	$ 44.50	$ 44.50
Preferred stock, Dividends equivalent per depositary share, Declared	1.11	1.11	1.11
Common Stock, Dividends, Per Share, Cash Paid	$ 3.74	$ 3.58	$ 3.24
Treasury Stock, Common			
Treasury Stock, Shares, Acquired	577,637	436,765	31,351
Share awards vesting | Treasury Stock, Common			
Treasury Stock, Shares, Acquired	87,775	35,897	31,351

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Consolidated Statements of Cash Flows - USD ($) $ in Thousands	12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Operating Activities:			
Net income (loss)	$ 582,542	$ 597,973	$ 579,150

Adjustments to reconcile net income to net cash from operating activities:			
Credit loss expense	64,985	46,171	3,000
Deferred tax expense (benefit)	(11,600)	(14,829)	(4,918)
Accretion of loan discounts	(23,951)	(17,724)	(12,921)
Securities premium amortization (discount accretion), net	45,213	63,893	97,400
Net (gain) loss on securities transactions	96	(66)	0
Depreciation and amortization	82,817	76,442	71,344
Net (gain) loss on sale/exchange/write-down of assets/foreclosed assets	(141)	750	109
Stock-based compensation	19,763	24,590	18,322
Net tax benefit from stock-based compensation	3,795	894	4,602
Earnings on life insurance policies	(3,745)	(2,944)	(2,096)
Net change in:			
Trading account securities	(3,644)	(2,220)	(716)
Lease right-of-use assets	25,264	23,573	24,409
Accrued interest receivable and other assets	259,142	(232,665)	(116,243)
Accrued interest payable and other liabilities	(51,004)	(84,993)	61,140
Net cash provided by (used in) operating activities	989,532	478,845	722,582
Investing Activities:			
Securities held to maturity: Purchases	0	(1,147,624)	(1,424,105)
Securities held to maturity: Maturities, calls and principal repayments	81,750	162,142	561,388
Securities available for sale:			
Purchases	(17,899,779)	(19,124,336)	(22,178,248)
Sales	123,254	1,904,067	0
Maturities, calls and principal repayments	19,600,708	19,103,872	15,683,097
Proceeds from sale of loans	3,323	15,851	2,365
Net change in loans	(1,966,111)	(1,701,895)	(824,021)
Net cash paid in insurance agency asset acquisitions	(703)	0	0
Benefits received on life insurance policies	1,823	1,937	2,047
Proceeds from sales of premises and equipment	25	1,282	63
Purchases of premises and equipment	(127,776)	(158,630)	(102,501)
Proceeds from sales of repossessed properties	2,607	583	2,585
Net cash provided by (used in) investing activities	(180,879)	(942,751)	(8,277,330)
Financing Activities:			
Net change in deposits	802,180	(2,033,628)	1,258,500
Net change in short-term borrowings	223,528	(570,903)	1,945,567
Proceeds from stock option exercises	22,643	9,299	16,659
Purchase of treasury stock	(60,901)	(42,720)	(4,391)
Cash dividends paid on preferred stock	(6,675)	(6,675)	(6,675)
Cash dividends paid on common stock	(242,446)	(232,323)	(209,780)
Net cash provided by (used in) financing activities	738,329	(2,876,950)	2,999,880
Net change in cash and cash equivalents	1,546,982	(3,340,856)	(4,554,868)
Cash and cash equivalents at beginning of year	8,687,276	12,028,132	16,583,000
Cash and cash equivalents at end of year	$ 10,234,258	$ 8,687,276	$ 12,028,132

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Summary of Significant Accounting Policies

12 Months Ended

Dec. 31, 2024

Accounting Policies [Abstract]

Summary of Significant Accounting Policies

Summary of Significant Accounting Policies

Nature of Operations. Cullen/Frost Bankers, Inc. ("Cullen/Frost") is a financial holding company and a bank holding company headquartered in San Antonio, Texas that provides, through its subsidiaries, a broad array of products and services throughout numerous Texas markets. The terms "Cullen/Frost," "the Corporation," "we," "us" and "our" mean Cullen/Frost Bankers, Inc. and its subsidiaries, when appropriate. In addition to general commercial and consumer banking, other products and services offered include trust and investment management, insurance, brokerage, mutual funds, leasing, treasury management, capital markets advisory and item processing.

Basis of Presentation. The consolidated financial statements include the accounts of Cullen/Frost and all other entities in which Cullen/Frost has a controlling financial interest. All significant intercompany balances and transactions have been eliminated in consolidation. The accounting and financial reporting policies we follow conform, in all material respects, to accounting principles generally accepted in the United States and to general practices within the financial services industry.

We determine whether we have a controlling financial interest in an entity by first evaluating whether the entity is a voting interest entity or a variable interest entity ("VIE") under accounting principles generally accepted in the United States. Voting interest entities are entities in which the total equity investment at risk is sufficient to enable the entity to finance itself independently and provides the equity holders with the obligation to absorb losses, the right to receive residual returns and the right to make decisions about the entity's activities. We consolidate voting interest entities in which we have all, or at least a majority of, the voting interest. As defined in applicable accounting standards, VIEs are entities that lack one or more of the characteristics of a voting interest entity. A controlling financial interest in a VIE is present when an enterprise has both the power to direct the activities of the VIE that most significantly impact the VIE's economic performance and an obligation to absorb losses or the right to receive benefits that could potentially be significant to the VIE. The enterprise with a controlling financial interest, known as the primary beneficiary, consolidates the VIE. Our wholly-owned subsidiary, Cullen/Frost Capital Trust II, is a VIE for which we are not the primary beneficiary and, as such, its accounts are not included in our consolidated financial statements.

Acquisitions are accounted for using the purchase method with the operating results of the acquired companies included with our results of operations since their respective dates of acquisition.

We have evaluated subsequent events for potential recognition and/or disclosure through the date these consolidated financial statements were issued.

Use of Estimates. The preparation of financial statements in conformity with accounting principles generally accepted in the United States requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates. The allowance for credit losses on loans and off-balance-sheet credit exposures, the fair values of financial instruments and the status of contingencies are particularly subject to change.

Concentrations and Restrictions on Cash and Cash Equivalents. We maintain deposits with other financial institutions in amounts that exceed federal deposit insurance coverage. Furthermore, federal funds sold are essentially uncollateralized loans to other financial institutions. Management regularly evaluates the credit risk associated with the counterparties to these transactions and believes that we are not exposed to any significant credit risks on cash and cash equivalents.

As of December 31, 2024 and 2023, we had $350 thousand and $8.6 million in cash collateral on deposit with other financial institution counterparties to interest rate swap transactions.

Cash Flow Reporting. Cash and cash equivalents include cash, deposits with other financial institutions that have an initial maturity of less than 90 days when acquired by us, federal funds sold and resell agreements. Net cash flows are reported for loans, deposit transactions and short-term borrowings. Additional cash flow information was as follows:

	Year Ended December 31,		
	2024	2023	2022
Cash paid for interest	$ 788,377	$ 616,274	$ 169,020
Cash paid for income tax	122,000	118,000	100,000
Significant non-cash transactions:			
Unsettled securities transactions	501,587	1,452	94,884
Loans foreclosed and transferred to other real estate owned and foreclosed assets	19,297	—	239
Right-of-use lease assets obtained in exchange for lessee operating lease liabilities	15,044	15,259	31,787

Repurchase/Resell Agreements. We purchase certain securities under agreements to resell. The amounts advanced under these agreements represent short-term loans and are reflected as assets in the accompanying consolidated balance sheets. The securities underlying these agreements are book-entry securities. We also sell certain securities under agreements to repurchase. The agreements are treated as collateralized financing transactions and the obligations to repurchase securities sold are reflected as a liability in the accompanying consolidated balance sheets. The dollar amount of the securities underlying the agreements remains in the asset accounts.

Securities. Securities are classified as held to maturity and carried at amortized cost when management has the positive intent and ability to hold them until maturity. Securities to be held for indefinite periods of time are classified as available for sale and carried at fair value, with the unrealized holding gains and losses (those for which no allowance for credit losses are recorded) reported as a component of other comprehensive income, net of tax. Securities held for resale in anticipation of short-term market movements are classified as trading and are carried at fair value, with changes in unrealized holding gains and losses included in income. Management determines the appropriate classification of securities at the time of purchase. Securities with limited marketability, such as stock in the Federal Reserve Bank and the Federal Home Loan Bank, are carried at cost.

Interest income on securities includes amortization of purchase premiums and discounts. Premiums and discounts on securities are generally amortized using the interest method with a constant effective yield without anticipating prepayments, except for mortgage-backed securities where prepayments are anticipated. Premiums on callable securities are amortized to their earliest call date. A security is placed on non-accrual status if (i) principal or interest has been in default for a period of 90 days or more or (ii) full payment of principal and interest is not expected. Interest accrued but not received for a security placed on non-accrual status is reversed against interest income. Gains and losses on sales are recorded on the trade date and are derived from the amortized cost of the security sold.

Loans. Loans are reported at the principal balance outstanding net of unearned discounts. Interest income on loans is reported on the level-yield method and includes amortization of deferred loan fees and costs over the terms of the individual loans to which they relate, or, in certain cases, over the average expected term for loans where deferred fees and costs are accounted for on a pooled basis. Net loan commitment fees or costs for commitment periods greater than one year are deferred and amortized into fee income or other expense on a straight-line basis over the commitment period. Income on direct financing leases is recognized on a basis that achieves a constant periodic rate of return on the outstanding investment. Further information regarding our accounting policies related to past due loans, non-accrual loans, and loan modifications to borrowers experiencing financial difficulty is presented in Note 3 - Loans.

Allowance For Credit Losses - Held-to-Maturity Securities. The allowance for credit losses on held-to-maturity securities is a contra-asset valuation account, calculated in accordance with Accounting Standards Codification ("ASC") Topic 326 ("ASC 326"), that is deducted from the amortized cost basis of held-to-maturity securities to present management's best estimate of the net amount expected to be collected. Held-to-maturity securities are charged-off against the allowance when deemed uncollectible by management. Adjustments to the allowance are reported in our income statement as a component of credit loss expense. Management measures expected credit losses on held-to-maturity securities on a collective basis by major security type with each type sharing similar risk characteristics and considers historical credit loss information that is adjusted for current conditions and reasonable

and supportable forecasts. Management has made the accounting policy election to exclude accrued interest receivable on held-to-maturity securities from the estimate of credit losses. Further information regarding our policies and methodology used to estimate the allowance for credit losses on held-to-maturity securities is presented in Note 2 - Securities.

Allowance For Credit Losses - Available-for-Sale Securities. For available-for-sale securities in an unrealized loss position, we first assess whether (i) we intend to sell or (ii) it is more likely than not that we will be required to sell the security before recovery of its amortized cost basis. If either case is affirmative, any previously recognized allowances are charged-off and the security's amortized cost is written down to fair value through income. If neither case is affirmative, the security is evaluated to determine whether the decline in fair value has resulted from credit losses or other factors. In making this assessment, management considers the extent to which fair value is less than amortized cost, any changes to the rating of the security by a rating agency and any adverse conditions specifically related to the security, among other factors. If this assessment indicates that a credit loss exists, the present value of cash flows expected to be collected from the security are compared to the amortized cost basis of the security. If the present value of cash flows expected to be collected is less than the amortized cost basis, a credit loss exists and an allowance for credit losses is recorded for the credit loss, limited by the amount that the fair value is less than the amortized cost basis. Any impairment that has not been recorded through an allowance for credit losses is recognized in other comprehensive income. Adjustments to the allowance are reported in our income statement as a component of credit loss expense. Management has made the accounting policy election to exclude accrued interest receivable on available-for-sale securities from the estimate of credit losses. Available-for-sale securities are charged-off against the allowance or, in the absence of any allowance, written down through income when deemed uncollectible by management or when either of the aforementioned criteria regarding intent or requirement to sell is met.

Allowance for Credit Losses - Loans. The allowance for credit losses on loans is a contra-asset valuation account, calculated in accordance with ASC 326, that is deducted from the amortized cost basis of loans to present management's best estimate of the net amount expected to be collected. Loans are charged-off against the allowance when deemed uncollectible by management. Expected recoveries do not exceed the aggregate of amounts previously charged-off and expected to be charged-off. Adjustments to the allowance are reported in our income statement as a component of credit loss expense. Management has made the accounting policy election to exclude accrued interest receivable on loans from the estimate of credit losses. Further information regarding our policies and methodology used to estimate the allowance for credit losses on loans is presented in Note 3 - Loans.

Allowance For Credit Losses - Off-Balance-Sheet Credit Exposures. The allowance for credit losses on off-balance-sheet credit exposures is a liability account, calculated in accordance with ASC 326, representing expected credit losses over the contractual period for which we are exposed to credit risk resulting from a contractual obligation to extend credit. No allowance is recognized if we have the unconditional right to cancel the obligation. The allowance is reported as a component of accrued interest payable and other liabilities in our consolidated balance sheets. Adjustments to the allowance are reported in our income statement as a component of credit loss expense. Further information regarding our policies and methodology used to estimate the allowance for credit losses on off-balance-sheet credit exposures is presented in Note 7 - Off-Balance-Sheet Arrangements, Commitments, Guarantees and Contingencies.

Premises and Equipment. Land is carried at cost. Building and improvements, and furniture and equipment are carried at cost, less accumulated depreciation, computed principally by the straight-line method based on the estimated useful lives of the related property. Leasehold improvements are generally depreciated over the lesser of the term of the respective leases or the estimated useful lives of the improvements.

We lease certain office facilities and office equipment under operating leases. We also own certain office facilities which we lease to outside parties under operating lessor leases; however, such leases are not significant. For operating leases other than those considered to be short-term, we recognize lease right-of-use assets and related lease liabilities. Such amounts are reported as components of premises and equipment and accrued interest payable and other liabilities, respectively, on our accompanying consolidated balance sheet. We do not recognize short-term operating leases on our balance sheet. A short-term operating lease has an original term of 12 months or less and does not have a purchase option that is likely to be exercised.

In recognizing lease right-of-use assets and related lease liabilities, we account for lease and non-lease components (such as taxes, insurance, and common area maintenance costs) separately as such amounts are generally readily determinable under our lease contracts. Lease payments over the expected term are discounted using our incremental borrowing rate referenced to the Federal Home Loan Bank Secure Connect advance rates for borrowings of similar term. We also consider renewal and termination options in the determination of the term of the lease. If it is reasonably certain that a renewal or termination option will be exercised, the effects of such options are included in the determination of the expected lease term. Generally, we cannot be reasonably certain about whether or not we will renew a lease until such time the lease is within the last two years of the existing lease term. However, renewal options related to our regional headquarters facilities or operations centers are evaluated on a case-by-case basis, typically in advance of such time frame. When we are reasonably certain that a renewal option will be exercised, we measure/remeasure the right-of-use asset and related lease liability using the lease payments specified for the renewal period or, if such amounts are unspecified, we generally assume an increase (evaluated on a case-by-case basis in light of prevailing market conditions) in the lease payment over the final period of the existing lease term.

Foreclosed Assets. Assets acquired through or instead of loan foreclosure are held for sale and are initially recorded at fair value less estimated selling costs when acquired, establishing a new cost basis. Write-downs occurring at acquisition are charged against the allowance for credit losses on loans. Foreclosed assets are included in other assets in the accompanying consolidated balance sheets and totaled $14.1 million and $725 thousand at December 31, 2024 and 2023. Regulatory guidelines require us to reevaluate the fair value of foreclosed assets on at least an annual basis. Our policy is to comply with the regulatory guidelines. If the fair value of the asset declines, a write-down is recorded through other non-interest expense along with other expenses related to maintaining the properties. The valuation of foreclosed assets is subjective in nature and may be adjusted in the future because of changes in economic conditions. There were no write-downs of foreclosed assets in 2024, 2023, or 2022. There were no significant concentrations of any properties, to which the aforementioned write-downs relate, in any single geographic region.

Revenue Recognition. In general, for revenue not associated with financial instruments, guarantees and lease contracts, we apply the following steps when recognizing revenue from contracts with customers: (i) identify the contract, (ii) identify the performance obligations, (iii) determine the transaction price, (iv) allocate the transaction price to the performance obligations and (v) recognize revenue when a performance obligation is satisfied. Our contracts with customers are generally short term in nature, typically due within one year or less or cancellable by us or our customer upon a short notice period. Performance obligations for our customer contracts are generally satisfied at a single point in time, typically when the transaction is complete, or over time. For performance obligations satisfied over time, we primarily use the output method, directly measuring the value of the products/services transferred to the customer, to determine when performance obligations have been satisfied. We typically receive payment from customers and recognize revenue concurrent with the satisfaction of our performance obligations. In most cases, this occurs within a single financial reporting period. For payments received in advance of the satisfaction of performance obligations, revenue recognition is deferred until such time as the performance obligations have been satisfied. In cases where we have not received payment despite satisfaction of our performance obligations, we accrue an estimate of the amount due in the period our performance obligations have been satisfied. For contracts with variable components, only amounts for which collection is probable are accrued. We generally act in a principal capacity, on our own behalf, in most of our contracts with customers. In such transactions, we recognize revenue and the related costs to provide our services on a gross basis in our financial statements. In some cases, we act in an agent capacity, deriving revenue through assisting other entities in transactions with our customers. In such transactions, we recognize revenue and the related costs to provide our services on a net basis in our financial statements. These transactions recognized on a net basis primarily relate to insurance and brokerage commissions and fees derived from our customers' use of various interchange and ATM/debit card networks.

Share-Based Payments. Compensation expense for stock options, non-vested stock awards/stock units and deferred stock units is based on the fair value of the award on the measurement date, which, for us, is the date of the grant and is recognized ratably over the service period of the award. Compensation expense for performance stock units is based on the fair value of the award on the measurement date, which, for us, is the date of the grant and is recognized over the service period of the award based upon the probable number of units expected to vest. The fair value of stock options is estimated using a binomial lattice-based valuation model. The fair value of non-vested stock awards/stock units and deferred stock units is generally the market price of our stock on the date of grant. The

fair value of performance stock units is generally the market price of our stock on the date of grant discounted by the present value of the dividends expected to be paid on our common stock during the service period of the award because dividend equivalent payments on performance stock units are deferred until such time that the units vest and shares are issued. The impact of forfeitures of share-based payment awards on compensation expense is recognized as forfeitures occur.

Advertising Costs. Advertising costs are expensed as incurred.

Income Taxes. Income tax expense is the total of the current year income tax due or refundable and the change in deferred tax assets and liabilities (excluding deferred tax assets and liabilities related to business combinations or components of other comprehensive income). Deferred tax assets and liabilities are the expected future tax amounts for the temporary differences between carrying amounts and tax bases of assets and liabilities, computed using enacted tax rates. A valuation allowance, if needed, reduces deferred tax assets to the expected amount most likely to be realized. Realization of deferred tax assets is dependent upon the generation of a sufficient level of future taxable income. Although realization is not assured, management believes it is more likely than not that all of the deferred tax assets will be realized. Interest and/or penalties related to income taxes are reported as a component of income tax expense. The income tax effects related to settlements of share-based payment awards are reported in earnings as an increase (or decrease) to income tax expense. See Note 12 - Income Taxes.

We file a consolidated income tax return with our subsidiaries. Federal income tax expense or benefit has been allocated to subsidiaries on a separate return basis.

Basic and Diluted Earnings Per Common Share. Earnings per common share is computed using the two-class method prescribed under ASC Topic 260, “Earnings Per Share.” ASC 260 provides that unvested share-based payment awards that contain nonforfeitable rights to dividends or dividend equivalents (whether paid or unpaid) are participating securities and shall be included in the computation of earnings per share pursuant to the two-class method. We have determined that our outstanding non-vested stock units and deferred stock units are participating securities.

Under the two-class method, basic earnings per common share is computed by dividing net earnings allocated to common stock by the weighted-average number of common shares outstanding during the applicable period, excluding outstanding participating securities. Diluted earnings per common share is computed using the weighted-average number of shares determined for the basic earnings per common share computation plus the dilutive effect of stock compensation using the treasury stock method. A reconciliation of the weighted-average shares used in calculating basic earnings per common share and the weighted average common shares used in calculating diluted earnings per common share for the reported periods is provided in Note 9 - Earnings Per Common Share.

Comprehensive Income. Comprehensive income includes all changes in shareholders’ equity during a period, except those resulting from transactions with shareholders. Besides net income, other components of our comprehensive income include the after tax effect of changes in the net unrealized gain/loss on securities available for sale, changes in the net unrealized gain on securities transferred to held to maturity and changes in the net actuarial gain/loss on defined benefit post-retirement benefit plans. See Note 13 - Other Comprehensive Income (Loss).

Derivative Financial Instruments. Our hedging policies permit the use of various derivative financial instruments to manage interest rate risk or to hedge specified assets and liabilities. All derivatives are recorded at fair value on our balance sheet. Derivatives executed with the same counterparty are generally subject to master netting arrangements, however, fair value amounts recognized for derivatives and fair value amounts recognized for the right/obligation to reclaim/return cash collateral are not offset for financial reporting purposes. We may be required to recognize certain contracts and commitments as derivatives when the characteristics of those contracts and commitments meet the definition of a derivative.

To qualify for hedge accounting, derivatives must be highly effective at reducing the risk associated with the exposure being hedged and must be designated as a hedge at the inception of the derivative contract. While the assessment of hedge effectiveness is foremost based on the objective of our underlying risk management strategies for a particular hedge, we generally consider a hedge to be highly effective if the change in fair value of the derivative hedging instrument is within 80% to 125% of the opposite change in the fair value of the hedged item attributable to the hedged risk. If derivative instruments are designated as hedges of fair values, and such hedges are highly effective, both the change in the fair value of the hedge and the hedged item are included in current earnings.

Fair value adjustments related to highly effective cash flow hedges are recorded in other comprehensive income and are reclassified to earnings when the hedged transaction is reflected in earnings. Actual cash receipts and/or payments and related accruals on derivatives related to hedges are recorded as adjustments to the interest income or interest expense associated with the hedged item. During the life of the hedge, we formally assess whether derivatives designated as hedging instruments continue to be highly effective in offsetting changes in the fair value or cash flows of hedged items. If it is determined that a hedge has ceased to be highly effective, we will discontinue hedge accounting prospectively. At such time, previous adjustments to the carrying value of the hedged item are reversed into current earnings and the derivative instrument is reclassified to a trading position recorded at fair value.

Fair Value Measurements. In general, fair values of financial instruments are based upon quoted market prices, where available. If such quoted market prices are not available, fair value is based upon internally developed models that primarily use, as inputs, observable market-based parameters. Valuation adjustments may be made to ensure that financial instruments are recorded at fair value. These adjustments may include amounts to reflect counterparty credit quality and our creditworthiness, among other things, as well as unobservable parameters. Any such valuation adjustments are applied consistently over time. See Note 16 - Fair Value Measurements.

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

Loss Contingencies. Loss contingencies, including claims and legal actions arising in the ordinary course of business are recorded as liabilities when the likelihood of loss is probable and an amount or range of loss can be reasonably estimated.

Trust Assets. Assets of our trust department, other than cash on deposit at Frost Bank, are not included in the accompanying financial statements because they are not our assets.

Accounting Changes, Reclassifications and Restatements. Certain items in prior financial statements have been reclassified to conform to the current presentation.

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Securities	12 Months Ended Dec. 31, 2024
Investments, Debt and Equity Securities [Abstract]	
Securities	Securities

Securities - Held to Maturity. A summary of the amortized cost, fair value and allowance for credit losses related to securities held to maturity as of December 31, 2024 and 2023 is presented below.

	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Estimated Fair Value	Allowance for Credit Losses	Net Carrying Amount
December 31, 2024						
Residential mortgage-backed securities	$ 1,193,840	$ —	$ 71,076	$ 1,122,764	$ —	$ 1,193,840
States and political subdivisions	2,338,745	13,954	116,414	2,236,285	(310)	2,338,435
Other	1,500	—	3	1,497	—	1,500
Total	$ 3,534,085	$ 13,954	$ 187,493	$ 3,360,546	$ (310)	$ 3,533,775
December 31, 2023						
Residential mortgage-backed securities	$ 1,250,431	$ 76	$ 54,175	$ 1,196,332	$ —	$ 1,250,431
States and political subdivisions	2,367,807	42,990	76,540	2,334,257	(310)	2,367,497
Other	1,500	—	45	1,455	—	1,500
Total	$ 3,619,738	$ 43,066	$ 130,760	$ 3,532,044	$ (310)	$ 3,619,428

All mortgage-backed securities included in the above table were issued by U.S. government agencies and corporations. The carrying value of held-to-maturity securities pledged to secure public funds, trust deposits, repurchase agreements and for other purposes, as required or permitted by law was $1.4 billion and $1.0 billion at December 31, 2024 and 2023, respectively. Accrued interest receivable on held-to-maturity securities totaled $37.8 million and $40.9 million at December 31, 2024 and 2023, respectively and is included in accrued interest receivable and other assets in the accompanying consolidated balance sheets.

From time to time, we have reclassified certain securities from available for sale to held to maturity. The net unamortized, unrealized gain remaining on securities transferred in years prior to 2020 included in accumulated other comprehensive income in the accompanying balance sheet totaled $522 thousand ($412 thousand, net of tax) at December 31, 2024 and $1.2 million ($909 thousand, net of tax) at December 31, 2023. This amount will be amortized out of accumulated other comprehensive income over the remaining life of the underlying securities as an adjustment of the yield on those securities.

The allowance for credit losses on held-to-maturity securities is a contra-asset valuation account that is deducted from the amortized cost basis of held-to-maturity securities to present the net amount expected to be collected. Management measures expected credit losses on held-to-maturity securities on a collective basis by major security type with each type sharing similar risk characteristics and considers historical credit loss information that is adjusted for current conditions and reasonable and supportable forecasts. With regard to U.S. Treasury and residential mortgage-backed securities issued by the U.S. government, or agencies thereof, it is expected that the securities will not be settled at prices less than the amortized cost bases of the securities as such securities are backed by the full faith and credit of and/or guaranteed by the U.S. government. Accordingly, no allowance for credit losses has been recorded for these securities. With regard to securities issued by States and political subdivisions and other held-to-maturity securities, management considers (i) issuer bond ratings, (ii) historical loss rates for given bond ratings, (iii) whether issuers continue to make timely principal and interest payments under the contractual terms of the securities, (iv) internal forecasts and (v) whether or not such securities are guaranteed by the Texas Permanent School Fund ("PSF") or pre-refunded by the issuers.

The following table summarizes Moody's and/or Standard & Poor's bond ratings for our portfolio of held-to-maturity securities issued by States and political subdivisions and other securities as of December 31, 2024:

	States and Political Subdivisions					Other Securities
	Not Guaranteed or Pre-Refunded	Guaranteed by the Texas PSF	Guaranteed by Third Party	Pre-Refunded	Total	
Aaa/AAA	$ 301,310	$ 1,504,951	$ 13,640	$ 14,531	$ 1,834,432	$ —
Aa/AA	498,198	—	6,115	—	504,313	—
Not rated	—	—	—	—	—	1,500
Total	$ 799,508	$ 1,504,951	$ 19,755	$ 14,531	$ 2,338,745	$ 1,500

Historical loss rates associated with securities having similar grades as those in our portfolio have generally not been significant. Furthermore, as of December 31, 2024, there were no past due principal or interest payments associated with these securities. The PSF is a sovereign wealth fund which serves to provide revenues for funding of public primary and secondary education in the State of Texas. Based upon (i) the PSF's AAA insurer financial strength rating, (ii) the PSF's substantial capitalization and excess guarantee capacity and (iii) a zero historical loss rate, no allowance for credit losses has been recorded for securities guaranteed by the PSF as there is no current expectation of credit losses related to these securities. Pre-refunded securities have been defeased by the issuer and are fully secured by cash and/or U.S. Treasury securities held in escrow for payment to holders when the underlying call dates of the securities are reached. Accordingly, no allowance for credit losses has been recorded for securities that have been defeased as there is no current expectation of credit losses related to these securities.

The following table details activity in the allowance for credit losses on held-to-maturity securities.

	2024	2023	2022
Beginning balance	$ 310	$ 158	$ 158
Credit loss expense (benefit)	—	152	—
Ending balance	$ 310	$ 310	$ 158

Securities - Available for Sale. A summary of the amortized cost, fair value and allowance for credit losses related to securities available for sale as of December 31, 2024 and 2023 is presented below.

	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Allowance for Credit Losses	Estimated Fair Value
December 31, 2024					
U.S. Treasury	$ 3,692,215	$ —	$ 249,895	$ —	$ 3,442,320
Residential mortgage-backed securities	8,024,704	2,352	1,029,154	—	6,997,902
States and political subdivisions	4,842,060	2,493	284,329	—	4,560,224
Other	43,179	—	—	—	43,179
Total	$ 16,602,158	$ 4,845	$ 1,563,378	$ —	$ 15,043,625
December 31, 2023					
U.S. Treasury	$ 5,212,894	$ —	$ 285,305	$ —	$ 4,927,589
Residential mortgage-backed securities	7,463,954	9,066	876,338	—	6,596,682
States and political subdivisions	5,245,721	5,762	240,152	—	5,011,331
Other	42,769	—	—	—	42,769
Total	$ 17,965,338	$ 14,828	$ 1,401,795	$ —	$ 16,578,371

All mortgage-backed securities included in the above table were issued by U.S. government agencies and corporations. At December 31, 2024 all of the securities in our available for sale municipal bond portfolio were issued by the State of Texas or political subdivisions or agencies within the State of Texas, of which approximately 70.6% are either guaranteed by the PSF or have been pre-refunded. Securities with limited marketability, such as stock in the Federal Reserve Bank and the Federal Home Loan Bank, are carried at cost and are reported as other available for sale securities in the table above. The carrying value of available-for-sale securities pledged to secure public funds, trust deposits, repurchase agreements and for other purposes, as required or permitted by law was $6.2 billion and $6.1 billion at December 31, 2024 and 2023, respectively. Accrued interest receivable on available-for-sale securities totaled $104.9 million and $114.9 million at December 31, 2024 and 2023, respectively, and is included in accrued interest receivable and other assets in the accompanying consolidated balance sheets.

The table below summarizes, as of December 31, 2024, securities available for sale in an unrealized loss position for which an allowance for credit losses has not been recorded, aggregated by type of security and length of time in a continuous unrealized loss position.

	Less than 12 Months		More than 12 Months		Total	
	Estimated Fair Value	Unrealized Losses	Estimated Fair Value	Unrealized Losses	Estimated Fair Value	Unrealized Losses
U.S. Treasury	$ —	$ —	$ 3,442,320	$ 249,895	$ 3,442,320	$ 249,895
Residential mortgage-backed securities	1,289,852	26,420	4,725,498	1,002,734	6,015,350	1,029,154
States and political subdivisions	836,599	6,961	3,490,644	277,368	4,327,243	284,329
Total	$ 2,126,451	$ 33,381	$ 11,658,462	$ 1,529,997	$ 13,784,913	$ 1,563,378

As of December 31, 2024, no allowance for credit losses has been recognized on available for sale securities in an unrealized loss position as management does not believe any of the securities are impaired due to reasons of credit quality. This is based upon our analysis of the underlying risk characteristics, including credit ratings, and other qualitative factors related to our available for sale securities and in consideration of our historical credit loss experience and internal forecasts. The issuers of these securities continue to make timely principal and interest payments under the contractual terms of the securities. Furthermore, management does not have the intent to sell any

of the securities classified as available for sale in the table above and believes that it is more likely than not that we will not have to sell any such securities before a recovery of cost. The unrealized losses are due to increases in market interest rates over the yields available at the time the underlying securities were purchased. The fair value is expected to recover as the securities approach their maturity date or repricing date or if market yields for such investments decline.

Contractual Maturities. The following table summarizes the maturity distribution schedule of securities held to maturity and securities available for sale as of December 31, 2024. Mortgage-backed securities are included in maturity categories based on their stated maturity date. Expected maturities may differ from contractual maturities because issuers may have the right to call or prepay obligations. Other securities classified as available for sale include stock in the Federal Reserve Bank and the Federal Home Loan Bank, which have no maturity date. These securities have been included in the total column only.

	Within 1 Year	1 - 5 Years	5 - 10 Years	After 10 Years	Total
Held To Maturity					
Amortized Cost					
Residential mortgage-backed securities	$ —	$ 510,490	$ 11,244	$ 672,106	$ 1,193,840
States and political subdivisions	7,572	17,702	51,690	2,261,781	2,338,745
Other	1,500	—	—	—	1,500
Total	$ 9,072	$ 528,192	$ 62,934	$ 2,933,887	$ 3,534,085
Estimated Fair Value					
Residential mortgage-backed securities	$ —	$ 459,859	$ 9,164	$ 653,741	$ 1,122,764
States and political subdivisions	7,570	17,695	49,489	2,161,531	2,236,285
Other	1,497	—	—	—	1,497
Total	$ 9,067	$ 477,554	$ 58,653	$ 2,815,272	$ 3,360,546
Available For Sale					
Amortized Cost					
U. S. Treasury	$ 1,096,734	$ 2,204,591	$ 198,105	$ 192,785	$ 3,692,215
Residential mortgage-backed securities	39	869	12,553	8,011,243	8,024,704
States and political subdivisions	284,652	225,414	804,372	3,527,622	4,842,060
Other	—	—	—	—	43,179
Total	$ 1,381,425	$ 2,430,874	$ 1,015,030	$ 11,731,650	$ 16,602,158
Estimated Fair Value					
U. S. Treasury	$ 1,088,890	$ 2,054,258	$ 165,031	$ 134,141	$ 3,442,320
Residential mortgage-backed securities	39	881	12,588	6,984,394	6,997,902
States and political subdivisions	284,459	222,960	765,004	3,287,801	4,560,224
Other	—	—	—	—	43,179
Total	$ 1,373,388	$ 2,278,099	$ 942,623	$ 10,406,336	$ 15,043,625

Sales of Securities. Sales of securities available for sale were as follows:

	2024	2023	2022
Proceeds from sales	$ 123,254	$ 1,904,067	$ —
Gross realized gains	426	5,758	—
Gross realized losses	(522)	(5,692)	—
Tax benefit (expense) related to securities gains/losses	20	(14)	—

Premiums and Discounts. Premium amortization and discount accretion included in interest income on securities was as follows:

	2024	2023	2022
Premium amortization	$ (66,257)	$ (85,506)	$ (110,997)
Discount accretion	21,044	21,613	13,597
Net (premium amortization) discount accretion	$ (45,213)	$ (63,893)	$ (97,400)

Trading Account Securities. Year-end trading account securities, at estimated fair value, were as follows:

	2024	2023
U.S. Treasury	$ 33,910	$ 30,265
States and political subdivisions	—	1,452
Total	$ 33,910	$ 31,717

Net gains and losses on trading account securities included in other non-interest income were as follows:

	2024	2023	2022
Net gain on sales transactions	$ 4,876	$ 3,843	$ 3,129
Net mark-to-market gains (losses)	(109)	(33)	(230)
Net gain on trading account securities	$ 4,767	$ 3,810	$ 2,899

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Loans

12 Months Ended
Dec. 31, 2024

Receivables [Abstract]

Financing Receivables

Loans

Year-end loans, including leases net of unearned discounts, consisted of the following:

	2024	2023
Commercial and industrial	$ 6,109,532	$ 5,967,182
Energy:		
Production	903,654	681,568
Service	203,629	194,126
Other	21,612	61,043
Total energy	1,128,895	936,737
Commercial real estate:		
Commercial mortgages	7,165,220	6,746,709
Construction	2,264,076	1,680,724
Land	539,227	555,211
Total commercial real estate	9,968,523	8,982,644
Consumer real estate:		
Home equity lines of credit	911,239	792,876
Home equity loans	914,738	694,966
Home improvement loans	852,536	765,887
1-4 family mortgage loans	259,456	38,923
Other	165,420	168,074
Total consumer real estate	3,103,389	2,460,726
Total real estate	13,071,912	11,443,370
Consumer and other	444,474	476,962
Total loans	$ 20,754,813	$ 18,824,251

Concentrations of Credit. Most of our lending activity occurs within the State of Texas, including the four largest metropolitan areas of Austin, Dallas/Ft. Worth, Houston and San Antonio, as well as other markets. The majority of our loan portfolio consists of commercial and industrial and commercial real estate loans. As of December 31, 2024, the largest industry concentrations were related to the automobile dealerships industry, which totaled 6.0% of total loans and the energy industry, which totaled 5.4% of total loans. Unfunded commitments to extend credit and standby letters of credit issued to customers in the automobile dealership industry totaled $535.5 million and $20.2 million, respectively, as of December 31, 2024, while unfunded commitments to extend credit and standby letters of

credit issued to customers in the energy industry totaled $1.0 billion and $62.8 million, respectively, as of December 31, 2024.

Foreign Loans. We have U.S. dollar denominated loans and commitments to borrowers in Mexico. The outstanding balance of these loans and the unfunded amounts available under these commitments were not significant at December 31, 2024 or 2023.

Overdrafts. Deposit account overdrafts reported as loans totaled $14.6 million and $13.4 million at December 31, 2024 and 2023.

Related Party Loans. In the ordinary course of business, we have granted loans to certain directors, executive officers and their affiliates (collectively referred to as “related parties”). Activity in related party loans during 2024 is presented in the following table. Other changes were primarily related to changes in related-party status.

Beginning balance	$ 416,107
Principal additions	306,414
Principal payments	(296,754)
Other changes	(129,931)
Ending balance	$ 295,836

Accrued Interest Receivable. Accrued interest receivable on loans totaled $86.8 million and $90.8 million at December 31, 2024 and 2023, respectively and is included in accrued interest receivable and other assets in the accompany consolidated balance sheets.

Non-Accrual and Past Due Loans. Loans are considered past due if the required principal and interest payments have not been received as of the date such payments were due. Loans are placed on non-accrual status when, in management’s opinion, the borrower may be unable to meet payment obligations as they become due, as well as when required by regulatory provisions. In determining whether or not a borrower may be unable to meet payment obligations for each class of loans, we consider the borrower’s debt service capacity through the analysis of current financial information, if available, and/or current information with regards to our collateral position. Regulatory provisions would typically require the placement of a loan on non-accrual status if (i) principal or interest has been in default for a period of 90 days or more unless the loan is both well secured and in the process of collection or (ii) full payment of principal and interest is not expected. Loans may be placed on non-accrual status regardless of whether or not such loans are considered past due. When interest accrual is discontinued, all unpaid accrued interest is reversed. Interest income on non-accrual loans is recognized only to the extent that cash payments are received in excess of principal due. A loan may be returned to accrual status when all the principal and interest amounts contractually due are brought current and future principal and interest amounts contractually due are reasonably assured, which is typically evidenced by a sustained period (at least six months) of repayment performance by the borrower.

Year-end non-accrual loans, segregated by class of loans, were as follows:

	December 31, 2024		December 31, 2023	
	Total Non-Accrual	Non-Accrual with No Credit Loss Allowance	Total Non-Accrual	Non-Accrual with No Credit Loss Allowance
Commercial and industrial	$ 46,004	$ 8,800	$ 19,545	$ 5,391
Energy	4,079	1,377	11,500	7,398
Commercial real estate:				
Buildings, land and other	21,920	18,660	22,420	4,983
Construction	—	—	—	—
Consumer real estate	6,511	4,048	7,442	5,160
Consumer and other	352	—	—	—
Total	$ 78,866	$ 32,885	$ 60,907	$ 22,932

The following tables present non-accrual loans as of December 31, 2024 and December 31, 2023 by class and year of origination.

December 31, 2024									
	2024	2023	2022	2021	2020	Prior	Revolving Loans	Revolving Loans Converted to Term	Total
Commercial and industrial	$ 20,819	$ 2,915	$ 4,053	$ 1,592	$ 335	$ 2,144	$ 1,186	$ 12,960	$ 46,004
Energy	—	—	—	—	56	1,321	2,702	—	4,079
Commercial real estate:									
Buildings, land and other	7,856	2,671	3,233	2,753	1,248	1,505	—	2,654	21,920
Construction	—	—	—	—	—	—	—	—	—
Consumer real estate	—	47	—	—	92	2,202	587	3,583	6,511
Consumer and other	—	352	—	—	—	—	—	—	352
Total	$ 28,675	$ 5,985	$ 7,286	$ 4,345	$ 1,731	$ 7,172	$ 4,475	$ 19,197	$ 78,866

December 31, 2023									
	2023	2022	2021	2020	2019	Prior	Revolving Loans	Revolving Loans Converted to Term	Total
Commercial and industrial	$ —	$ 359	$ 1,635	$ 985	$ 1,257	$ 1,006	$ 9	$ 14,294	$ 19,545
Energy	5,875	—	—	56	1,321	—	4,102	146	11,500
Commercial real estate:									
Buildings, land and other	20,099	—	150	—	1,451	720	—	—	22,420
Construction	—	—	—	—	—	—	—	—	—
Consumer real estate	—	—	—	38	2,281	483	1,600	3,040	7,442
Consumer and other	—	—	—	—	—	—	—	—	—
Total	$ 25,974	$ 359	$ 1,785	$ 1,079	$ 6,310	$ 2,209	$ 5,711	$ 17,480	$ 60,907

In the tables above, loans reported as 2024 originations as of December 31, 2024 and loans reported as 2023 originations as of December 31, 2023 were, for the most part, first originated in various years prior to 2024 and 2023, respectively, but were renewed in the respective year. Had non-accrual loans performed in accordance with their original contract terms, we would have recognized additional interest income, net of tax, of approximately $5.7 million in 2024, $4.0 million in 2023 and $1.7 million in 2022.

An age analysis of past due loans (including both accruing and non-accruing loans), segregated by class of loans, as of December 31, 2024 is presented in the following table.

	Loans 30-89 Days Past Due	Loans 90 or More Days Past Due	Total Past Due Loans	Current Loans	Total Loans	Accruing Loans 90 or More Days Past Due
Commercial and industrial	$ 37,130	$ 28,120	$ 65,250	$ 6,044,282	$ 6,109,532	$ 7,685
Energy	4,263	4,079	8,342	1,120,553	1,128,895	—
Commercial real estate:						
Buildings, land and other	37,525	13,040	50,565	7,653,882	7,704,447	1,523
Construction	870	—	870	2,263,206	2,264,076	—
Consumer real estate	17,015	12,028	29,043	3,074,346	3,103,389	5,681
Consumer and other	6,693	822	7,515	436,959	444,474	822
Total	$ 103,496	$ 58,089	$ 161,585	$ 20,593,228	$ 20,754,813	$ 15,711

Modifications to Borrowers Experiencing Financial Difficulty. From time to time, we may modify certain loans to borrowers who are experiencing financial difficulty. In some cases, these modifications may

result in new loans. Loan modifications to borrowers experiencing financial difficulty may be in the form of a principal forgiveness, an interest rate reduction, an other-than-insignificant payment delay, a term extension, or a combination thereof, among other things. The period-end balance of loan modifications, segregated by type of modification, to borrowers experiencing financial difficulty during 2024 and 2023 are set forth in the table below, regardless of whether such modifications resulted in a new loan. There were $44.1 million in commitments to lend additional funds to these borrowers at December 31, 2024.

	Payment Delay	Percent of Total Class of Loans	Combination: Payment Delay and Term Extension	Percent of Total Class of Loans	Interest Rate Reduction	Percent of Total Class of Loans
December 31, 2024						
Commercial and industrial	$ 6,126	0.1 %	$ 45,835	0.8 %	$ —	— %
Commercial real estate:						
Buildings, land, and other	2,012	—	—	—	31,302	0.4
	$ 8,138	—	$ 45,835	0.2	$ 31,302	0.2

	Payment Delay	Percent of Total Class of Loans	Combination: Payment Delay and Term Extension	Percent of Total Class of Loans	Combination: Interest Rate Reduction and Term Extension	Percent of Total Class of Loans
December 31, 2023						
Commercial and industrial	$ —	—	$ 13,813	0.2	$ —	—
Commercial real estate:						
Buildings, land, and other	—	—	19,438	0.3	2,092	—
	$ —	—	$ 33,251	0.2	$ 2,092	—

During 2024, we modified the interest rate on one loan from a variable rate of prime plus a spread of 0.50% (8.50% as of the modification date) to a variable rate of prime minus a spread of 1.50% (6.50% after modification) with a floor of 6.00%. During 2023, we modified the interest rate on one loan from a variable rate of prime plus a spread of 1.75% (10.25% as of the modification date) to a fixed rate of 6.74% in addition to extending the term of the loan. The financial effects of the other loan modifications made to borrowers experiencing financial difficulty during 2024 and 2023 were not significant. The loan modifications reported in the table above did not significantly impact our determination of the allowance for credit losses on loans during 2024 or 2023.

Information as of or for the years ended December 31, 2024, 2023, or 2022 related to loans modified (by type of modification) in the preceding twelve months, respectively, whereby the borrower was experiencing financial difficulty at the time of modification is set forth in the following table.

	Payment Delay	Combination: Payment Delay and Term Extension
2024		
Past due in excess of 90 days or on non-accrual status at period-end:		
Commercial and industrial	$ 1,693	$ —
Commercial real estate:		
Buildings, land, and other	2,012	—
	$ 3,705	$ —
2023		
Past due in excess of 90 days or on non-accrual status at period-end:		
Commercial and industrial	$ —	$ 13,813
Commercial real estate:		
Buildings, land, and other	—	19,438
	$ —	$ 33,251
2022		
Past due in excess of 90 days or on non-accrual status at period-end:		
Commercial real estate:		
Buildings, land, and other	$ 1,051	$ —
	$ 1,051	$ —
Charge-offs during the period:		
Commercial real estate:		
Buildings, land, and other	$ 371	$ 352
	$ 371	$ 352
Proceeds from sales:		
Commercial real estate:		
Buildings, land, and other	$ —	$ 1,070
	$ —	$ 1,070

Credit Quality Indicators. As part of the on-going monitoring of the credit quality of our loan portfolio, management tracks certain credit quality indicators including trends related to (i) the weighted-average risk grade of commercial loans, (ii) the level of classified commercial loans, (iii) the delinquency status of consumer loans (iv) non-performing loans (see details above) and (vi) the general economic conditions in the State of Texas.

We utilize a risk grading matrix to assign a risk grade to each of our commercial loans. Loans are graded on a scale of 1 to 14. A description of the general characteristics of the 14 risk grades is as follows:

- *Grades 1, 2 and 3* - These grades include loans to very high credit quality borrowers of investment or near investment grade. These borrowers are generally publicly traded (grades 1 and 2), have significant capital strength, moderate leverage, stable earnings and growth, and readily available financing alternatives. Smaller entities, regardless of strength, would generally not fit in these grades.
- *Grades 4 and 5* - These grades include loans to borrowers of solid credit quality with moderate risk. Borrowers in these grades are differentiated from higher grades on the basis of size (capital and/or revenue), leverage, asset quality and the stability of the industry or market area.
- *Grades 6, 7 and 8* - These grades include “pass grade” loans to borrowers of acceptable credit quality and risk. Such borrowers are differentiated from Grades 4 and 5 in terms of size, secondary sources of repayment or they are of lesser stature in other key credit metrics in that they may be over-leveraged, undercapitalized, inconsistent in performance or in an industry or an economic area that is known to have a higher level of risk, volatility, or susceptibility to weaknesses in the economy.
- *Grade 9* - This grade includes loans on management’s “watch list” and is intended to be utilized on a temporary basis for pass grade borrowers where a significant risk-modifying action is anticipated in the near term.
- *Grade 10* - This grade is for “Other Assets Especially Mentioned” in accordance with regulatory guidelines. This grade is intended to be temporary and includes loans to borrowers whose credit quality has clearly deteriorated and are at risk of further decline unless active measures are taken to correct the situation.
- *Grade 11* - This grade includes “Substandard” loans, in accordance with regulatory guidelines, for which the accrual of interest has not been stopped. By definition under regulatory guidelines, a “Substandard” loan has defined weaknesses which make payment default or principal exposure likely, but not yet certain. Such loans are apt to be dependent upon collateral liquidation, a secondary source of repayment or an event outside of the normal course of business.
- *Grade 12* - This grade includes “Substandard” loans, in accordance with regulatory guidelines, for which the accrual of interest has been stopped. This grade includes loans where interest is more than 120 days past due and not fully secured and loans where a specific valuation allowance may be necessary, but generally does not exceed 30% of the principal balance.
- *Grade 13* - This grade includes “Doubtful” loans in accordance with regulatory guidelines. Such loans are placed on non-accrual status and may be dependent upon collateral having a value that is difficult to determine or upon some near-term event which lacks certainty. Additionally, these loans generally have a specific valuation allowance in excess of 30% of the principal balance.
- *Grade 14* - This grade includes “Loss” loans in accordance with regulatory guidelines. Such loans are to be charged-off or charged-down when payment is acknowledged to be uncertain or when the timing or value of payments cannot be determined. “Loss” is not intended to imply that the loan or some portion of it will never be paid, nor does it in any way imply that there has been a forgiveness of debt.

In monitoring credit quality trends in the context of assessing the appropriate level of the allowance for credit losses on loans, we monitor portfolio credit quality by the weighted-average risk grade of each class of commercial loan. Individual relationship managers, under the oversight of credit administration, review updated financial information for all pass grade loans to reassess the risk grade on at least an annual basis. When a loan has a risk grade of 9, it is still considered a pass grade loan; however, it is considered to be on management’s “watch list,” where a significant risk-modifying action is anticipated in the near term. When a loan has a risk grade of 10 or higher, a special assets officer monitors the loan on an on-going basis.

The following tables present weighted-average risk grades for all commercial loans, by class and year of origination/renewal as of December 31, 2024 and 2023.

	December 31, 2024								
	2024	2023	2022	2021	2020	Prior	Revolving Loans	Revolving Loans Converted to Term	Total
Commercial and industrial									
Risk grades 1-8	$ 1,553,200	$ 513,073	$ 385,824	$ 257,280	$ 298,912	$ 253,018	$ 2,242,193	$ 50,257	$ 5,553,757
Risk grade 9	15,552	24,059	58,521	25,818	3,796	9,959	109,594	15,147	262,446
Risk grade 10	4,992	9,269	42,146	2,112	918	12,290	15,332	1,876	88,935
Risk grade 11	35,583	18,057	17,673	2,987	4,675	2,092	44,926	32,397	158,390
Risk grade 12	13,107	2,443	2,574	1,564	324	2,144	1,179	9,404	32,739
Risk grade 13	7,712	472	1,479	28	11	—	7	3,556	13,265
	$ 1,630,146	$ 567,373	$ 508,217	$ 289,789	$ 308,636	$ 279,503	$ 2,413,231	$ 112,637	$ 6,109,532
W/A risk grade	6.73	7.12	7.52	7.13	5.58	6.11	6.30	9.12	6.64
Energy									
Risk grades 1-8	$ 387,904	$ 22,510	$ 35,357	$ 16,150	$ 1,516	$ 2,648	$ 639,362	$ 5,872	$ 1,111,319
Risk grade 9	—	1,677	662	2,011	—	398	5,035	1,400	11,183
Risk grade 10	—	—	52	—	—	—	—	—	52
Risk grade 11	188	—	2,038	—	36	—	—	—	2,262
Risk grade 12	—	—	—	—	56	1,321	2	—	1,379
Risk grade 13	—	—	—	—	—	—	2,700	—	2,700
	$ 388,092	$ 24,187	$ 38,109	$ 18,161	$ 1,608	$ 4,367	$ 647,099	$ 7,272	$ 1,128,895
W/A risk grade	6.16	7.14	7.53	4.75	6.47	8.97	5.05	7.31	5.58
Commercial real estate:									
Buildings, land, other									
Risk grades 1-8	$ 1,427,212	$ 1,288,934	$ 1,450,649	$ 1,006,922	$ 668,316	$ 965,448	$ 204,577	$ 91,444	$ 7,103,502
Risk grade 9	9,347	18,408	56,419	72,096	11,197	35,661	4,968	3,718	211,814
Risk grade 10	570	31,596	64,063	55,512	10,546	10,746	—	—	173,033
Risk grade 11	5,764	5,739	63,772	23,594	13,027	82,282	—	—	194,178
Risk grade 12	7,856	2,671	3,233	2,531	1,126	1,505	—	2,373	21,295
Risk grade 13	—	—	—	222	122	—	—	281	625
	$ 1,450,749	$ 1,347,348	$ 1,638,136	$ 1,160,877	$ 704,334	$ 1,095,642	$ 209,545	$ 97,816	$ 7,704,447
W/A risk grade	7.16	7.32	7.39	7.52	7.05	7.17	6.01	6.80	7.25
Construction									
Risk grades 1-8	$ 615,683	$ 601,151	$ 427,984	$ 59,895	$ 2,727	$ 559	$ 151,846	$ 159	$ 1,860,004
Risk grade 9	46,456	9,283	65,590	35,006	—	—	15,276	—	171,611
Risk grade 10	107,666	—	48,001	76,794	—	—	—	—	232,461
Risk grade 11	—	—	—	—	—	—	—	—	—
Risk grade 12	—	—	—	—	—	—	—	—	—
Risk grade 13	—	—	—	—	—	—	—	—	—
	$ 769,805	$ 610,434	$ 541,575	$ 171,695	$ 2,727	$ 559	$ 167,122	$ 159	$ 2,264,076
W/A risk grade	7.82	7.35	7.99	8.85	7.39	7.65	6.46	6.98	7.71
Total commercial real estate	$ 2,220,554	$ 1,957,782	$ 2,179,711	$ 1,332,572	$ 707,061	$ 1,096,201	$ 376,667	$ 97,975	$ 9,968,523
W/A risk grade	7.39	7.33	7.54	7.69	7.06	7.17	6.21	6.80	7.35

	December 31, 2023								
	2023	2022	2021	2020	2019	Prior	Revolving Loans	Revolving Loans Converted to Term	Total
Commercial and industrial									
Risk grades 1-8	$ 1,489,026	$ 706,210	$ 458,855	$ 349,744	$ 172,656	$ 206,643	$ 2,083,490	$ 41,254	$ 5,507,878
Risk grade 9	57,625	42,618	12,258	4,952	1,641	10,383	70,142	5,625	205,244
Risk grade 10	63,205	2,222	1,307	911	4,005	581	35,977	1,046	109,254
Risk grade 11	9,450	16,837	25,932	7,854	2,530	1,153	58,134	3,371	125,261
Risk grade 12	—	359	1,635	950	1,257	1,006	1	11,894	17,102
Risk grade 13	—	—	—	35	—	—	8	2,400	2,443
	$ 1,619,306	$ 768,246	$ 499,987	$ 364,446	$ 182,089	$ 219,766	$ 2,247,752	$ 65,590	$ 5,967,182
W/A risk grade	6.53	7.05	7.26	5.87	6.01	6.04	6.50	8.48	6.60
Energy									
Risk grades 1-8	$ 270,710	$ 54,185	$ 75,004	$ 3,673	$ 1,819	$ 4,047	$ 451,897	$ 9,886	$ 871,221
Risk grade 9	1,137	7,315	1,041	—	456	—	17,680	14	27,643
Risk grade 10	—	—	33	—	291	494	—	—	818
Risk grade 11	—	—	25	106	2,989	—	21,650	785	25,555
Risk grade 12	5,875	—	—	56	1,321	—	1,402	146	8,800
Risk grade 13	—	—	—	—	—	—	2,700	—	2,700
	$ 277,722	$ 61,500	$ 76,103	$ 3,835	$ 6,876	$ 4,541	$ 495,329	$ 10,831	$ 936,737
W/A risk grade	6.19	7.07	6.00	6.99	10.02	7.07	5.75	7.33	6.05
Commercial real estate:									
Buildings, land, other									
Risk grades 1-8	$ 1,601,175	$ 1,667,750	$ 1,186,559	$ 747,289	$ 503,303	$ 874,942	$ 214,874	$ 99,466	$ 6,895,358
Risk grade 9	12,173	68,007	28,870	13,250	16,272	23,214	11,143	541	173,470
Risk grade 10	7,671	29,278	17,364	34,672	747	3,153	3,716	—	96,601
Risk grade 11	4,105	20,589	20,119	16,363	793	51,739	—	363	114,071
Risk grade 12	17,449	—	150	—	1,451	720	—	—	19,770
Risk grade 13	2,650	—	—	—	—	—	—	—	2,650
	$ 1,645,223	$ 1,785,624	$ 1,253,062	$ 811,574	$ 522,566	$ 953,768	$ 229,733	$ 100,370	$ 7,301,920
W/A risk grade	7.23	7.18	7.29	7.22	6.90	7.16	7.49	6.77	7.20
Construction									
Risk grades 1-8	$ 538,072	$ 537,705	$ 264,770	$ 28,063	$ 296	$ 1,613	$ 155,567	$ —	$ 1,526,086
Risk grade 9	3,414	35,565	79,871	—	—	—	8,252	—	127,102
Risk grade 10	13,322	—	—	—	—	—	3,713	—	17,035
Risk grade 11	5,912	3,104	—	—	—	—	1,485	—	10,501
Risk grade 12	—	—	—	—	—	—	—	—	—
Risk grade 13	—	—	—	—	—	—	—	—	—
	$ 560,720	$ 576,374	$ 344,641	$ 28,063	$ 296	$ 1,613	$ 169,017	$ —	$ 1,680,724
W/A risk grade	7.44	7.44	7.93	2.55	7.22	6.78	7.34	—	7.45
Total commercial real estate	$ 2,205,943	$ 2,361,998	$ 1,597,703	$ 839,637	$ 522,862	$ 955,381	$ 398,750	$ 100,370	$ 8,982,644
W/A risk grade	7.28	7.24	7.43	7.07	6.90	7.15	7.43	6.77	7.24

At December 31, 2024 and 2023, the weighted-average risk grades for “pass grade” (risk grades 1-8) loans were 6.30 and 6.32, respectively, for commercial and industrial; 5.51 and 5.73, respectively, for energy; 7.01 and 7.03, respectively, for commercial real estate - buildings, land and other; and 7.31 and 7.27, respectively, for commercial real estate - construction. Furthermore, in the tables above, there are loans reported as 2024 originations as of December 31, 2024 and 2023 originations as of December 31, 2023 that have risk grades of 11 or higher. These loans were, for the most part, first originated in various years prior to 2024 and 2023, respectively, but were renewed in the respective year.

Information about the payment status of consumer loans, segregated by portfolio segment and year of origination, as of December 31, 2024 and December 31, 2023 was as follows:

	December 31, 2024								
	2024	2023	2022	2021	2020	Prior	Revolving Loans	Revolving Loans Converted to Term	Total
Consumer real estate:									
Past due 30-89 days	$ 632	$ 1,030	$ 1,897	$ 965	$ 645	$ 1,944	$ 9,790	$ 112	$ 17,015
Past due 90 or more days	—	292	972	1,165	213	3,255	2,452	3,679	12,028
Total past due	632	1,322	2,869	2,130	858	5,199	12,242	3,791	29,043
Current loans	699,196	544,811	387,344	248,225	146,972	152,517	886,848	8,433	3,074,346
Total	$ 699,828	$ 546,133	$ 390,213	$ 250,355	$ 147,830	$ 157,716	$ 899,090	$ 12,224	$ 3,103,389
Consumer and other:									
Past due 30-89 days	$ 3,378	$ 772	$ 249	$ 22	$ 66	$ 23	$ 1,734	$ 449	$ 6,693
Past due 90 or more days	243	—	—	—	—	3	395	181	822
Total past due	3,621	772	249	22	66	26	2,129	630	7,515
Current loans	54,440	27,705	9,276	3,006	1,906	1,124	315,038	24,464	436,959
Total	$ 58,061	$ 28,477	$ 9,525	$ 3,028	$ 1,972	$ 1,150	$ 317,167	$ 25,094	$ 444,474

	December 31, 2023								
	2023	2022	2021	2020	2019	Prior	Revolving Loans	Revolving Loans Converted to Term	Total
Consumer real estate:									
Past due 30-89 days	$ 874	$ 2,066	$ 1,318	$ 959	$ 537	$ 2,641	$ 3,570	$ 539	$ 12,504
Past due 90 or more days	—	512	626	38	—	887	2,566	3,087	7,716
Total past due	874	2,578	1,944	997	537	3,528	6,136	3,626	20,220
Current loans	579,505	432,719	281,820	170,225	58,744	134,319	775,465	7,709	2,440,506
Total	$ 580,379	$ 435,297	$ 283,764	$ 171,222	$ 59,281	$ 137,847	$ 781,601	$ 11,335	$ 2,460,726
Consumer and other:									
Past due 30-89 days	$ 3,014	$ 488	$ 148	$ 66	$ 28	$ 40	$ 2,553	$ 158	$ 6,495
Past due 90 or more days	153	—	27	—	20	—	51	—	251
Total past due	3,167	488	175	66	48	40	2,604	158	6,746
Current loans	67,272	28,885	6,290	3,581	1,199	1,230	339,789	21,970	470,216
Total	$ 70,439	$ 29,373	$ 6,465	$ 3,647	$ 1,247	$ 1,270	$ 342,393	$ 22,128	$ 476,962

Revolving loans that converted to term during 2024 and 2023 were as follows:

	2024	2023
Commercial and industrial	$ 71,275	$ 28,713
Energy	2,393	6,409
Commercial real estate:		
Buildings, land and other	9,776	4,780
Construction	159	—
Consumer real estate	3,425	2,467
Consumer and other	11,158	7,482
Total	$ 98,186	$ 49,851

In assessing the general economic conditions in the State of Texas, management monitors and tracks the Texas Leading Index (“TLI”), which is produced by the Federal Reserve Bank of Dallas. The TLI is a single summary statistic that is designed to signal the likelihood of the Texas economy’s transition from expansion to recession and vice versa. Management believes this index provides a reliable indication of the direction of overall credit quality. The TLI is a composite of the following eight leading indicators: (i) Texas Value of the Dollar, (ii) U.S. Leading

Index, (iii) real oil prices (iv) well permits, (v) initial claims for unemployment insurance, (vi) Texas Stock Index, (vii) Help-Wanted Index and (viii) average weekly hours worked in manufacturing. The TLI totaled 125.9 at December 31, 2024 and 127.2 at December 31, 2023. A lower TLI value implies less favorable economic conditions.

Allowance For Credit Losses - Loans. The allowance for credit losses on loans is a contra-asset valuation account, calculated in accordance with ASC 326, that is deducted from the amortized cost basis of loans to present the net amount expected to be collected. The amount of the allowance represents management's best estimate of current expected credit losses on loans considering available information, from internal and external sources, relevant to assessing collectibility over the loans' contractual terms, adjusted for expected prepayments when appropriate. The contractual term excludes expected extensions, renewals and modifications unless (i) management has a reasonable expectation that a loan to an individual borrower that is experiencing financial difficulty will be modified or (ii) such extension or renewal options are not unconditionally cancellable by us and, in such cases, the borrower is likely to meet applicable conditions and likely to request extension or renewal. Relevant available information includes historical credit loss experience; current conditions; and reasonable and supportable forecasts. While historical credit loss experience provides the basis for the estimation of expected credit losses, adjustments to historical loss information may be made for differences in current portfolio-specific risk characteristics, environmental conditions, or other relevant factors. The allowance for credit losses is measured on a collective basis for portfolios of loans when similar risk characteristics exist. Loans that do not share risk characteristics are evaluated for expected credit losses on an individual basis and excluded from the collective evaluation. Expected credit losses for collateral dependent loans, including loans where the borrower is experiencing financial difficulty but foreclosure is not probable, are based on the fair value of the collateral at the reporting date, adjusted for selling costs as appropriate.

Credit loss expense related to loans reflects the totality of actions taken on all loans for a particular period including any necessary increases or decreases in the allowance related to changes in credit loss expectations associated with specific loans or pools of loans. Portions of the allowance may be allocated for specific credits; however, the entire allowance is available for any credit that, in management’s judgment, should be charged off. While management utilizes its best judgment and information available, the ultimate appropriateness of the allowance is dependent upon a variety of factors beyond our control, including the performance of our loan portfolio, the economy, changes in interest rates and the view of the regulatory authorities toward loan classifications.

In calculating the allowance for credit losses, most loans are segmented into pools based upon similar characteristics and risk profiles. Common characteristics and risk profiles include the type/purpose of loan, underlying collateral, geographical similarity, and historical/expected credit loss patterns. In developing these loan pools for the purposes of modeling expected credit losses, we also analyzed the degree of correlation in how loans within each portfolio respond when subjected to varying economic conditions and scenarios as well as other portfolio stress factors. For modeling purposes, our loan pools include (i) commercial and industrial non-revolving, (ii) commercial and industrial revolving, (iii) energy, (iv) commercial real estate - owner occupied, (v) commercial real estate - non-owner occupied, (vi) commercial real estate - construction/land development, (vii) consumer real estate and (viii) consumer and other. Prior to 2023, energy loans were included within the commercial and industrial loan pools. See discussion of the 2023 model updates below. We periodically reassess each pool to ensure the loans within the pool continue to share similar characteristics and risk profiles and to determine whether further segmentation is necessary.

For each loan pool, we measure expected credit losses over the life of each loan utilizing a combination of models which measure (i) probability of default (“PD”), which is the likelihood that loan will stop performing/default, (ii) probability of attrition (“PA”), which is the likelihood that a loan will pay-off prior to maturity, (iii) loss given default (“LGD”), which is the expected loss rate for loans in default and (iv) exposure at default (“EAD”), which is the estimated outstanding principal balance of the loans upon default, including the expected funding of unfunded commitments outstanding as of the measurement date. For commercial loan portfolios, the PD is calculated using a transition matrix to determine the likelihood of a customer’s risk grade migrating from one specified range of risk grades to a different specified range. Expected credit losses are calculated as the product of PD (adjusted for attrition), LGD and EAD. This methodology builds on default probabilities already incorporated into our risk grading process by utilizing pool-specific historical loss rates to calculate expected credit losses. These pool-specific historical loss rates may be adjusted for current macroeconomic assumptions, as further discussed below, and other factors such as differences in underwriting standards, portfolio mix, or when historical asset terms do not reflect the

contractual terms of the financial assets being evaluated as of the measurement date. Each time we measure expected credit losses, we assess the relevancy of historical loss information and consider any necessary adjustments to address any differences in asset-specific characteristics. Due to their short-term nature, expected credit losses for overdrafts included in consumer and other loans are based solely upon a weighting of recent historical charge-offs over a period of three years.

The measurement of expected credit losses is impacted by loan/borrower attributes and certain macroeconomic variables. Significant loan/borrower attributes utilized in our modeling processes include, among other things, (i) origination date, (ii) maturity date, (iii) payment type, (iv) collateral type and amount, (v) current risk grade, (vi) current unpaid balance and commitment utilization rate, (vii) payment status/delinquency history and (viii) expected recoveries of previously charged-off amounts. Significant macroeconomic variables utilized in our modeling processes include, among other things, (i) Gross State Product for Texas and U.S. Gross Domestic Product, (ii) selected market interest rates including U.S. Treasury rates, bank prime rate, 30-year fixed mortgage rate, BBB corporate bond rate, among others, (iii) unemployment rates, (iv) commercial and residential property prices in Texas and the U.S. as a whole, (v) West Texas Intermediate crude oil price and (vi) total stock market index.

PD and PA were estimated by analyzing internally-sourced data related to historical performance of each loan pool over a complete economic cycle. PD and PA are adjusted to reflect the current impact of certain macroeconomic variables as well as their expected changes over a reasonable and supportable forecast period. We have determined that we are reasonably able to forecast the macroeconomic variables used in our modeling processes with an acceptable degree of confidence for a total of two years with the last twelve months of the forecast period encompassing a reversion process whereby the forecasted macroeconomic variables are reverted to their historical mean utilizing a rational, systematic basis. The macroeconomic variables utilized as inputs in our modeling processes were subjected to a variety of analysis procedures and were selected primarily based on statistical relevancy and correlation to our historical credit losses. By reverting these modeling inputs to their historical mean and considering loan/borrower specific attributes, our models are intended to yield a measurement of expected credit losses that reflects our average historical loss rates for periods subsequent to the twelve-month reversion period. The LGD is based on historical recovery averages for each loan pool, adjusted to reflect the current impact of certain macroeconomic variables as well as their expected changes over a two-year forecast period, with the final twelve months of the forecast period encompassing a reversion process, which management considers to be both reasonable and supportable. This same

forecast/reversion period is used for all macroeconomic variables used in all of our models. EAD is estimated using a linear regression model that estimates the average percentage of the loan balance that remains at the time of a default event.

Management qualitatively adjusts model results for risk factors that are not considered within our modeling processes but are nonetheless relevant in assessing the expected credit losses within our loan pools. These qualitative factor ("Q-Factor") and other qualitative adjustments may increase or decrease management's estimate of expected credit losses by a calculated percentage or amount based upon the estimated level of risk. The various risks that may be considered in making Q-Factor and other qualitative adjustments include, among other things, the impact of (i) changes in lending policies and procedures, including changes in underwriting standards and practices for collections, write-offs, and recoveries, (ii) actual and expected changes in international, national, regional, and local economic and business conditions and developments that affect the collectibility of the loan pools, (iii) changes in the nature and volume of the loan pools and in the terms of the underlying loans, (iv) changes in the experience, ability, and depth of our lending management and staff, (v) changes in volume and severity of past due financial assets, the volume of non-accrual assets, and the volume and severity of adversely classified or graded assets, (vi) changes in the quality of our credit review function, (vii) changes in the value of the underlying collateral for loans that are non-collateral dependent, (viii) the existence, growth, and effect of any concentrations of credit and (ix) other factors such as the regulatory, legal and technological environments; competition; and events such as natural disasters or health pandemics.

In some cases, management may determine that an individual loan exhibits unique risk characteristics which differentiate the loan from other loans within our loan pools. In such cases, the loans are evaluated for expected credit losses on an individual basis and excluded from the collective evaluation. Specific allocations of the allowance for credit losses are determined by analyzing the borrower's ability to repay amounts owed, collateral deficiencies, the relative risk grade of the loan and economic conditions affecting the borrower's industry, among other things. A loan is considered to be collateral dependent when, based upon management's assessment, the borrower is experiencing financial difficulty and repayment is expected to be provided substantially through the

operation or sale of the collateral. In such cases, expected credit losses are based on the fair value of the collateral at the measurement date, adjusted for estimated selling costs if satisfaction of the loan depends on the sale of the collateral. We reevaluate the fair value of collateral supporting collateral dependent loans on a quarterly basis. The fair value of real estate collateral supporting collateral dependent loans is evaluated by our internal appraisal services using a methodology that is consistent with the Uniform Standards of Professional Appraisal Practice. The fair value of collateral supporting collateral dependent construction loans is based on an "as is" valuation.

During the first quarter of 2024, we updated our non-owner-occupied commercial real estate loan models as well as our consumer and other loan models. Our prior non-owner-occupied commercial real estate loan models were legacy models developed for stress-testing purposes by a third-party using external market data. The updated non-owner-occupied commercial real estate loan models are now based on internal historical loan data and risk grade information and the modeling processes are now consistent with those used with our other commercial loan models. Our prior consumer and other loan models relied upon certain components that did not use loan level attributes and were less sensitive to macroeconomic variables. The updated consumer and other loan models are now based on internal historical loan data and utilize more loan-level attributes and the modeling processes are now consistent with those used with our consumer real estate loan models. The overall approximate impact of the model updates during the first quarter was a $7.2 million increase ($6.2 million related to non-owner-occupied commercial real estate loans and $923 thousand related to consumer and other loans) in modeled expected credit losses on loans; however, the impact of this increase was largely offset by reductions in qualitative adjustments as some of the risks to which those qualitative adjustments related are now considered and incorporated in the updated models.

During the first quarter of 2023, we recalibrated and updated all of our commercial loan models, with the exception of the models related to commercial real estate - non-owner-occupied loans, as well as our consumer real estate loan models. While the fundamental modeling methodologies remain unchanged, the updates included (i) separating the energy loan pool from the commercial and industrial pool as a result of differences in loss characteristics observed in recent history and (ii) changing the modeling approach related to loan renewals whereby each renewal is treated as a separate loan which impacted loan life assumptions. The overall approximate impact of the model updates during the first quarter was a $45.0 million decrease in modeled expected credit losses on loans though the impact of this decrease was largely offset with discretionary qualitative adjustments. The decrease in modeled expected credit losses on loans was largely driven by lower measurements for PD and LGD based on the historical data series (2008 through 2018) used for the recalibration. This period was one of relatively low losses and included higher levels of government stimulus. The lower PD and LGD measurements were also impacted by shorter loan life assumptions due to the aforementioned change in the modeling approach related to loan renewals.

The following table presents details of the allowance for credit losses on loans segregated by loan portfolio segment as of December 31, 2024 and 2023, calculated in accordance with the CECL methodology described above.

	Commercial and Industrial	Energy	Commercial Real Estate	Consumer Real Estate	Consumer and Other	Total
December 31, 2024						
Modeled expected credit losses	$ 51,669	$ 3,969	$ 17,549	$ 17,720	$ 7,019	$ 97,926
Q-Factor and other qualitative adjustments	22,635	3,323	125,031	620	3,095	154,704
Specific allocations	13,265	2,700	625	766	165	17,521
Total	$ 87,569	$ 9,992	$ 143,205	$ 19,106	$ 10,279	$ 270,151
December 31, 2023						
Modeled expected credit losses	$ 50,959	$ 7,838	$ 15,443	$ 12,364	$ 5,969	$ 92,573
Q-Factor and other qualitative adjustments	20,612	7,276	112,505	433	4,071	144,897
Specific allocations	2,435	2,700	2,650	741	—	8,526
Total	$ 74,006	$ 17,814	$ 130,598	$ 13,538	$ 10,040	$ 245,996

The following table details activity in the allowance for credit losses on loans by portfolio segment for 2024, 2023 and 2022. Allocation of a portion of the allowance to one category of loans does not preclude its availability to absorb losses in other categories.

	Commercial and Industrial	Energy	Commercial Real Estate	Consumer Real Estate	Consumer and Other	Total
2024						
Beginning balance	$ 74,006	$ 17,814	$ 130,598	$ 13,538	$ 10,040	$ 245,996
Credit loss expense (benefit)	24,494	(8,977)	16,479	9,753	23,083	64,832
Charge-offs	(14,828)	(79)	(3,919)	(4,940)	(33,344)	(57,110)
Recoveries	3,897	1,234	47	755	10,500	16,433
Net (charge-offs) recoveries	(10,931)	1,155	(3,872)	(4,185)	(22,844)	(40,677)
Ending balance	$ 87,569	$ 9,992	$ 143,205	$ 19,106	$ 10,279	$ 270,151
2023						
Beginning balance	$ 104,237	$ 18,062	$ 90,301	$ 8,004	$ 7,017	$ 227,621
Credit loss expense (benefit)	(16,709)	(1,067)	40,889	6,736	23,012	52,861
Charge-offs	(18,315)	(518)	(955)	(2,883)	(31,260)	(53,931)
Recoveries	4,793	1,337	363	1,681	11,271	19,445
Net (charge-offs) recoveries	(13,522)	819	(592)	(1,202)	(19,989)	(34,486)
Ending balance	$ 74,006	$ 17,814	$ 130,598	$ 13,538	$ 10,040	$ 245,996
2022						
Beginning balance	$ 72,091	$ 17,217	$ 144,936	$ 6,585	$ 7,837	$ 248,666
Credit loss expense (benefit)	34,479	(313)	(54,775)	1,813	13,517	(5,279)
Charge-offs	(6,575)	(371)	(702)	(912)	(24,388)	(32,948)
Recoveries	4,242	1,529	842	518	10,051	17,182
Net (charge-offs) recoveries	(2,333)	1,158	140	(394)	(14,337)	(15,766)
Ending balance	$ 104,237	$ 18,062	$ 90,301	$ 8,004	$ 7,017	$ 227,621

Generally, a commercial loan, or a portion thereof, is charged-off immediately when it is determined, through the analysis of any available current financial information with regards to the borrower, that the borrower is incapable of servicing unsecured debt, there is little or no prospect for near term improvement and no realistic strengthening action of significance is pending or, in the case of secured debt, when it is determined, through analysis of current information with regards to our collateral position, that amounts due from the borrower are in excess of the calculated current fair value of the collateral. Notwithstanding the foregoing, generally, commercial loans that become past due 180 cumulative days are charged-off. Generally, a consumer loan, or a portion thereof, is charged-off in accordance with regulatory guidelines which provide that such loans be charged-off when we become aware of the loss, such as from a triggering event that may include new information about a borrower's intent/ability to repay the loan, bankruptcy, fraud or death, among other things, but in any event the charge-off must be taken within specified delinquency time frames. Such delinquency time frames state that closed-end retail loans (loans with pre-defined maturity dates, such as real estate mortgages, home equity loans and consumer installment loans) that become past due 120 cumulative days and open-end retail loans (loans that roll-over at the end of each term, such as home equity lines of credit) that become past due 180 cumulative days should be classified as a loss and charged-off.

The following table presents year-to-date gross charge-offs by year of origination as of December 31, 2024.

	2024	2023	2022	2021	2020	Prior	Revolving Loans	Revolving Loans Converted to Term	Total
Commercial and industrial	$ 1,423	$ 1,820	$ 804	$ 487	$ 403	$ 625	$ 6,273	$ 2,993	$ 14,828
Energy	—	79	—	—	—	—	—	—	79
Commercial real estate:									
Buildings, land and other	—	3,797	122	—	—	—	—	—	3,919
Construction	—	—	—	—	—	—	—	—	—
Consumer real estate	—	537	315	253	—	704	3,064	67	4,940
Consumer and other	24,485	5,793	218	56	30	71	2,459	232	33,344
Total	$ 25,908	$ 12,026	$ 1,459	$ 796	$ 433	$ 1,400	$ 11,796	$ 3,292	$ 57,110

In the table above, $24.2 million of the consumer and other loan charge-offs reported as 2024 originations and $5.5 million of the total reported as 2023 originations were related to deposit overdrafts.

The following table presents loans that were evaluated for expected credit losses on an individual basis and the related specific allocations, by loan portfolio segment as of December 31, 2024 and December 31, 2023.

	December 31, 2024		December 31, 2023	
	Loan Balance	Specific Allocations	Loan Balance	Specific Allocations
Commercial and industrial	$ 45,009	$ 13,265	$ 18,670	$ 2,435
Energy	4,078	2,700	11,353	2,700
Commercial real estate:				
Buildings, land and other	18,797	122	21,373	2,650
Construction	2,012	503	—	—
Consumer real estate	6,039	766	7,235	741
Consumer and other	352	165	—	—
Total	$ 76,287	$ 17,521	$ 58,631	$ 8,526

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Premises and Equipment

[Property, Plant and Equipment [Abstract]]

Premises and Equipment

12 Months Ended
Dec. 31, 2024

Premises and Equipment and Lease Commitments

Year-end premises and equipment were as follows:

	2024	2023
Land	$ 224,290	$ 191,594
Buildings	644,240	581,745
Technology, furniture and equipment	281,697	262,666
Leasehold improvements	250,572	230,642
Construction and projects in progress	24,135	36,910
Lease right-of-use assets	270,282	280,502
	1,695,216	1,584,059
Less accumulated depreciation and amortization	(449,839)	(394,026)
Total premises and equipment, net	$ 1,245,377	$ 1,190,033

Depreciation of premises and equipment totaled $61.9 million in 2024, $60.6 million 2023 and $57.4 million in 2022.

Lease Commitments. We lease certain office facilities and office equipment under operating leases. Rent expense for all operating leases totaled $49.7 million in 2024, $50.5 million in 2023 and $47.7 million in 2022.

The components of total lease expense in 2024 and 2023 were as follows:

	2024	2023
Amortization of lease right-of-use assets	$ 35,400	$ 34,137
Short-term lease expense	1,456	2,576
Non-lease components (including taxes, insurance, common maintenance, etc.)	12,835	13,811
Total	$ 49,691	$ 50,524

Right-of-use lease assets totaled $270.3 million and $280.5 million at December 31, 2024 and 2023, respectively, and are reported as a component of premises and equipment on our accompanying consolidated balance sheets. The related lease liabilities totaled $308.1 million and $316.4 million at December 31, 2024 and 2023, respectively, and are reported as a component of accrued interest payable and other liabilities in the accompanying consolidated balance sheets. Lease payments under operating leases that were applied to our operating lease liability totaled $33.7 million during 2024 and $32.1 million during 2023. The following table reconciles future undiscounted lease payments due under non-cancelable operating leases (those amounts subject to recognition) to the aggregate operating lessee lease liability as of December 31, 2024:

Future lease payments:	
2025	$ 36,953
2026	37,007
2027	35,958
2028	34,007
2029	29,795
Thereafter	206,868
Total undiscounted operating lease liability	380,588
Imputed interest	72,535
Total operating lease liability included in the accompanying balance sheet	$ 308,053
Weighted-average lease term in years	12.39
Weighted-average discount rate	3.39%

We lease certain buildings and branch facilities from various entities which are controlled by or affiliated with one of our directors. Payments related to these leases totaled $349 thousand in 2024, $337 thousand in 2023 and $327 thousand in 2022.

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Deposits

12 Months Ended
Dec. 31, 2024

Deposits [Abstract]

Deposits

Deposits

Year-end deposits were as follows:

	2024	2023
Non-interest-bearing demand deposits	$ 14,441,820	$ 14,926,094
Interest-bearing deposits:		
Savings and interest checking	10,310,942	10,512,637
Money market accounts	11,568,254	10,997,279
Time accounts	6,401,732	5,484,558
Total interest-bearing deposits	28,280,928	26,994,474
Total deposits	$ 42,722,748	$ 41,920,568

The following table presents additional information about our year-end deposits:

	2024	2023
Deposits from foreign sources (primarily Mexico)	$ 1,219,463	$ 1,061,701
Non-interest-bearing public funds deposits	759,819	675,016
Interest-bearing public funds deposits	625,104	630,455
Total deposits not covered by deposit insurance	22,972,618	22,393,786
Time deposits not covered by deposit insurance	2,744,112	2,339,716
Deposits from certain directors, executive officers and their affiliates	121,113	115,798

Scheduled maturities of time deposits at December 31, 2024 were as follows:

2025	$ 6,214,390
2026	17,636
2027	169,706
	$ 6,401,732

Scheduled maturities of time deposits not covered by deposit insurance at December 31, 2024, were as follows:

Due within 3 months or less	$ 2,500,536
Due after 3 months and within 6 months	91,140
Due after 6 months and within 12 months	107,808
Due after 12 months	44,628
	$ 2,744,112

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Borrowed Funds

12 Months Ended
Dec. 31, 2024

Debt Disclosure [Abstract]

Borrowed Funds

Borrowed Funds

Federal Funds Purchased and Securities Sold Under Agreements to Repurchase. Federal funds purchased are short-term borrowings that typically mature within one to ninety days. Federal funds purchased totaled $22.0 million and $14.2 million at December 31, 2024 and 2023. Securities sold under agreements to repurchase are secured short-term borrowings that typically mature overnight or within thirty to ninety days. Securities sold under agreements to repurchase are stated at the amount of cash received in connection with the transaction. We may be required to provide additional collateral based on the fair value of the underlying securities. Securities sold under agreements to repurchase totaled $4.3 billion and $4.1 billion at December 31, 2024 and 2023.

Subordinated Notes. In March 2017, we issued $100 million of 4.50% subordinated notes that mature on March 17, 2027. The notes, which qualify as Tier 2 capital for Cullen/Frost, bear interest at the rate of 4.50% per annum, payable semi-annually on each March 17 and September 17. The notes are unsecured and subordinated in right of payment to the payment of our existing and future senior indebtedness and structurally subordinated to all existing and future indebtedness of our subsidiaries. Unamortized debt issuance costs related to these notes, totaled approximately $352 thousand and $509 thousand December 31, 2024 and 2023. Proceeds from sale of the notes were used for general corporate purposes.

Junior Subordinated Deferrable Interest Debentures. At December 31, 2024 and 2023, we had $123.7 million of junior subordinated deferrable interest debentures issued to Cullen/Frost Capital Trust II ("Trust II"), a wholly owned Delaware statutory business trust. Unamortized debt issuance costs related to Trust II totaled $528 thousand and $585 thousand at December 31, 2024 and 2023. Trust II is a variable interest entity for which we are not the primary beneficiary and, as such, its accounts are not included in our consolidated financial statements. See Note 1 - Summary of Significant Accounting Policies for additional information about our consolidation policy. Details of our transactions with the capital trust are presented below.

Trust II was formed in 2004 for the purpose of issuing $120.0 million of floating rate (three-month term Secured Overnight Funding Rate "SOFR" plus a margin of approximately 1.81%) trust preferred securities, which represent beneficial interests in the assets of the trust. The trust preferred securities will mature on March 1, 2034 and are currently redeemable with the approval of the Federal Reserve Board in whole or in part at our option. Distributions on the trust preferred securities are payable quarterly in arrears on March 1, June 1, September 1 and December 1 of each year. Trust II also issued $3.7 million of common equity securities to Cullen/Frost. The proceeds of the offering of the trust preferred securities and common equity securities were used to purchase $123.7 million of floating rate (three-month term SOFR plus a margin of approximately 1.81%, which was equal to 6.28% and 7.19% at December 31, 2024 and 2023, respectively) junior subordinated deferrable interest debentures issued by us, which have terms substantially similar to the trust preferred securities.

We have the right at any time during the term of the debentures issued to Trust II to defer payments of interest at any time or from time to time for an extension period not exceeding 20 consecutive quarterly periods with respect to each extension period. Under the terms of the debentures, in the event that under certain circumstances there is an event of default under the debentures or we have elected to defer interest on the debentures, we may not, with certain exceptions, declare or pay any dividends or distributions on our capital stock or purchase or acquire any of our capital stock.

Payments of distributions on the trust preferred securities and payments on redemption of the trust preferred securities are guaranteed by us on a limited basis. We are obligated by agreement to pay any costs, expenses or liabilities of Trust II other than those arising under the trust preferred securities. Our obligations under the junior subordinated debentures, the related indenture, the trust agreement establishing the trust, the guarantee and the agreement as to expenses and liabilities, in the aggregate, constitute a full and unconditional guarantee by us of Trust II's obligations under the trust preferred securities.

Although the accounts of Trust II are not included in our consolidated financial statements, the trust preferred securities issued by Trust II are included in the capital of Cullen/Frost for regulatory capital purposes. See Note 8 - Capital and Regulatory Matters.

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Off-Balance-Sheet Arrangements, Commitments, Guarantees and Contingencies

12 Months Ended

Dec. 31, 2024

Commitments and Contingencies Disclosure [Abstract]

Off-Balance-Sheet Arrangements, Commitments, Guarantees and Contingencies

Off-Balance-Sheet Arrangements, Commitments, Guarantees and Contingencies

Financial Instruments with Off-Balance-Sheet Risk. In the normal course of business, we enter into various transactions, which, in accordance with generally accepted accounting principles in the United States, are not included in our consolidated balance sheets. We enter into these transactions to meet the financing needs of our customers. These transactions include commitments to extend credit and standby letters of credit, which involve, to varying degrees, elements of credit risk and interest rate risk in excess of the amounts recognized in the consolidated balance sheets. We minimize our exposure to loss under these commitments by subjecting them to credit approval and monitoring procedures.

We enter into contractual commitments to extend credit, normally with fixed expiration dates or termination clauses, at specified rates and for specific purposes. Substantially all of our commitments to extend credit are contingent upon customers maintaining specific credit standards at the time of loan funding. Standby letters of credit are written conditional commitments issued by us to guarantee the performance of a customer to a third party. In the event the customer does not perform in accordance with the terms of the agreement with the third party, we would be required to fund the commitment. The maximum potential amount of future payments we could be required to make is represented by the contractual amount of the commitment. If the commitment were funded, we would be entitled to seek recovery from the customer. Our policies generally require that standby letter of credit arrangements contain security and debt covenants similar to those contained in loan agreements.

We consider the fees collected in connection with the issuance of standby letters of credit to be representative of the fair value of our obligation undertaken in issuing the guarantee. In accordance with applicable accounting standards related to guarantees, we defer fees collected in connection with the issuance of standby letters of credit. The fees are then recognized in income proportionately over the life of the standby letter of credit agreement. The deferred standby letter of credit fees represent the fair value of our potential obligations under the standby letter of credit guarantees.

Year-end financial instruments with off-balance-sheet risk are presented in the following table. Commitments and standby letters of credit are presented at contractual amounts; however, since many of these commitments are expected to expire unused or only partially used, the total amounts of these commitments do not necessarily reflect future cash requirements.

	2024	2023
Commitments to extend credit	$ 12,046,520	$ 12,195,073
Standby letters of credit	449,176	438,635
Deferred standby letter of credit fees	3,071	2,912

Allowance For Credit Losses - Off-Balance-Sheet Credit Exposures. The allowance for credit losses on off-balance-sheet credit exposures is a liability account, calculated in accordance with ASC 326, representing expected credit losses over the contractual period for which we are exposed to credit risk resulting from a contractual obligation to extend credit. No allowance is recognized if we have the unconditional right to cancel the obligation. Off-balance-sheet credit exposures primarily consist of amounts available under outstanding lines of credit and letters of credit detailed in the table above. For the period of exposure, the estimate of expected credit losses considers both the likelihood that funding will occur and the amount expected to be funded over the estimated remaining life of the commitment or other off-balance-sheet exposure. The likelihood and expected amount of funding are based on historical utilization rates. The amount of the allowance represents management's best estimate of expected credit losses on commitments expected to be funded over the contractual life of the commitment.

Estimating credit losses on amounts expected to be funded uses the same methodology as described for loans in Note 3 - Loans as if such commitments were funded. This methodology was also impacted by the model updates during 2024 and 2023, as described in Note 3 - Loans. For 2024, the overall approximate impact of the model updates was a $1.8 million increase in modeled expected credit losses for off-balance-sheet credit exposures ($1.6 million related to consumer and other loan commitments and $211 thousand related to non-owner-occupied commercial real estate loan commitments). For 2023, the overall approximate impact of the model updates was a $19.0 million decrease in modeled expected credit losses for off-balance-sheet credit exposures, though the impact of this decrease was largely offset with discretionary qualitative adjustments.

The following table details activity in the allowance for credit losses on off-balance-sheet credit exposures.

	2024	2023	2022
Beginning balance	$ 51,751	$ 58,593	$ 50,314
Credit loss expense (benefit)	153	(6,842)	8,279
Ending balance	$ 51,904	$ 51,751	$ 58,593

Credit Card Guarantees. We guarantee the credit card debt of certain customers to the merchant bank that issues the cards. At December 31, 2024 and 2023, the guarantees totaled approximately $4.9 million and $5.5 million, of which amounts, $673 thousand and $762 thousand were fully collateralized.

Trust Accounts. We hold certain assets which are not included in our consolidated balance sheets including assets held in fiduciary or custodial capacity on behalf of our trust customers. The estimated fair value of trust assets was approximately $51.4 billion and $47.2 billion at December 31, 2024 and 2023, respectively. These assets are primarily composed of equity securities, fixed income securities, alternative investments and cash equivalents, among other things.

Executive Change-In-Control Severance Plan. We maintain a change-in-control severance plan for the benefit of certain executive officers. Under this plan, each covered person could receive, upon the effectiveness of a change-in-control, two to three times (depending on the person) their base compensation plus the target bonus established for the year, and any unpaid base salary and pro rata target bonus for the year in which the termination occurs, including vacation pay. Additionally, the executive's insurance benefits will continue for two to three full years after the termination and all long-term incentive awards will immediately vest.

Litigation. We are subject to various claims and legal actions that have arisen in the course of conducting business. Management does not expect the ultimate disposition of these matters to have a material adverse impact on our financial statements.

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Capital and Regulatory Matters

12 Months Ended
Dec. 31, 2024

Broker-Dealer, Net Capital Requirement, SEC Regulation [Abstract]

Capital and Regulatory Matters

Capital and Regulatory Matters

Banks and bank holding companies are subject to various regulatory capital requirements administered by state and federal banking agencies. Capital adequacy guidelines and, additionally for banks, prompt corrective action regulations, involve quantitative measures of assets, liabilities, and certain off-balance-sheet items calculated under regulatory accounting practices. Capital amounts and classifications are also subject to qualitative judgments by regulators about components, risk weighting and other factors.

Cullen/Frost and Frost Bank are each required to comply with applicable capital adequacy standards established by the Federal Reserve Board (the "Basel III Capital Rules"). Quantitative measures established by the Basel III Capital Rules designed to ensure capital adequacy require the maintenance of minimum amounts and ratios (set forth below) of Common Equity Tier 1 capital, Tier 1 capital and Total capital (as defined in the regulations) to risk-weighted assets (as defined), and of Tier 1 capital to adjusted quarterly average assets (as defined).

Cullen/Frost's and Frost Bank's Common Equity Tier 1 capital includes common stock and related paid-in capital, net of treasury stock, and retained earnings. In connection with the adoption of the Basel III Capital Rules, we elected to opt-out of the requirement to include most components of accumulated other comprehensive income in Common Equity Tier 1. We also elected to exclude the effects of credit loss accounting under CECL from Common Equity Tier 1 capital for a five-year transitional period subsequent to our adoption of ASC 326 in 2020, in accordance with rules prescribed by federal bank regulatory agencies. This CECL transitional adjustment totaled $15.4 million and $30.8 million December 31, 2024 and 2023, respectively. Common Equity Tier 1 for both Cullen/Frost and Frost Bank is reduced by goodwill and other intangible assets, net of associated deferred tax liabilities.

Frost Bank's Common Equity Tier 1 is also reduced by its equity investment in its financial subsidiary, Frost Insurance Agency ("FIA").

Tier 1 capital includes Common Equity Tier 1 capital and additional Tier 1 capital. For Cullen/Frost, additional Tier 1 capital at December 31, 2024 and 2023 included $145.5 million of 4.450% non-cumulative perpetual preferred stock, the details of which is are further discussed below. Frost Bank did not have any additional Tier 1 capital beyond Common Equity Tier 1 at December 31, 2024 or 2023.

Total capital includes Tier 1 capital and Tier 2 capital. Tier 2 capital for both Cullen/Frost and Frost Bank includes a permissible portion of the allowance for credit losses on securities, loans and off-balance sheet exposures. Tier 2 capital for Cullen/Frost also includes trust preferred securities that were excluded from Tier 1 capital and qualified subordinated debt. Cullen/Frost's Tier 2 capital included $120.0 million of trust preferred securities at both December 31, 2024 and 2023. Cullen/Frost's Tier 2 Capital also included $40.0 million at December 31, 2024 and $60.0 million at December 31, 2023 related to the permissible portion of our aggregate $100 million of 4.50% subordinated notes. The permissible portion of qualified subordinated notes decreases 20% per year during the final five years of the term of the notes.

The Common Equity Tier 1, Tier 1 and Total capital ratios are calculated by dividing the respective capital amounts by risk-weighted assets. Risk-weighted assets are calculated based on regulatory requirements and include total assets, with certain exclusions, allocated by risk weight category, and certain off-balance-sheet items, among other things. The leverage ratio is calculated by dividing Tier 1 capital by adjusted quarterly average total assets, which exclude goodwill and other intangible assets, among other things.

The Basel III Capital Rules require Cullen/Frost and Frost Bank to maintain (i) a minimum ratio of Common Equity Tier 1 capital to risk-weighted assets of at least 4.5%, plus a 2.5% "capital conservation buffer" (which is added to the 4.5% Common Equity Tier 1 capital ratio, effectively resulting in a minimum ratio of Common Equity Tier 1 capital to risk-weighted assets of at least 7.0%), (ii) a minimum ratio of Tier 1 capital to risk-weighted assets of at least 6.0%, plus the capital conservation buffer (which is added to the 6.0% Tier 1 capital ratio, effectively resulting in a minimum Tier 1 capital ratio of 8.5%), (iii) a minimum ratio of Total capital (that is, Tier 1 plus Tier 2) to risk-weighted assets of at least 8.0%, plus the capital conservation buffer (which is added to the 8.0% total capital ratio, effectively resulting in a minimum total capital ratio of 10.5%) and (iv) a minimum leverage ratio of 4.0%, calculated as the ratio of Tier 1 capital to average quarterly assets.

The capital conservation buffer is designed to absorb losses during periods of economic stress and, as detailed above, effectively increases the minimum required risk-weighted capital ratios. Banking institutions with a ratio of Common Equity Tier 1 capital to risk-weighted assets below the effective minimum (4.5% plus the capital conservation buffer and, if applicable, the "countercyclical capital buffer," which is discussed below) will face constraints on dividends, equity repurchases and compensation based on the amount of the shortfall and the institution's "eligible retained income" (that is, four quarter trailing net income, net of distributions and tax effects not reflected in net income). The countercyclical capital buffer is applicable to only certain covered institutions and does not have any current applicability to Cullen/Frost or Frost Bank.

The following table presents actual and required capital ratios as of December 31, 2024 and December 31, 2023 for Cullen/Frost and Frost Bank under the Basel III Capital Rules. Capital levels required to be considered well capitalized are based upon prompt corrective action regulations, as amended to reflect the changes under the Basel III Capital Rules.

	Actual		Minimum Capital Required Plus Capital Conservation Buffer		Required to be Considered Well Capitalized[1]	
	Capital Amount	Ratio	Capital Amount	Ratio	Capital Amount	Ratio
2024						
Common Equity Tier 1 to Risk-Weighted Assets						
Cullen/Frost	$ 4,343,666	13.62 %	$ 2,232,822	7.00 %	N/A	N/A
Frost Bank	4,387,862	13.76	2,231,710	7.00	$ 2,072,302	6.50 %
Tier 1 Capital to Risk-Weighted Assets						
Cullen/Frost	4,489,118	14.07	2,711,283	8.50	1,913,847	6.00
Frost Bank	4,387,862	13.76	2,709,934	8.50	2,550,526	8.00
Total Capital to Risk-Weighted Assets						
Cullen/Frost	4,954,136	15.53	3,349,232	10.50	3,189,745	10.00
Frost Bank	4,692,880	14.72	3,347,565	10.50	3,188,157	10.00
Leverage Ratio						
Cullen/Frost	4,489,118	8.63	2,079,715	4.00	N/A	N/A
Frost Bank	4,387,862	8.44	2,079,965	4.00	2,599,956	5.00
2023						
Common Equity Tier 1 to Risk-Weighted Assets						
Cullen/Frost	$ 4,036,945	13.25 %	$ 2,132,516	7.00 %	N/A	N/A
Frost Bank	4,057,111	13.33	2,129,784	7.00	$ 1,977,656	6.50 %
Tier 1 Capital to Risk-Weighted Assets						
Cullen/Frost	4,182,397	13.73	2,589,484	8.50	1,827,871	6.00
Frost Bank	4,057,111	13.33	2,586,166	8.50	2,434,038	8.00
Total Capital to Risk-Weighted Assets						
Cullen/Frost	4,625,760	15.18	3,198,774	10.50	3,046,452	10.00
Frost Bank	4,320,474	14.20	3,194,676	10.50	3,042,548	10.00
Leverage Ratio						
Cullen/Frost	4,182,397	8.35	2,003,020	4.00	N/A	N/A
Frost Bank	4,057,111	8.10	2,003,152	4.00	2,503,940	5.00

(1) "Well-capitalized" minimum Common Equity Tier 1 to Risk-Weighted Assets and Leverage Ratio are not formally defined under applicable banking regulations for bank holding companies.

As of December 31, 2024, capital levels for Cullen/Frost and Frost Bank exceed all capital adequacy requirements under the Basel III Capital Rules. Based on the ratios presented above, capital levels as of December 31, 2024 for Cullen/Frost and Frost Bank exceed the minimum levels necessary to be considered "well capitalized."

Cullen/Frost and Frost Bank are subject to the regulatory capital requirements administered by the Federal Reserve Board and, for Frost Bank, the Federal Deposit Insurance Corporation ("FDIC"). Regulatory authorities can initiate certain mandatory actions if Cullen/Frost or Frost Bank fail to meet the minimum capital requirements, which could have a direct material effect on our financial statements. Management believes, as of December 31, 2024, that Cullen/Frost and Frost Bank meet all capital adequacy requirements to which they are subject.

Series B Preferred Stock. We have issued 150,000 shares, or $150.0 million in aggregate liquidation preference, of our 4.450% Non-Cumulative Perpetual Preferred Stock, Series B, par value $0.01 and liquidation preference $1,000 per share ("Series B Preferred Stock"). Each share of Series B Preferred Stock issued and outstanding is represented by 40 depositary shares, each representing a 1/40th ownership interest in a share of the Series B Preferred Stock (equivalent to a liquidation preference of $25 per share). Each holder of depositary shares is entitled, in proportion to the applicable fraction of a share of Series B Preferred Stock represented by such depositary shares,

to all rights and preferences of the Series B Preferred Stock represented thereby (including dividend, voting, redemption, and liquidation rights). Such rights must be exercised through the depositary.

Dividends on the Series B Preferred Stock are non-cumulative and, if declared, accrue and are payable quarterly, in arrears, at a rate of 4.450% per annum. The Series B Preferred Stock qualifies as Tier 1 capital for the purposes of the regulatory capital calculations. The net proceeds from the issuance and sale of the Series B Preferred Stock, after deducting $4.5 million of issuance costs including the underwriting discount and professional service fees, among other things, were approximately $145.5 million.

The Series B Preferred Stock is perpetual and has no maturity date. We may redeem the Series B Preferred Stock at our option (i) in whole or in part, from time to time, on any dividend payment date on or after December 15, 2025 or (ii) in whole but not in part, within 90 days following certain changes in laws or regulations impacting the regulatory capital treatment of the Series B Preferred Stock, in either case, at a redemption price equal to $1,000 per share of Series B Preferred Stock (equivalent to $25 per depositary share), plus any declared and unpaid dividends for prior dividend periods and accrued but unpaid dividends (whether or not declared) for the then-current dividend period prior to but excluding the redemption date. If we redeem the Series B Preferred Stock, the depositary is expected redeem a proportionate number of depositary shares. Neither the holders of Series B Preferred Stock nor holders of depositary shares will have the right to require the redemption or repurchase of the Series B Preferred Stock or the depositary shares.

Purchases of Equity Securities. From time to time, our board of directors has authorized stock repurchase plans. On January 24, 2024, our board of directors authorized a $150.0 million stock repurchase plan (the "2024 Repurchase Plan"), allowing us to repurchase shares of our common stock over a one-year period expiring on January 24, 2025. The 2024 Repurchase Plan was publicly announced in a current report on Form 8-K filed with the SEC on January 25, 2024. Shares repurchased under stock repurchase plans may be repurchased from time to time through a variety of methods, which may include open market purchases, in privately negotiated transactions, block trades, accelerated share repurchase transactions, and/or through other legally permissible means. The timing and amount of any share repurchases is determined by management at its discretion and based on market conditions and other considerations. Share repurchase plans may be suspended or discontinued at any time at our discretion and we are not obligated to purchase any amount of common stock. Stock repurchase plans allow us to proactively manage our capital position and provide management the ability to repurchase shares of our common stock opportunistically in instances where management believes the market price undervalues our company. Such plans also provide us with the ability to repurchase shares of common stock that can be used to satisfy obligations related to stock compensation awards in order to mitigate the dilutive effect of such awards. Under the 2024 Repurchase Plan, we repurchased 489,862 shares at a total cost of $50.0 million during 2024. During 2024, we also repurchased 87,775 shares at a total cost of $10.9 million in connection with the vesting of certain share awards. Repurchases made in connection with the vesting of share awards are not associated with any publicly announced stock repurchase plan.

Under a prior publicly announced stock repurchase plan, we repurchased 400,868 shares at a total cost of $39.0 million during 2023. No shares were repurchased under a publicly announced stock repurchase plan during 2022. Shares repurchased in connection with the vesting of certain share awards totaled 35,897 at a total cost of $3.5 million in 2023 and 31,351 at a total cost of $4.4 million in 2022.

On January 29, 2025, our board of directors authorized a $150.0 million stock repurchase plan (the "2025 Repurchase Plan"), allowing us to repurchase shares of our common stock over a one-year period expiring on January 28, 2026. This repurchase plan was publicly announced in a current report on Form 8-K filed with the SEC on January 30, 2025.

Capital simplification rules adopted by federal bank regulators in 2019 eliminated the standalone prior approval requirement in the Basel III Capital Rules for any repurchase of common stock. In certain circumstances, Cullen/Frost's repurchases of its common stock may be subject to a prior approval or notice requirement under other regulations, policies or supervisory expectations of the Federal Reserve Board. Any redemption or repurchase of preferred stock or subordinated debt remains subject to the prior approval of the Federal Reserve Board.

The Inflation Reduction Act of 2022 (the "IRA") imposes a 1% excise tax on the fair market value of stock repurchased after December 31, 2022 by publicly traded U.S. corporations. With certain exceptions, the value of stock repurchased is determined net of stock issued in the year, including shares issued pursuant to compensatory arrangements.

Dividend Restrictions. In the ordinary course of business, Cullen/Frost is dependent upon dividends from Frost Bank to provide funds for the payment of dividends to shareholders and to provide for other cash requirements, including to repurchase its common stock. Banking regulations may limit the amount of dividends that may be paid. Approval by regulatory authorities is required if the effect of dividends declared would cause the regulatory capital of Frost Bank to fall below specified minimum levels. Approval is also required if dividends declared exceed the net profits for that year combined with the retained net profits for the preceding two years. Under the foregoing dividend restrictions and while maintaining its "well capitalized" status, at December 31, 2024, Frost Bank could pay aggregate dividends of up to $1.2 billion to Cullen/Frost without prior regulatory approval.

Under the terms of the junior subordinated deferrable interest debentures that Cullen/Frost has issued to Cullen/Frost Capital Trust II, Cullen/Frost has the right at any time during the term of the debentures to defer the payment of interest at any time or from time to time for an extension period not exceeding 20 consecutive quarterly periods with respect to each extension period. In the event that we have elected to defer interest on the debentures, we may not, with certain exceptions, declare or pay any dividends or distributions on our capital stock or purchase or acquire any of our capital stock.

Under the terms of the Series B Preferred Stock, in the event that we do not declare and pay dividends on the Series B Preferred Stock for the most recent dividend period, we may not, with certain exceptions, declare or pay dividends on, or purchase, redeem or otherwise acquire, shares of our common stock or any of our securities that rank junior to the Series B Preferred Stock.

Insider Trading Policies and Procedures. Our board of directors has adopted insider trading policies and procedures governing the purchase, sale, and/or other dispositions of our securities by directors, officers and employees, or by Cullen/Frost itself. These policies have been reasonably designed to promote compliance with insider trading laws, rules and regulations, and applicable New York Stock Exchange listing standards.

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Earnings Per Common Share	**12 Months Ended Dec. 31, 2024**
Earnings Per Share [Abstract]	
Earnings Per Common Share	Earnings Per Common Share

Earnings Per Common Share. Earnings per common share is computed using the two-class method. Basic earnings per common share is computed by dividing net earnings allocated to common stock by the weighted-average number of common shares outstanding during the applicable period, excluding outstanding participating securities. Participating securities include non-vested restricted stock units, deferred stock units and performance stock units (during the performance period), though no actual shares of common stock related to any type of stock unit have been issued. Non-vested restricted stock units and deferred stock units are considered participating securities because holders of these securities receive non-forfeitable dividends at the same rate as holders of our common stock. Holders of performance stock units receive dividend equivalent payments for dividends paid during the performance period at the vesting date of the award based upon the number of units that ultimately vest. Diluted earnings per common share is computed using the weighted-average number of shares determined for the basic earnings per common share computation plus the dilutive effect of stock compensation using the treasury stock method.

The following table presents a reconciliation of net income available to common shareholders, net earnings allocated to common stock and the number of shares used in the calculation of basic and diluted earnings per common share.

	2024	2023	2022
Net Income	$ 582,542	$ 597,973	$ 579,150
Less: Preferred stock dividends	6,675	6,675	6,675
Net income available to common shareholders	575,867	591,298	572,475
Less: Earnings allocated to participating securities	6,236	6,283	5,210
Net earnings allocated to common stock	$ 569,631	$ 585,015	$ 567,265
Distributed earnings allocated to common stock	$ 239,879	$ 229,749	$ 207,924
Undistributed earnings allocated to common stock	329,752	355,266	359,341
Net earnings allocated to common stock	$ 569,631	$ 585,015	$ 567,265
Weighted-average shares outstanding for basic earnings per common share	64,120,455	64,204,239	64,156,870
Dilutive effect of stock compensation	142,191	200,594	363,648
Weighted-average shares outstanding for diluted earnings per common share	64,262,646	64,404,833	64,520,518

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Employee Benefit Plans	**12 Months Ended Dec. 31, 2024**
Retirement Benefits [Abstract]	
Employee Benefit Plans	Employee Benefit Plans

Retirement Plans

Retirement Plan and Restoration Plan. We maintain a non-contributory defined benefit plan (the "Retirement Plan") that was frozen as of December 31, 2001. The plan provides pension and death benefits to substantially all employees who were at least 21 years of age and had completed at least one year of service prior to December 31, 2001. Defined benefits are provided based on an employee's final average compensation and years of service at the time the plan was frozen and age at retirement. The freezing of the plan provides that future salary increases will not be considered. Our funding policy is to contribute yearly, at least the amount necessary to satisfy the funding standards of the Employee Retirement Income Security Act ("ERISA").

Our Restoration of Retirement Income Plan (the "Restoration Plan") provides benefits for eligible employees that are in excess of the limits under Section 415 of the Internal Revenue Code of 1986, as amended, that apply to the Retirement Plan. The Restoration Plan is designed to comply with the requirements of ERISA. The entire cost of the plan, which was also frozen as of December 31, 2001, is supported by our contributions.

We use a December 31 measurement date for our defined benefit plans. Combined activity in our defined benefit pension plans was as follows:

	2024	2023	2022
Change in plan assets:			
Fair value of plan assets at beginning of year	$ 174,611	$ 161,823	$ 197,747
Actual return on plan assets	5,306	22,477	(26,108)
Employer contributions	1,150	1,105	1,114
Benefits paid	(11,340)	(10,794)	(10,930)
Fair value of plan assets at end of year	169,727	174,611	161,823
Change in benefit obligation:			
Benefit obligation at beginning of year	142,372	143,944	185,925
Interest cost	6,647	6,983	4,017
Actuarial (gain) loss	(6,779)	2,239	(35,068)
Benefits paid	(11,340)	(10,794)	(10,930)
Benefit obligation at end of year	130,900	142,372	143,944
Funded status of the plan at end of year and accrued benefit (liability) recognized	$ 38,827	$ 32,239	$ 17,879
Accumulated benefit obligation at end of year	$ 130,900	$ 142,372	$ 143,944

Certain disaggregated information related to our defined benefit pension plans as of year-end was as follows:

	Retirement Plan		Restoration Plan	
	2024	2023	2024	2023
Projected benefit obligation	$ 120,179	$ 130,750	$ 10,721	$ 11,622
Accumulated benefit obligation	120,179	130,750	10,721	11,622
Fair value of plan assets	169,727	174,611	—	—
Funded status of the plan at end of year and accrued benefit (liability) recognized	49,548	43,861	(10,721)	(11,622)

The components of the combined net periodic cost (benefit) for our defined benefit pension plans are presented in the table below.

	2024	2023	2022
Expected return on plan assets, net of expenses	$ (9,645)	$ (10,959)	$ (13,966)
Interest cost on projected benefit obligation	6,647	6,983	4,017
Net amortization and deferral	1,673	3,479	2,964
Net periodic expense (benefit)	$ (1,325)	$ (497)	$ (6,985)

Amounts related to our defined benefit pension plans recognized as a component of other comprehensive income were as follows:

	2024	2023	2022
Net actuarial gain (loss)	$ 4,112	$ 12,757	$ (2,041)
Deferred tax (expense) benefit	(863)	(2,679)	429
Other comprehensive income (loss), net of tax	$ 3,249	$ 10,078	$ (1,612)

Amounts recognized as a component of accumulated other comprehensive loss as of year-end that have not been recognized as a component of the combined net periodic benefit cost of our defined benefit pension plans are presented in the following table.

	2024	2023
Net actuarial loss	$ (26,806)	$ (30,918)
Deferred tax benefit	5,630	6,493
Amounts included in accumulated other comprehensive income/loss, net of tax	(21,176)	(24,425)

The weighted-average assumptions used to determine the benefit obligations as of the end of the years indicated and the net periodic benefit cost for the years indicated are presented in the table below. Because the plans were frozen, increases in compensation are not considered after 2001.

	2024	2023	2022
Benefit obligations:			
Discount rate	5.58 %	4.95 %	5.14 %
Net periodic benefit cost:			
Discount rate	4.95 %	5.14 %	2.79 %
Expected return on plan assets	5.70	7.00	7.25

Management uses an asset allocation optimization model to analyze the potential risks and rewards associated with various asset allocation strategies on a quarterly basis. As of December 31, 2024, management's investment objective for our defined benefit plans is to achieve current income with growth through price appreciation. This strategy provides for a target asset allocation of approximately 64% invested in fixed income debt securities and approximately 31% invested in equity securities with any remainder invested in cash or short-term cash equivalents. The asset allocation optimization process provides portfolio allocations which best represent the potential risk associated with a given asset allocation over a full market cycle. This is used to help management determine an appropriate mix of assets in order to achieve the plan's long term investment goals. The plan assets are reviewed annually to determine if the obligations can be met with the current investment mix and funding strategy.

The major categories of assets in our Retirement Plan as of year-end are presented in the following table. Assets are segregated by the level of the valuation inputs within the fair value hierarchy established by ASC Topic 820 "Fair Value Measurements and Disclosures," utilized to measure fair value (see Note 16 - Fair Value Measurements). Our Restoration Plan is unfunded.

	2024	2023
Level 1:		
Mutual funds and ETFs	$ 34,564	$ 38,793
U.S. Treasury	24,341	26,633
Common stock	14,921	13,001
Cash and cash equivalents	431	1,241
Level 2:		
Corporate bonds and notes	62,405	58,669
U.S. government agency securities	7,232	7,041
States and political subdivisions	25,833	29,233
Total fair value of plan assets	$ 169,727	$ 174,611

Mutual funds and exchange traded funds ("ETFs") include various equity, fixed-income and blended funds with varying investment strategies. Approximately 74% of mutual fund investments consist of equity investments as of December 31, 2024. The investment objective of equity funds and other equity investments is long-term capital appreciation with current income. The remaining mutual fund investments consist of diversified corporate bonds and notes; U.S. and international government securities; mortgage-related and other asset-backed securities and loan participations. The investment objective of fixed-income funds and other fixed-income investments is to maximize investment return while preserving investment principal. Our investment strategies prohibit selling assets short and the use of derivatives. Additionally, our defined benefit plans do not directly invest in real estate, commodities, or private investments.

The asset allocation optimization model is used to estimate the expected long-term rate of return for a given asset allocation strategy. Expectations of returns for each asset class are based on comprehensive reviews of historical data and economic/financial market theory. During periods with volatile interest rates and equity security prices, the model may call for changes in the allocation of plan investments to achieve desired returns. Management assumed a long-term rate of return of 5.70% in the determination of the net periodic benefit cost for 2024. The expected long-term rate of return on assets was selected from within the reasonable range of rates determined by historical real returns, net of inflation, for the asset classes covered by the plan's investment policy and projections of inflation over the long-term period during which benefits are payable to plan participants.

As of December 31, 2024, expected future benefit payments related to our defined benefit plans were as follows:

2025	$ 12,080
2026	12,025
2027	11,905
2028	11,596
2029	11,488
2030 through 2034	49,199
	$ 108,293

We expect to contribute $1.1 million to the defined benefit plans during 2025.

Savings Plans

401(k) Stock Purchase Plan and Other Plans. We maintain a 401(k) stock purchase plan that permits each participant to make before-tax contributions in an amount not less than 2% and not exceeding 50% of eligible compensation and subject to dollar limits from Internal Revenue Service regulations. We match 100% of the employee's contributions to the plan based on the amount of each participant's contributions up to a maximum of 6% of eligible compensation. Eligible employees must complete 30 days of service in order to enroll and vest in our matching contributions immediately. Our matching contribution is initially invested in the common stock of Cullen/Frost. Employees may immediately reallocate our matching portion, as well as invest their individual contribution,

to any of a variety of investment alternatives offered under the 401(k) Plan. We may also make discretionary profit sharing contributions to eligible participants. Expense related to the plan, including both 401(k) and profit sharing contributions, totaled $30.4 million in 2024, $32.3 million in 2023 and $28.0 million in 2022.

We maintain a thrift incentive stock purchase plan and a separate non-qualified profit sharing plan to offer certain employees, whose participation in the 401(k) plan is limited, an alternative means of receiving comparable benefits. Expense related to these plans was not significant during 2024, 2023 and 2022.

Stock Compensation Plans

We have three active stock compensation plans (the 2007 Outside Directors Incentive Plan, the 2015 Omnibus Incentive Plan, and the 2024 Equity Incentive Plan). All of the plans have been approved by our shareholders. The 2024 Equity Incentive Plan (the "2024 Plan") was approved by our shareholders on April 24, 2024 to replace the 2015 Omnibus Incentive Plan (the "2015 Plan"). Under the 2024 Plan, shareholders approved the issuance, pursuant to the plan, of 2,576,038 shares of our common stock. This amount included 2,350,000 newly authorized shares and the 226,038 shares remaining available for issuance under the superseded 2015 Plan. The 2015 Plan had previously superseded the 2007 Outside Directors Incentive Plan (the "2007 Directors Plan") and the 2005 Omnibus Incentive Plan, which is no longer active. Our stock compensation plans were established to (i) motivate superior performance by means of performance-related incentives, (ii) encourage and provide for the acquisition of an ownership interest in our company by employees and non-employee directors and (iii) enable us to attract and retain qualified and competent persons as employees and to serve as members of our board of directors.

Under the 2024 Plan, we may grant, among other things, nonqualified stock options, incentive stock options, stock awards, stock appreciation rights, restricted stock units, performance share units or any combination thereof to certain employees and non-employee directors. Any of the authorized shares may be used for any type of award allowable under the Plan. The Compensation and Benefits Committee ("Committee") of our Board of Directors has sole authority to (i) establish the awards to be issued, (ii) select the employees and non-employee directors to receive awards, and (iii) approve the terms and conditions of each award contract. Each award under the stock plans is evidenced by an award agreement that specifies the award price, the duration of the award, the number of shares to which the award pertains, and such other provisions as the Committee determines. For stock options, the option price for each grant is at least equal to the fair market value of a share of Cullen/Frost's common stock on the date of grant. Options granted expire at such time as the Committee determines at the date of grant and in no event does the exercise period exceed a maximum of ten years. As defined in the plans, outstanding unvested awards may immediately vest upon a change-in-control of Cullen/Frost and subsequent termination resulting from the change in control.

A combined summary of activity in our active stock plans is presented in the table. Performance stock units outstanding are presented assuming attainment of the maximum payout rate as set forth by the performance criteria. The target award level for performance stock units granted in 2024, 2023 and 2022 was 21,554, 66,471 and 35,015, respectively. As of December 31, 2024, there were 2,361,570 shares remaining available for grant for future awards.

	Director Deferred Stock Units Outstanding		Non-Vested Restricted Stock Units Outstanding		Performance Stock Units Outstanding		Stock Options Outstanding	
	Number of Units	Weighted-Average Fair Value at Grant	Number of Shares/Units	Weighted-Average Fair Value at Grant	Number of Units	Weighted-Average Fair Value at Grant	Number of Shares	Weighted-Average Exercise Price
January 1, 2021	56,301	$ 79.21	449,337	$ 93.05	202,460	$ 84.71	877,681	$ 69.02
Granted	5,382	133.67	119,176	142.56	52,527	133.40	—	—
Exercised/vested	(16,022)	74.89	(97,154)	94.81	(25,180)	87.18	(261,454)	63.72
Forfeited/expired	—	—	(6,040)	93.28	(16,058)	87.18	—	—
December 31, 2022	45,661	87.15	465,319	105.36	213,749	96.20	616,227	71.27
Granted	8,503	103.47	217,561	85.39	99,710	74.71	—	—
Exercised/vested	—	—	(108,920)	94.00	(28,151)	85.74	(130,286)	71.37
Forfeited/expired	—	—	(7,154)	114.53	(18,254)	85.74	—	—
December 31, 2023	54,164	89.71	566,806	99.77	267,054	89.99	485,941	71.25
Granted	7,997	116.84	176,892	129.44	32,334	119.17	—	—
Exercised/vested	(9,382)	80.99	(232,617)	91.78	(45,818)	57.89	(301,965)	74.98
Forfeited/expired	—	—	(3,219)	106.74	(22,913)	57.89	—	—
December 31, 2024	52,779	95.37	507,862	113.72	230,657	103.65	183,976	65.11

Director deferred stock units granted to non-employee directors generally have immediate vesting. Upon retirement from our board of directors, non-employee directors will receive one share of our common stock for each director deferred stock unit held. Non-vested restricted stock units granted to employees generally have a three-year-cliff vesting period although awards granted prior to 2021 generally had a four-year-cliff vesting period. Outstanding non-vested restricted stock units and director deferred stock units receive equivalent dividend payments as such dividends are declared on our common stock.

Performance stock units represent shares potentially issuable in the future. For performance stock units granted in 2024, and years prior to 2021, issuance is based upon the measure of our achievement of relative return on assets over a three-year performance period compared to an identified peer group's achievement of relative return on assets over the same three-year performance period. For performance stock units granted in 2023, 2022, and 2021, issuance is based upon the measure of our achievement of growth in adjusted net revenue, averaged over the three-year performance period, compared to the 2023, 2022, and 2021 base-year amounts, respectively. Performance stock units are eligible to receive equivalent dividend payments based on declared dividends on our common stock during the performance period. Equivalent dividend payments are based upon the ultimate number of shares issued under each performance award and are deferred until such time that the units vest and shares are issued.

Options granted to employees generally have a ten-year life and vest in equal annual installments over a four-year period. No stock options have been granted since 2015. At December 31, 2024, all outstanding options were fully exercisable at an exercise price of $65.11 per share and had a remaining contractual life of 0.82 years. The total intrinsic value of outstanding options was $12.7 million at December 31, 2024.

Shares issued in connection with stock compensation awards are issued from available treasury shares. If no treasury shares are available, new shares are issued from available authorized shares. Shares issued in connection with stock compensation awards along with other related information were as follows:

	2024	2023	2022
New shares issued from available authorized shares	—	49,887	118,389
Shares issued from available treasury stock	589,782	217,470	281,421
Total	589,782	267,357	399,810
Proceeds from stock option exercises	$ 22,643	$ 9,299	$ 16,659
Intrinsic value of stock options exercised	13,454	3,614	19,616
Fair value of restricted/director deferred stock units vested	35,922	13,445	19,308

Stock-based Compensation Expense. Stock-based compensation expense is recognized ratably over the requisite service period for all awards. For most stock option awards, the service period generally matches the vesting period. For stock options granted to certain executive officers and for non-vested restricted stock units granted to all participants, the service period does not extend past the date the participant reaches 65 years of age. Director deferred stock units granted to non-employee directors generally have immediate vesting and the related expense is fully recognized on the date of grant. For performance stock units, the service period generally matches the three-year performance period specified by the award, however, the service period does not extend past the date the participant reaches 65 years of age. Expense recognized each period is dependent upon our estimate of the number of shares that will ultimately be issued.

Stock-based compensation expense and the related income tax benefit is presented in the following table. The service period for performance stock units granted each year begins on January 1 of the following year.

	2024	2023	2022
Non-vested restricted stock units	$ 19,457	$ 16,734	$ 13,162
Director deferred stock units	934	880	720
Performance stock units	(628)	6,976	4,440
Total	$ 19,763	$ 24,590	$ 18,322
Income tax benefit	$ 4,776	$ 4,120	$ 2,969

Unrecognized stock-based compensation expense and the weighted-average period over which the expense is expected to be recognized at December 31, 2024 is presented in the table below. Unrecognized stock-based compensation expense related to performance stock units is presented assuming attainment of the maximum payout rate as set forth by the performance criteria.

	Unrecognized Expense	Weighted-Average Number of Years for Expense Recognition
Non-vested restricted stock units	$ 25,827	2.20
Performance stock units	12,912	2.02
Total	$ 38,739	

Valuation of Stock-Based Compensation. For the purposes of recognizing stock-based compensation expense, the fair value of non-vested restricted stock units and director deferred stock units is generally the market price of the stock on the measurement date, which, for us, is the date of the award. The fair value of performance stock units is determined in a similar manner except that the market price of the stock on the measurement date is discounted by the present value of the dividends expected to be paid on our common stock during the service period of the award because dividend equivalent payments on performance stock units are deferred until such time that the units vest and shares are issued. In applying this discount to the market price of our stock on the measurement date, we assumed we would pay a flat quarterly dividend during the service period equal to our most recent dividend payment, which was $0.95, $0.92 and $0.87 in 2024, 2023 and 2022, respectively, discounted at a weighted-average risk-free rate of 4.09%, 5.01% and 4.45% in 2024, 2023 and 2022, respectively.

The fair value of employee stock options granted is estimated on the measurement date, which, for us, is the date of grant. The fair value of stock options is estimated using a binomial lattice-based valuation model that takes into account employee exercise patterns based on changes in our stock price and other variables and allows for the use of dynamic assumptions about interest rates and expected volatility. No stock options have been granted since 2015.

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Other Non-Interest Income and Expense

12 Months Ended Dec. 31, 2024

Other Income and Expenses [Abstract]

Other Non-Interest Income and Expense | Other Non-Interest Income and Expense

Other non-interest income and expense totals are presented in the following table. Components of these totals exceeding 1% of the aggregate of total net interest income and total non-interest income for any of the years presented are stated separately.

	2024	2023	2022
Other non-interest income:			
Other	$ 52,060	$ 54,941	$ 45,217
Total	$ 52,060	$ 54,941	$ 45,217
Other non-interest expense:			
Professional services	$ 56,385	$ 53,932	$ 40,908
Advertising, promotions and public relations	51,403	48,608	39,994
Other	136,623	126,827	113,799
Total	$ 244,411	$ 229,367	$ 194,701

In the ordinary course of business, we transact with certain directors and/or their affiliates. Payments for services provided totaled $1.8 million in 2024, $1.3 million in 2023 and $545 thousand in 2022.

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Income Taxes

12 Months Ended Dec. 31, 2024

Income Tax Disclosure [Abstract]

Income Taxes | Income Taxes

Income tax expense was as follows:

	2024	2023	2022
Current income tax expense	$ 125,025	$ 129,229	$ 94,595
Deferred income tax expense (benefit)	(11,600)	(14,829)	(4,918)
Income tax expense, as reported	$ 113,425	$ 114,400	$ 89,677
Effective tax rate	16.3 %	16.1 %	13.4 %

A reconciliation between reported income tax expense and the amounts computed by applying the U.S. federal statutory income tax rate of 21% to income before income taxes is presented in the following table.

	2024	2023	2022
Income tax expense computed at the statutory rate	$ 146,153	$ 149,598	$ 140,454
Effect of tax-exempt interest	(38,498)	(43,114)	(50,602)
Net tax benefit from stock-based compensation	(3,795)	(894)	(4,602)
Tax benefit on dividends paid in our 401k plan	(2,281)	(2,135)	(1,854)
Non-deductible FDIC premiums	5,943	5,263	3,277
Non-deductible meals and entertainment	1,861	1,692	683
Non-deductible compensation	1,629	2,591	2,250
Other	2,413	1,399	71
Income tax expense, as reported	$ 113,425	$ 114,400	$ 89,677

There were no unrecognized tax benefits during any of the reported periods. Interest and/or penalties related to income taxes are reported as a component of income tax expense. Such amounts were not significant during the reported periods.

Year-end deferred taxes are presented in the table below. Deferred taxes are based on the U.S. statutory federal income tax rate of 21%.

	2024	2023
Deferred tax assets:		
Net unrealized loss on securities available for sale and transferred securities	$ 327,184	$ 291,023
Allowance for credit losses	67,697	62,592
Lease liabilities under operating leases	64,691	66,442
Bonus accrual	13,753	9,680
FDIC deposit insurance special assessment	8,647	9,468
Stock-based compensation	6,321	7,712
Net actuarial loss on defined benefit post-retirement benefit plans	5,630	6,493
Deferred loan and lease origination fees	3,990	4,129
Other	6,496	5,892
Total gross deferred tax assets	504,409	463,431
Deferred tax liabilities:		
Right-of-use assets under operating leases	(56,759)	(58,905)
Premises and equipment	(38,352)	(42,640)
Intangible assets	(18,048)	(18,106)
Defined benefit post-retirement benefit plans	(13,591)	(13,073)
Other	(2,422)	(2,368)
Total gross deferred tax liabilities	(129,172)	(135,092)
Net deferred tax asset (liability)	$ 375,237	$ 328,339

No valuation allowance for deferred tax assets was recorded at December 31, 2024 and 2023 as management believes it is more likely than not that all of the deferred tax assets will be realized against deferred tax liabilities and projected future taxable income. There were no unrecognized tax benefits during any of the reported periods.

We file income tax returns in the U.S. federal jurisdiction. We are no longer subject to U.S. federal income tax examinations by tax authorities for years before 2021.

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Other Comprehensive Income (Loss)

12 Months Ended Dec. 31, 2024

Equity [Abstract]

Other Comprehensive Income (Loss) | Other Comprehensive Income (Loss)

The tax effects allocated to each component of other comprehensive income (loss) were as follows:

	Before Tax Amount	Tax Expense, (Benefit)	Net of Tax Amount
2024			
Securities available for sale and transferred securities:			
Change in net unrealized gain/loss during the period	$ (171,662)	$ (36,049)	$ (135,613)
Change in net unrealized gain on securities transferred to held to maturity	(629)	(132)	(497)
Reclassification adjustment for net (gains) losses included in net income	96	20	76
Total securities available for sale and transferred securities	(172,195)	(36,161)	(136,034)
Defined-benefit post-retirement benefit plans:			
Change in the net actuarial gain/loss	2,439	512	1,927
Reclassification adjustment for net amortization of actuarial gain/loss included in net income as a component of net periodic cost (benefit)	1,673	351	1,322
Total defined-benefit post-retirement benefit plans	4,112	863	3,249
Total other comprehensive income (loss)	$ (168,083)	$ (35,298)	$ (132,785)

	Before Tax Amount	Tax Expense, (Benefit)	Net of Tax Amount
2023			
Securities available for sale and transferred securities:			
Change in net unrealized gain/loss during the period	$ 277,926	$ 58,364	$ 219,562
Change in net unrealized gain on securities transferred to held to maturity	(649)	(136)	(513)
Reclassification adjustment for net (gains) losses included in net income	(66)	(14)	(52)
Total securities available for sale and transferred securities	277,211	58,214	218,997
Defined-benefit post-retirement benefit plans:			
Change in the net actuarial gain/loss	9,278	1,948	7,330
Reclassification adjustment for net amortization of actuarial gain/loss included in net income as a component of net periodic cost (benefit)	3,479	731	2,748
Total defined-benefit post-retirement benefit plans	12,757	2,679	10,078
Total other comprehensive income (loss)	$ 289,968	$ 60,893	$ 229,075
2022			
Securities available for sale and transferred securities:			
Change in net unrealized gain/loss during the period	$ (2,143,567)	$ (450,149)	$ (1,693,418)
Change in net unrealized gain on securities transferred to held to maturity	(737)	(155)	(582)
Total securities available for sale and transferred securities	(2,144,304)	(450,304)	(1,694,000)
Defined-benefit post-retirement benefit plans:			
Change in the net actuarial gain/loss	(5,005)	(1,051)	(3,954)
Reclassification adjustment for net amortization of actuarial gain/loss included in net income as a component of net periodic cost (benefit)	2,964	622	2,342
Total defined-benefit post-retirement benefit plans	(2,041)	(429)	(1,612)
Total other comprehensive income (loss)	$ (2,146,345)	$ (450,733)	$ (1,695,612)

Activity in accumulated other comprehensive income, net of tax, was as follows:

	Securities Available For Sale	Defined Benefit Plans	Accumulated Other Comprehensive Income
2024			
Beginning balance	$ (1,094,794)	$ (24,425)	$ (1,119,219)
Other comprehensive income (loss) before reclassification	(136,110)	1,927	(134,183)
Reclassification of amounts included in net income	76	1,322	1,398
Net other comprehensive income (loss) during period	(136,034)	3,249	(132,785)
Ending balance	$ (1,230,828)	$ (21,176)	$ (1,252,004)
2023			
Beginning balance	$ (1,313,791)	$ (34,503)	$ (1,348,294)
Other comprehensive income (loss) before reclassification	219,049	7,330	226,379
Reclassification of amounts included in net income	(52)	2,748	2,696
Net other comprehensive income (loss) during period	218,997	10,078	229,075
Ending balance	$ (1,094,794)	$ (24,425)	$ (1,119,219)
2022			
Beginning balance	$ 380,209	$ (32,891)	$ 347,318
Other comprehensive income (loss) before reclassification	(1,694,000)	(3,954)	(1,697,954)
Reclassification of amounts included in net income	—	2,342	2,342
Net other comprehensive income (loss) during period	(1,694,000)	(1,612)	(1,695,612)
Ending balance	$ (1,313,791)	$ (34,503)	$ (1,348,294)

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Derivative Financial Instruments

12 Months Ended
Dec. 31, 2024

Derivative Instruments and Hedging Activities Disclosure [Abstract]

Derivative Financial Instruments

Derivative Financial Instruments

The fair value of derivative positions outstanding is included in accrued interest receivable and other assets and accrued interest payable and other liabilities in the accompanying consolidated balance sheets and in the net change in each of these financial statement line items in the accompanying consolidated statements of cash flows.

Interest Rate Derivatives. We utilize interest rate swaps, caps and floors to mitigate exposure to interest rate risk and to facilitate the needs of our customers. Our objectives for utilizing these derivative instruments are described below:

From time to time, we have entered into certain interest rate derivative contracts that are designated as hedging instruments to hedge the risk of changes in the fair value of certain commercial loans/leases due to changes in interest rates. We also enter into certain interest rate derivative contracts that are not designated as hedging instruments to accommodate the business needs of our customers. These derivative contracts relate to transactions in which we enter into an interest rate swap, cap and/or floor with a customer while at the same time entering into an offsetting interest rate swap, cap and/or floor with a third-party financial institution. In connection with each swap transaction, we agree to pay interest to the customer on a notional amount at a variable interest rate and receive interest from the customer on a similar notional amount at a fixed interest rate. At the same time, we agree to pay a third-party financial institution the same fixed interest rate on the same notional amount and receive the same variable interest rate on the same notional amount. The transaction allows our customer to effectively convert a variable rate loan to a fixed rate. Because we act as an intermediary for our customers, changes in the fair value of the underlying derivative contracts largely offset each other and do not significantly impact our results of operations.

The notional amounts and estimated fair values of interest rate derivative contracts outstanding are presented in the following table. The fair values of these contracts are estimated utilizing internal valuation methods with observable market data inputs, or as determined by the Chicago Mercantile Exchange ("CME") for centrally cleared derivative contracts. CME rules legally characterize variation margin payments for centrally cleared derivatives as settlements of the derivatives' exposure rather than collateral. As a result, the variation margin payment and the related derivative instruments are considered a single unit of account for accounting and financial reporting purposes. Variation margin, as determined by the CME, is settled daily. As a result, derivative contracts that clear through the CME have an estimated fair value of zero at both December 31, 2024 and 2023.

	December 31, 2024		December 31, 2023	
	Notional Amount	Estimated Fair Value	Notional Amount	Estimated Fair Value
Non-hedging interest rate derivatives:				
Financial institution counterparties:				
Loan/lease interest rate swaps - assets	$ 1,213,519	$ 63,001	$ 1,040,659	$ 58,486
Loan/lease interest rate swaps - liabilities	663,078	(9,068)	617,266	(20,293)
Loan/lease interest rate caps - assets	205,164	7,053	275,000	11,747
Customer counterparties:				
Loan/lease interest rate swaps - assets	663,078	9,068	617,266	20,482
Loan/lease interest rate swaps - liabilities	1,213,519	(63,000)	1,040,659	(58,485)
Loan/lease interest rate caps - liabilities	205,164	(7,054)	275,000	(11,747)

The weighted-average rates paid and received for interest rate swaps outstanding at December 31, 2024 were as follows:

	Weighted-Average	
	Interest Rate Paid	Interest Rate Received
Interest rate swaps:		
Non-hedging interest rate swaps - financial institution counterparties	5.08 %	6.26 %
Non-hedging interest rate swaps - customer counterparties	6.26	5.08

The weighted-average strike rate for outstanding interest rate caps was 3.66% at December 31, 2024.

Commodity Derivatives. We enter into certain commodity derivative contracts that are not designated as hedging instruments to accommodate the business needs of our customers. Upon the origination of a commodity derivative contract with a customer, we simultaneously enter into an offsetting contract with a third-party financial institution to mitigate our exposure to fluctuations in commodity prices. Because we act as an intermediary for our customers, changes in the fair value of the underlying derivative contracts largely offset each other and do not significantly impact our results of operations.

The notional amounts and estimated fair values of non-hedging commodity derivative contracts outstanding are presented in the following table. The fair values of these contracts are estimated utilizing internal valuation methods with observable market data inputs.

		December 31, 2024		December 31, 2023	
	Notional Units	Notional Amount	Estimated Fair Value	Notional Amount	Estimated Fair Value
Financial institution counterparties:					
Oil - assets	Barrels	7,097	$ 27,471	5,601	$ 37,667
Oil - liabilities	Barrels	4,768	(12,897)	4,581	(18,500)
Natural gas - assets	MMBTUs	25,454	3,804	17,363	11,822
Natural gas - liabilities	MMBTUs	26,082	(4,054)	6,462	(2,499)
Customer counterparties:					
Oil - assets	Barrels	4,872	$ 12,973	4,618	$ 18,722
Oil - liabilities	Barrels	6,993	(26,753)	5,564	(36,877)
Natural gas - assets	MMBTUs	26,767	4,255	6,462	2,499
Natural gas - liabilities	MMBTUs	24,769	(3,600)	17,363	(11,571)

Foreign Currency Derivatives. We enter into foreign currency derivative contracts that are not designated as hedging instruments to accommodate the business needs of our customers and to mitigate our

exposure to foreign currency. Upon the origination of a foreign currency derivative contract with a customer, we simultaneously enter into an offsetting contract with a third-party financial institution to mitigate our exposure to fluctuations in foreign currency exchange rates. Because we act as an intermediary for our customers, changes in the fair value of the underlying derivative contracts largely offset each other and do not significantly impact our results of operations. We also utilize foreign currency derivative contracts that are not designated as hedging instruments to mitigate the economic effect of fluctuations in foreign currency exchange rates on foreign currency holdings and certain short-term, non-U.S. dollar denominated loans. The notional amounts and fair values of non-hedging foreign currency derivative contracts are presented in the following table. The fair values of these contracts are estimated utilizing internal valuation methods with observable market data inputs.

		December 31, 2024		December 31, 2023	
	Notional Currency	Notional Amount	Estimated Fair Value	Notional Amount	Estimated Fair Value
Financial institution counterparties:					
Forward/option contracts - assets	CAD	—	$ —	250	$ 1
Forward/option contracts - liabilities	EUR	—	—	3,000	(14)
Forward contracts - liabilities	CAD	—	—	250	(5)
Customer counterparties:					
Forward/option contracts - assets	EUR	—	—	3,000	16
Forward/option contracts - assets	CAD	—	—	250	5
Forward contracts - liabilities	CAD	—	—	250	—

Gains, Losses and Derivative Cash Flows. For fair value hedges, the changes in the fair value of both the derivative hedging instrument and the hedged item are included in other non-interest income or other non-interest expense. The extent that such changes in fair value do not offset represents hedge ineffectiveness. Net cash flows from interest rate swaps on commercial loans/leases designated as hedging instruments in effective hedges of fair value are included in interest income on loans. For non-hedging derivative instruments, gains and losses due to changes in fair value and all cash flows are included in other non-interest income and other non-interest expense.

Amounts included in the consolidated statements of income related to interest rate derivatives designated as hedges of fair value were as follows:

	2024	2023	2022
Commercial loan/lease interest rate swaps:			
Amount of gain (loss) included in interest income on loans	$ —	$ 16	$ (7)
Amount of (gain) loss included in other non-interest expense	—	—	6

As stated above, we enter into non-hedge related derivative positions primarily to accommodate the business needs of our customers. Upon the origination of a derivative contract with a customer, we simultaneously enter into an offsetting derivative contract with a third-party financial institution. We recognize immediate income based upon the difference in the bid/ask spread of the underlying transactions with our customers and the third party. Because we act only as an intermediary for our customer, subsequent changes in the fair value of the underlying derivative contracts largely offset each other and do not significantly impact our results of operations.

Amounts included in the consolidated statements of income related to non-hedging interest rate, commodity, foreign currency and other derivative instruments are presented in the table below.

	2024	2023	2022
Non-hedging interest rate derivatives:			
Other non-interest income	$ 4,304	$ 6,982	$ 1,742
Other non-interest expense	3	—	—
Non-hedging commodity derivatives:			
Other non-interest income	2,183	1,889	2,297
Non-hedging foreign currency derivatives:			
Other non-interest income	11	30	63

Counterparty Credit Risk. Derivative contracts involve the risk of dealing with both bank customers and financial institution counterparties and their ability to meet contractual terms. Financial institution counterparties must have an investment grade credit rating and be approved by our Asset/Liability Management Committee. Our credit exposure on derivative contracts is limited to the net favorable value of all contracts by each counterparty. Credit exposure may be reduced by the amount of collateral pledged by the counterparty. There are no credit-risk-related contingent features associated with any of our derivative contracts. Certain derivative contracts with financial institution counterparties may be terminated with respect to a party in the transaction, if such party does not have at least a minimum level rating assigned to either its senior unsecured long-term debt or its deposit obligations by certain third-party rating agencies.

Our credit exposure relating to interest rate, commodity, and foreign currency derivative contracts with bank customers was approximately $9.5 million at December 31, 2024. This credit exposure is partly mitigated as transactions with customers are generally secured by the collateral, if any, securing the underlying transaction being hedged. Our credit exposure, net of collateral pledged, relating to interest rate, commodity, and foreign currency derivative contracts with financial institution counterparties was approximately $1.5 million at December 31, 2024. This amount was primarily related to a shortfall of collateral we have received from certain counterparties. Collateral positions are generally cleared on the next business day. Collateral levels for financial institution counterparties are monitored and adjusted as necessary. See Note 15 – Balance Sheet Offsetting and Repurchase Agreements for additional information regarding our credit exposure with financial institution counterparties. At December 31, 2024, we had $350 thousand in cash collateral related to derivative contracts on deposit with other financial institution counterparties.

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Balance Sheet Offsetting

12 Months Ended
Dec. 31, 2024

Derivative Instruments and Hedging Activities Disclosure [Abstract]

Balance Sheet Offsetting

Balance Sheet Offsetting and Repurchase Agreements

Balance Sheet Offsetting. Certain financial instruments, including resell and repurchase agreements and derivatives, may be eligible for offset in the consolidated balance sheet and/or subject to master netting arrangements or similar agreements. Our derivative transactions with financial institution counterparties are generally executed under International Swaps and Derivative Association (“ISDA”) master agreements which include “right of set-off” provisions. In such cases there is generally a legally enforceable right to offset recognized amounts and there may be an intention to settle such amounts on a net basis. Nonetheless, we do not generally offset such financial instruments for financial reporting purposes.

Information about financial instruments that are eligible for offset in the consolidated balance sheet as of December 31, 2024 is presented in the following tables.

	Gross Amount Recognized	Gross Amount Offset	Net Amount Recognized
December 31, 2024			
Financial assets:			
Derivatives:			
Loan/lease interest rate swaps and caps	$ 70,054	$ —	$ 70,054
Commodity swaps and options	31,275	—	31,275
Total derivatives	101,329	—	101,329
Resell agreements	9,650	—	9,650
Total	$ 110,979	$ —	$ 110,979
Financial liabilities:			
Derivatives:			
Loan/lease interest rate swaps	$ 9,068	$ —	$ 9,068
Commodity swaps and options	16,951	—	16,951
Total derivatives	26,019	—	26,019
Repurchase agreements	4,342,941	—	4,342,941
Total	$ 4,368,960	$ —	$ 4,368,960

		Gross Amounts Not Offset		
	Net Amount Recognized	Financial Instruments	Collateral	Net Amount
December 31, 2024				
Financial assets:				
Derivatives:				
Counterparty H	$ 36,286	$ (10,129)	$ (26,157)	$ —
Counterparty F	15,505	(2,322)	(11,759)	1,424
Counterparty B	22,338	(4,522)	(17,816)	—
Counterparty E	14,219	(2,109)	(12,100)	10
Other counterparties	12,981	(6,632)	(6,325)	24
Total derivatives	101,329	(25,714)	(74,157)	1,458
Resell agreements	9,650	—	(9,650)	—
Total	$ 110,979	$ (25,714)	$ (83,807)	$ 1,458
Financial liabilities:				
Derivatives:				
Counterparty H	$ 10,129	$ (10,129)	$ —	$ —
Counterparty F	2,322	(2,322)	—	—
Counterparty B	4,522	(4,522)	—	—
Counterparty E	2,109	(2,109)	—	—
Other counterparties	6,937	(6,632)	(305)	—
Total derivatives	26,019	(25,714)	(305)	—
Repurchase agreements	4,342,941	—	(4,342,941)	—
Total	$ 4,368,960	$ (25,714)	$ (4,343,246)	$ —

Information about financial instruments that are eligible for offset in the consolidated balance sheet as of December 31, 2023 is presented in the following tables.

	Gross Amount Recognized	Gross Amount Offset	Net Amount Recognized
December 31, 2023			
Financial assets:			
Derivatives:			
Loan/lease interest rate swaps and caps	$ 70,233	$ —	$ 70,233
Commodity swaps and options	49,489	—	49,489
Foreign currency forward/option contracts	1	—	1
Total derivatives	119,723	—	119,723
Resell agreements	84,650	—	84,650
Total	$ 204,373	$ —	$ 204,373
Financial liabilities:			
Derivatives:			
Loan/lease interest rate swaps	$ 20,293	$ —	$ 20,293
Commodity swaps and options	20,999	—	20,999
Foreign currency forward contracts	19	—	19
Total derivatives	41,311	—	41,311
Repurchase agreements	4,127,188	—	4,127,188
Total	$ 4,168,499	$ —	$ 4,168,499

		Gross Amounts Not Offset		
	Net Amount Recognized	Financial Instruments	Collateral	Net Amount
December 31, 2023				
Financial assets:				
Derivatives:				
Counterparty H	$ 36,551	$ (8,870)	$ (27,170)	$ 511
Counterparty F	31,202	(7,444)	(22,954)	804
Counterparty B	23,829	(5,151)	(18,472)	206
Counterparty E	13,271	(4,548)	(8,723)	—
Other counterparties	14,870	(6,418)	(7,520)	932
Total derivatives	119,723	(32,431)	(84,839)	2,453
Resell agreements	84,650	—	(84,650)	—
Total	$ 204,373	$ (32,431)	$ (169,489)	$ 2,453
Financial liabilities:				
Derivatives:				
Counterparty H	$ 8,870	$ (8,870)	$ —	$ —
Counterparty F	7,444	(7,444)	—	—
Counterparty B	5,151	(5,151)	—	—
Counterparty E	4,548	(4,548)	—	—
Other counterparties	15,298	(6,418)	(8,580)	300
Total derivatives	41,311	(32,431)	(8,580)	300
Repurchase agreements	4,127,188	—	(4,127,188)	—
Total	$ 4,168,499	$ (32,431)	$ (4,135,768)	$ 300

Repurchase Agreements. We utilize securities sold under agreements to repurchase to accommodate the business needs of our customers and to facilitate secured short-term funding needs. Securities sold under agreements to repurchase are stated at the amount of cash received in connection with the transaction. We monitor collateral levels on a continuous basis. We may be required to provide additional collateral based on the fair value of the underlying securities. Securities pledged as collateral under repurchase agreements are maintained with our safekeeping agents.

The remaining contractual maturity of repurchase agreements in the consolidated balance sheets as of December 31, 2024 and December 31, 2023 is presented in the following tables.

	Remaining Contractual Maturity of the Agreements				
	Overnight and Continuous	Up to 30 Days	30-90 Days	Greater than 90 Days	Total
December 31, 2024					
Repurchase agreements:					
U.S. Treasury	$ 2,170,482	$ —	$ —	$ —	$ 2,170,482
Residential mortgage-backed securities	2,172,459	—	—	—	2,172,459
Total borrowings	$ 4,342,941	$ —	$ —	$ —	$ 4,342,941
Gross amount of recognized liabilities for repurchase agreements					$ 4,342,941
Amounts related to agreements not included in offsetting disclosures above					$ —
December 31, 2023					
Repurchase agreements:					
U.S. Treasury	$ 3,300,662	$ —	$ —	$ —	$ 3,300,662
Residential mortgage-backed securities	826,526	—	—	—	826,526
Total borrowings	$ 4,127,188	$ —	$ —	$ —	$ 4,127,188
Gross amount of recognized liabilities for repurchase agreements					$ 4,127,188
Amounts related to agreements not included in offsetting disclosures above					$ —

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Fair Value Measurements

12 Months Ended Dec. 31, 2024

Fair Value Disclosures [Abstract]

Fair Value Measurements

Fair Value Measurements

The fair value of an asset or liability is the price that would be received to sell that asset or paid to transfer that liability in an orderly transaction occurring in the principal market (or most advantageous market in the absence of a principal market) for such asset or liability. In estimating fair value, we utilize valuation techniques that are consistent with the market approach, the income approach and/or the cost approach. Such valuation techniques are consistently applied. Inputs to valuation techniques include the assumptions that market participants would use in pricing an asset or liability. ASC Topic 820 establishes a fair value hierarchy for valuation inputs that gives the highest priority to quoted prices in active markets for identical assets or liabilities and the lowest priority to unobservable inputs. The fair value hierarchy is as follows:

- *Level 1 Inputs* - Unadjusted quoted prices in active markets for identical assets or liabilities that the reporting entity has the ability to access at the measurement date.
- *Level 2 Inputs* - Inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly or indirectly. These might include quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in markets that are not active, inputs other than quoted prices that are observable for the asset or liability (such as interest rates, volatilities, prepayment speeds, credit risks, etc.) or inputs that are derived principally from or corroborated by market data by correlation or other means.
- *Level 3 Inputs* - Unobservable inputs for determining the fair values of assets or liabilities that reflect an entity's own assumptions about the assumptions that market participants would use in pricing the assets or liabilities.

In general, fair value is based upon quoted market prices, where available. If such quoted market prices are not available, fair value is based upon internally developed models that primarily use, as inputs, observable market-

based parameters. Valuation adjustments may be made to ensure that financial instruments are recorded at fair value. These adjustments may include amounts to reflect counterparty credit quality and our creditworthiness, among other things, as well as unobservable parameters. Any such valuation adjustments are applied consistently over time. Our valuation methodologies may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. While management believes our valuation methodologies are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different estimate of fair value at the reporting date. Furthermore, the reported fair value amounts have not been comprehensively revalued since the presentation dates, and therefore, estimates of fair value after the balance sheet date may differ significantly from the amounts presented herein. A more detailed description of the valuation methodologies used for assets and liabilities measured at fair value is set forth below. Transfers between levels of the fair value hierarchy are recognized on the actual date of the event or circumstances that caused the transfer, which generally coincides with our monthly and/or quarterly valuation process.

Financial Assets and Financial Liabilities: Financial assets and financial liabilities measured at fair value on a recurring basis include the following:

Securities Available for Sale. U.S. Treasury securities are reported at fair value utilizing Level 1 inputs. Other securities classified as available for sale are reported at fair value utilizing Level 2 inputs. For these securities, we obtain fair value measurements from an independent pricing service. The fair value measurements consider observable data that may include dealer quotes, market spreads, cash flows, the U.S. Treasury yield curve, live trading levels, trade execution data, market consensus prepayment speeds, credit information and the bond's terms and conditions, among other things.

We review the prices supplied by the independent pricing service, as well as their underlying pricing methodologies, for reasonableness and to ensure such prices are aligned with traditional pricing matrices. In general, we do not purchase investment portfolio securities that are esoteric or that have a complicated structure. Our entire portfolio consists of traditional investments, nearly all of which are U.S. Treasury obligations, federal agency bullet or mortgage pass-through securities, or general obligation or revenue based municipal bonds. Pricing for such instruments is fairly generic and is easily obtained. From time to time, we will validate prices supplied by the independent pricing service by comparison to prices obtained from third-party sources or derived using internal models.

Trading Securities. U.S. Treasury securities and exchange-listed common stock are reported at fair value utilizing Level 1 inputs. Other securities classified as trading are reported at fair value utilizing Level 2 inputs in the same manner as described above for securities available for sale.

Derivatives. Derivatives are generally reported at fair value utilizing Level 2 inputs. We utilize internal valuation methods with observable market data inputs to estimate the fair values of our outstanding interest rate, commodity and foreign currency derivative contracts. We also obtain dealer quotations and/or utilize third-party models for comparative purposes to assess the reasonableness of our model valuations. Though there has never been a significant discrepancy in the valuations, should such a significant discrepancy arise, we would obtain price verification from a third-party dealer. In cases where significant credit valuation adjustments are incorporated into the estimation of fair value, reported amounts are considered to have been derived utilizing Level 3 inputs.

For purposes of potential valuation adjustments to our derivative positions, we evaluate the credit risk of our counterparties as well as ours. Accordingly, we have considered factors such as the likelihood of our default and the default of our counterparties, our net exposures and remaining contractual life, among other things, in determining if any fair value adjustments related to credit risk are required. Counterparty exposure is evaluated by netting positions that are subject to master netting arrangements, as well as considering the amount of collateral securing the position. We review our counterparty exposure on a regular basis, and, when necessary, appropriate business actions are taken to adjust the exposure. We also utilize this approach to estimate our own credit risk on derivative liability positions. To date, we have not realized any significant losses due to a counterparty's inability to pay any net uncollateralized position. The change in value of derivative assets and derivative liabilities attributable to credit risk was not significant during the reported periods.

The following tables summarize financial assets and financial liabilities measured at fair value on a recurring basis as of December 31, 2024 and 2023, segregated by the level of the valuation inputs within the fair value hierarchy utilized to measure fair value:

	Level 1 Inputs	Level 2 Inputs	Level 3 Inputs	Total Fair Value
2024				
Securities available for sale:				
U.S. Treasury	$ 3,442,320	$ —	$ —	$ 3,442,320
Residential mortgage-backed securities	—	6,997,902	—	6,997,902
States and political subdivisions	—	4,560,224	—	4,560,224
Other	—	43,179	—	43,179
Trading account securities:				
U.S. Treasury	33,910	—	—	33,910
States and political subdivisions	—	—	—	—
Derivative assets:				
Interest rate swaps, caps and floors	—	79,122	—	79,122
Commodity swaps and options	—	48,503	—	48,503
Foreign currency forward/option contracts	—	—	—	—
Derivative liabilities:				
Interest rate swaps, caps and floors	—	79,122	—	79,122
Commodity swaps and options	—	47,304	—	47,304
Foreign currency forward/option contracts	—	—	—	—
2023				
Securities available for sale:				
U.S. Treasury	$ 4,927,589	$ —	$ —	$ 4,927,589
Residential mortgage-backed securities	—	6,596,682	—	6,596,682
States and political subdivisions	—	5,011,331	—	5,011,331
Other	—	42,769	—	42,769
Trading account securities:				
U.S. Treasury	30,265	—	—	30,265
States and political subdivisions	—	1,452	—	1,452
Derivative assets:				
Interest rate swaps, caps and floors	—	90,715	—	90,715
Commodity swaps and options	—	70,710	—	70,710
Foreign currency forward contracts	—	22	—	22
Derivative liabilities:				
Interest rate swaps, caps and floors	—	90,525	—	90,525
Commodity swaps and options	—	69,447	—	69,447
Foreign currency forward contracts	—	19	—	19

Certain financial assets and financial liabilities are measured at fair value on a nonrecurring basis; that is, the instruments are not measured at fair value on an ongoing basis but are subject to fair value adjustments in certain circumstances (for example, when there is evidence of impairment). Financial assets measured at fair value on a non-recurring basis during the reported periods include certain loans reported at the fair value of the underlying collateral if repayment is expected solely from the collateral. Collateral values are estimated using Level 2 inputs based on observable market data, typically in the case of real estate collateral, or Level 3 inputs based on customized discounting criteria, typically in the case of non-real estate collateral such as inventory, oil and gas reserves, accounts receivable, equipment or other business assets.

The following table presents collateral dependent loans that were remeasured and reported at fair value through a specific allocation of the allowance for credit losses on loans based upon the fair value of the underlying collateral:

	2024	2023	2022
Level 2			
Carrying value before allocations	$ 4,982	$ 19,719	$ 6,237
Specific (allocations) reversals of prior allocations	(650)	(3,391)	(1,480)
Fair value	$ 4,332	$ 16,328	$ 4,757
Level 3			
Carrying value before allocations	$ 37,082	$ 15,465	$ 8,156
Specific (allocations) reversals of prior allocations	(10,987)	(2,344)	625
Fair value	$ 26,095	$ 13,121	$ 8,781

Non-Financial Assets and Non-Financial Liabilities: We do not have any non-financial assets or non-financial liabilities measured at fair value on a recurring basis. From time to time, non-financial assets measured at fair value on a non-recurring basis may include certain foreclosed assets which, upon initial recognition, were remeasured and reported at fair value through a charge-off to the allowance for loan losses and certain foreclosed assets which, subsequent to their initial recognition, were remeasured at fair value through a write-down included in other non-interest expense. The fair value of a foreclosed asset is estimated using Level 2 inputs based on observable market data or Level 3 inputs based on customized discounting criteria. During the reported periods, all fair value measurements for foreclosed assets utilized Level 2 inputs.

The following table presents foreclosed assets that were remeasured and reported at fair value:

	2024	2023	2022
Foreclosed assets remeasured at initial recognition:			
Carrying value of foreclosed assets prior to remeasurement	$ 19,297	$ —	$ 239
Charge-offs recognized in the allowance for credit losses on loans	(3,797)	—	—
Fair value	$ 15,500	$ —	$ 239

Charge-offs recognized upon loan foreclosures are generally offset by general or specific allocations of the allowance for credit losses on loans and generally do not, and did not during the reported periods, significantly impact our credit loss expense. Regulatory guidelines require us to reevaluate the fair value of other real estate owned on at least an annual basis. While our policy is to comply with the regulatory guidelines, our general practice is to reevaluate the fair value of collateral supporting collateral dependent loans on a quarterly basis. Thus, appraisals are generally not considered to be outdated, and we typically do not make any adjustments to the appraised values.

ASC Topic 825, "Financial Instruments," requires disclosure of the fair value of financial assets and financial liabilities, including those financial assets and financial liabilities that are not measured and reported at fair value on a recurring basis or non-recurring basis. The estimated fair value approximates carrying value for cash and cash equivalents, accrued interest and the cash surrender value of life insurance policies. The methodologies for other financial assets and financial liabilities that are not measured and reported at fair value on a recurring basis or non-recurring basis are discussed below:

Loans. The estimated fair value approximates carrying value for variable-rate loans that reprice frequently and with no significant change in credit risk. The fair value of fixed-rate loans and variable-rate loans which reprice on an infrequent basis is estimated by discounting future cash flows using the current interest rates at which similar loans with similar terms would be made to borrowers of similar credit quality. An overall valuation adjustment is made for specific credit risks as well as general portfolio credit risk.

Deposits. The estimated fair value approximates carrying value for demand deposits. The fair value of fixed-rate deposit liabilities with defined maturities is estimated by discounting future cash flows using the interest rates currently offered for deposits of similar remaining maturities. The estimated fair value of deposits does not take into account the value of our long-term relationships with depositors, commonly known as core deposit intangibles, which are separate intangible assets, and not considered financial instruments. Nonetheless, we would likely realize a core deposit premium if our deposit portfolio were sold in the principal market for such deposits.

Borrowed Funds. The estimated fair value approximates carrying value for short-term borrowings. The fair value of long-term fixed-rate borrowings is estimated using quoted market prices, if available, or by discounting future cash flows using current interest rates for similar financial instruments. The estimated fair value approximates carrying value for variable-rate junior subordinated deferrable interest debentures that reprice quarterly.

Loan Commitments, Standby and Commercial *Letters of Credit*. Our lending commitments have variable interest rates and "escape" clauses if the customer's credit quality deteriorates. Therefore, the fair values of these items are not significant and are not included in the following table.

The estimated fair values of financial instruments that are reported at amortized cost in our consolidated balance sheets, segregated by the level of valuation inputs within the fair value hierarchy utilized to measure fair value, were as follows:

	December 31, 2024		December 31, 2023	
	Carrying Amount	Estimated Fair Value	Carrying Amount	Estimated Fair Value
Financial assets:				
Level 2 inputs:				
Cash and cash equivalents	$ 10,234,258	$ 10,234,258	$ 8,687,276	$ 8,687,276
Securities held to maturity	3,533,775	3,360,546	3,619,428	3,532,044
Accrued interest receivable	236,591	236,591	251,385	251,385
Level 3 inputs:				
Loans, net	20,484,662	20,066,512	18,578,255	18,117,369
Financial liabilities:				
Level 2 inputs:				
Deposits	42,722,748	42,712,907	41,920,568	41,903,580
Federal funds purchased	21,975	21,975	14,200	14,200
Repurchase agreements	4,342,941	4,342,941	4,127,188	4,127,188
Junior subordinated deferrable interest debentures	123,184	123,712	123,127	123,712
Subordinated notes	99,648	98,453	99,491	96,071
Accrued interest payable	58,870	58,870	61,222	61,222

Under ASC Topic 825, entities may choose to measure eligible financial instruments at fair value at specified election dates. The fair value measurement option (i) may be applied instrument by instrument, with certain exceptions, (ii) is generally irrevocable and (iii) is applied only to entire instruments and not to portions of instruments. Unrealized gains and losses on items for which the fair value measurement option has been elected must be reported in earnings at each subsequent reporting date. During the reported periods, we had no financial instruments measured at fair value under the fair value measurement option.

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Operating Segments

12 Months Ended
Dec. 31, 2024

Segment Reporting [Abstract]

Operating Segments — Operating Segments

We are managed under a matrix organizational structure whereby our two primary operating segments, Banking and Frost Wealth Advisors, overlap a regional reporting structure. The regions are primarily based upon geographic location and include Austin, Dallas, Fort Worth, Gulf Coast (which includes Corpus Christi and the Rio Grande Valley), Houston, Permian Basin, San Antonio and Statewide. We are primarily managed based on the line of business structure. In that regard, all regions have the same lines of business, which have the same product and service offerings, have similar types and classes of customers and utilize similar service delivery methods. Pricing guidelines for products and services are the same across all regions. The regional reporting structure is primarily a means to scale the lines of business to provide a local, community focus for customer relations and business development.

Banking and Frost Wealth Advisors are delineated by the products and services that each segment offers. The Banking operating segment includes both commercial and consumer banking services and Frost Insurance Agency. Commercial banking services are provided to corporations and other business clients and include a wide array of lending and cash management products. Consumer banking services include direct lending and depository services. Frost Insurance Agency provides insurance brokerage services to individuals and businesses covering corporate and personal property and casualty products, as well as group health and life insurance products. The Frost Wealth Advisors operating segment includes fee-based services within private trust, retirement services, and financial management services, including personal wealth management and securities brokerage services. A third operating segment, Non-Banks, is for the most part the parent holding company, as well as certain other insignificant non-bank subsidiaries of the parent that, for the most part, have little or no activity. Non-banks also includes certain eliminating amounts. The parent company's principal activities include the direct and indirect

ownership of our banking and non-banking subsidiaries and the issuance of debt and equity. Our principal source of revenue is dividends from our subsidiaries.

The accounting policies of each reportable segment are the same as those of our consolidated entity except for the following items, which impact the Banking and Frost Wealth Advisors segments: (i) expenses for consolidated back-office operations and general overhead-type expenses such as executive administration, accounting and internal audit are allocated to operating segments based on estimated uses of those services, and (ii) the parent company records the tax expense or benefit necessary to reconcile to the consolidated total.

Our chief executive officer is our chief operating decision maker. We use a match-funded transfer pricing process to allocate costs, capital and resources to each operating segment. The process helps us to (i) identify the cost or opportunity value of funds within each business segment, (ii) measure the profitability of a particular business segment by relating appropriate costs to revenues, (iii) evaluate each business segment in a manner consistent with its economic impact on consolidated earnings, and (iv) enhance asset and liability pricing decisions. Our chief executive officer reviews actual net income versus budgeted net income to assess segment performance on a monthly basis and to make decisions about allocating capital and personnel to the segments.

Financial results by operating segment, including significant expense categories provided to the chief operating decision maker, are detailed below. Certain prior period amounts have been reclassified to conform to the current presentation. Frost Wealth Advisors excludes off-balance-sheet managed and custody assets with a total fair value of $51.4 billion, $47.2 billion and $42.9 billion at December 31, 2024, 2023 and 2022.

	Banking	Frost Wealth Advisors	Non-Banks	Consolidated
2024				
Interest income	$ 2,382,675	$ 7,962	$ —	$ 2,390,637
Interest expense	772,075	421	13,529	786,025
Net interest income (expense)	1,610,600	7,541	(13,529)	1,604,612
Credit loss expense	64,985	—	—	64,985
Net interest income after credit loss expense	1,545,615	7,541	(13,529)	1,539,627
Non-interest income:				
Trust and investment management fees	—	167,448	(2,178)	165,270
Service charges on deposit accounts	106,217	13	—	106,230
Insurance commissions and fees	61,269	—	—	61,269
Interchange and card transaction fees	21,017	—	—	21,017
Other charges, commissions and fees	30,626	22,717	5	53,348
Net gain (loss) on securities transactions	(96)	—	—	(96)
Other	45,790	6,011	259	52,060
Total non-interest income	264,823	196,189	(1,914)	459,098
Non-interest expense:				
Salaries and wages	544,843	74,928	1,623	621,394
Employee benefits	109,431	12,911	104	122,446
Net occupancy	115,136	13,615	—	128,751
Technology, furniture and equipment	142,517	5,764	206	148,487
Deposit insurance	37,203	66	—	37,269
Other	189,700	49,790	4,921	244,411
Total non-interest expense	1,138,830	157,074	6,854	1,302,758
Income (loss) before income taxes	671,608	46,656	(22,297)	695,967
Income tax expense (benefit)	110,524	9,798	(6,897)	113,425
Net income (loss)	561,084	36,858	(15,400)	582,542
Preferred stock dividends	—	—	6,675	6,675
Net income (loss) available to common shareholders	$ 561,084	$ 36,858	$ (22,075)	$ 575,867
Revenues from (expenses to) external customers	$ 1,875,423	$ 203,730	$ (15,443)	$ 2,063,710
Average assets (in millions)	$ 49,621	$ 64	$ 9	$ 49,694

	Banking	Frost Wealth Advisors	Non-Banks	Consolidated
2023				
Interest income	$ 2,209,659	$ 8,057	$ —	$ 2,217,716
Interest expense	647,218	437	11,397	659,052
Net interest income (expense)	1,562,441	7,620	(11,397)	1,558,664
Credit loss expense	46,171	—	—	46,171
Net interest income after credit loss expense	1,516,270	7,620	(11,397)	1,512,493
Non-interest income:				
Trust and investment management fees	—	155,278	(1,963)	153,315
Service charges on deposit accounts	93,478	26	—	93,504
Insurance commissions and fees	58,271	—	—	58,271
Interchange and card transaction fees	19,419	—	—	19,419
Other charges, commissions and fees	30,217	18,809	—	49,026
Net gain (loss) on securities transactions	66	—	—	66
Other	49,868	4,793	280	54,941
Total non-interest income	251,319	178,906	(1,683)	428,542
Non-interest expense:				
Salaries and wages	480,083	66,070	1,565	547,718
Employee benefits	103,427	11,776	103	115,306
Net occupancy	109,953	14,443	—	124,396
Technology, furniture and equipment	129,042	6,054	190	135,286
Deposit insurance	76,535	54	—	76,589
Other	178,784	46,081	4,502	229,367
Total non-interest expense	1,077,824	144,478	6,360	1,228,662
Income (loss) before income taxes	689,765	42,048	(19,440)	712,373
Income tax expense (benefit)	111,145	8,830	(5,575)	114,400
Net income (loss)	578,620	33,218	(13,865)	597,973
Preferred stock dividends	—	—	6,675	6,675
Net income (loss) available to common shareholders	$ 578,620	$ 33,218	$ (20,540)	$ 591,298
Revenues from (expenses to) external customers	$ 1,813,760	$ 186,526	$ (13,080)	$ 1,987,206
Average assets (in millions)	$ 49,536	$ 59	$ 9	$ 49,604

	Banking	Frost Wealth Advisors	Non-Banks	Consolidated
2022				
Interest income	$ 1,470,947	$ 4,774	$ —	$ 1,475,721
Interest expense	175,480	129	8,829	184,438
Net interest income (expense)	1,295,467	4,645	(8,829)	1,291,283
Credit loss expense	3,000	—	—	3,000
Net interest income after credit loss expense	1,292,467	4,645	(8,829)	1,288,283
Non-interest income:				
Trust and investment management fees	—	156,751	(2,072)	154,679
Service charges on deposit accounts	91,851	40	—	91,891
Insurance commissions and fees	53,210	—	—	53,210
Interchange and card transaction fees	18,231	—	—	18,231
Other charges, commissions and fees	24,520	17,070	—	41,590
Net gain (loss) on securities transactions	—	—	—	—
Other	43,064	2,013	140	45,217
Total non-interest income	230,876	175,874	(1,932)	404,818
Non-interest expense:				
Salaries and wages	430,660	59,988	1,448	492,096
Employee benefits	78,178	10,273	157	88,608
Net occupancy	98,916	13,579	—	112,495
Technology, furniture and equipment	115,257	5,341	173	120,771
Deposit insurance	15,569	34	—	15,603
Other	147,841	42,794	4,066	194,701
Total non-interest expense	886,421	132,009	5,844	1,024,274
Income (loss) before income taxes	636,922	48,510	(16,605)	668,827
Income tax expense (benefit)	85,127	10,187	(5,637)	89,677
Net income (loss)	551,795	38,323	(10,968)	579,150
Preferred stock dividends	—	—	6,675	6,675
Net income (loss) available to common shareholders	$ 551,795	$ 38,323	$ (17,643)	$ 572,475
Revenues from (expenses to) external customers	$ 1,526,343	$ 180,519	$ (10,761)	$ 1,696,101
Average assets (in millions)	$ 51,448	$ 57	$ 8	$ 51,513

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Condensed Financial Statements of Parent Company

12 Months Ended

Dec. 31, 2024

Condensed Financial Information Disclosure [Abstract]

Condensed Financial Statements of Parent Company

Condensed Financial Statements of Parent Company

Condensed financial statements pertaining only to Cullen/Frost Bankers, Inc. are presented below. Investments in subsidiaries are stated using the equity method of accounting.

Condensed Balance Sheets

	December 31,	
	2024	2023
Assets:		
Cash	$ 334,512	$ 350,525
Total cash and cash equivalents	334,512	350,525
Investment in subsidiaries	3,828,890	3,625,951
Accrued interest receivable and other assets	1,231	1,233
Total assets	$ 4,164,633	$ 3,977,709
Liabilities:		
Junior subordinated deferrable interest debentures, net of unamortized issuance costs	$ 123,184	$ 123,127
Subordinated notes, net of unamortized issuance costs	99,648	99,491
Accrued interest payable and other liabilities	43,213	38,644
Total liabilities	266,045	261,262
Shareholders' Equity	3,898,588	3,716,447
Total liabilities and shareholders' equity	$ 4,164,633	$ 3,977,709

Condensed Statements of Income

	Year Ended December 31,		
	2024	2023	2022
Income:			
Dividend income paid by Frost Bank	$ 262,214	$ 279,679	$ 51,711
Dividend income paid by non-banks	268	255	109
Interest and other income	—	1,929	—
Total income	262,482	281,863	51,820
Expenses:			
Interest expense	13,529	13,304	8,829
Salaries and employee benefits	1,727	1,668	1,605
Other	7,304	6,653	6,316
Total expenses	22,560	21,625	16,750
Income before income taxes and equity in undistributed earnings of subsidiaries	239,922	260,238	35,070
Income tax benefit	6,896	5,974	5,641
Equity in undistributed earnings of subsidiaries	335,724	331,761	538,439
Net income	582,542	597,973	579,150
Preferred stock dividends	6,675	6,675	6,675
Net income available to common shareholders	$ 575,867	$ 591,298	$ 572,475

Condensed Statements of Cash Flows

	Year Ended December 31,		
	2024	2023	2022
Operating Activities:			
Net income	$ 582,542	$ 597,973	$ 579,150
Adjustments to reconcile net income to net cash provided by operating activities:			
Equity in undistributed earnings of subsidiaries	(335,724)	(331,761)	(538,439)
Stock-based compensation	934	880	720
Net tax benefit from stock-based compensation	463	331	472
Net change in other assets and other liabilities	4,322	19,867	(15,249)
Net cash from operating activities	252,537	287,290	26,654
Investing Activities:			
Net cash from investing activities	—	—	—
Financing Activities:			
Proceeds from stock option exercises	22,643	9,299	16,659
Proceeds from stock-based compensation activities of subsidiaries	18,829	23,710	17,602
Purchase of treasury stock	(60,901)	(42,720)	(4,391)
Cash dividends paid on preferred stock	(6,675)	(6,675)	(6,675)
Cash dividends paid on common stock	(242,446)	(232,323)	(209,780)
Net cash from financing activities	(268,550)	(248,709)	(186,585)
Net change in cash and cash equivalents	(16,013)	38,581	(159,931)
Cash and cash equivalents at beginning of year	350,525	311,944	471,875
Cash and cash equivalents at end of year	$ 334,512	$ 350,525	$ 311,944

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Accounting Standards Updates	**12 Months Ended Dec. 31, 2024**
Accounting Standards Update and Change in Accounting Principle [Abstract]	
Accounting Standards Updates	Accounting Standards Updates

ASU 2022-01, "Derivatives and Hedging (Topic 815): Fair Value Hedging - Portfolio Layer Method." Under prior guidance, entities can apply the last-of-layer hedging method to hedge the exposure of a closed portfolio of prepayable financial assets to fair value changes due to changes in interest rates for a portion of the portfolio that is not expected to be affected by prepayments, defaults, and other events affecting the timing and amount of cash flows. ASU 2022-01 expands the last-of-layer method, which permits only one hedge layer, to allow multiple hedged layers of a single closed portfolio. To reflect that expansion, the last-of-layer method is renamed the portfolio layer method. ASU 2022-01 also (i) expands the scope of the portfolio layer method to include non-prepayable financial assets, (ii) specifies eligible hedging instruments in a single-layer hedge, (iii) provides additional guidance on the accounting for and disclosure of hedge basis adjustments under the portfolio layer method and (iv) specifies how hedge basis adjustments should be considered when determining credit losses for the assets included in the closed portfolio. ASU 2022-01 became effective for us in 2023. The adoption of ASU 2022-01 did not have a significant impact on our financial statements.

ASU 2022-02, "Financial Instruments - Credit Losses (Topic 326): Troubled Debt Restructurings and Vintage Disclosures." ASU 2022-02 eliminates the accounting guidance for troubled debt restructurings in Accounting Standards Codification ("ASC") Subtopic 310-40, Receivables - Troubled Debt Restructurings by Creditors, while enhancing disclosure requirements for certain loan refinancings and restructurings by creditors when a borrower is experiencing financial difficulty. Additionally, ASU 2022-02 requires entities to disclose current-period gross write-offs by year of origination for financing receivables and net investments in leases within the scope of ASC Subtopic 3126-20, Financial Instruments - Credit Losses - Measured at Amortized Cost. ASU 2022-02 became effective for us in 2023. The adoption of ASU 2022-02 did not have a significant impact on our financial statements.

ASU 2022-03, "Fair Value Measurement (Topic 820): Fair Value Measurement of Equity Securities Subject to Contractual Sale Restrictions." ASU 2022-03 clarifies that a contractual restriction on the sale of an equity security is not considered part of the unit of account of the equity security and, therefore, is not considered in measuring fair value. ASU 2022-03 also clarifies that an entity cannot, as a separate unit of account, recognize and measure a contractual sale restriction and requires certain new disclosures for equity securities subject to contractual sale

restrictions. ASU 2022-03 became effective for us in 2024 and did not have a significant effect on our financial statements.

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. ASU 2023-01 became effective for us in 2024 and did not have a significant effect on our financial statements.

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. ASU 2023-02 became effective for us in 2024 and did not have a significant effect on our financial statements.

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. ASU 2023-07 became effective for our annual financial statements in 2024 (see Note 17 - Operating Segments) and will be effective for interim periods within fiscal years in 2025.

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 some 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. ASU 2023-09 is effective for us in 2025 and is not expected to have a significant impact on our financial statements.

ASU No. 2024-03, "Income Statement - Reporting Comprehensive Income - Expense Disaggregation Disclosures (Subtopic 220-40): Disaggregation of Income Statement Expenses." ASU 2024-03 requires disaggregated disclosure of income statement expenses for public business entities. ASU 2024-03 requires new financial statement disclosures in tabular format, disaggregating information about prescribed categories underlying any relevant income statement expense caption. The prescribed categories include, among other things, employee compensation, depreciation, and intangible asset amortization. Additionally, entities must disclose the total amount of selling expenses and, in annual reporting periods, an entity's definition of selling expenses. ASU 2024-03 is effective for us, on a prospective basis, for annual periods beginning in 2027, and interim periods within fiscal years beginning in 2028, though early adoption and retrospective application is permitted. ASU 2024-03 is not expected to have a significant impact on our financial statements.

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Pay vs Performance Disclosure - USD ($) $ in Thousands	**12 Months Ended**		
	Dec. 31, 2024	**Dec. 31, 2023**	**Dec. 31, 2022**
Pay vs Performance Disclosure			
Net income (loss)	$ 582,542	$ 597,973	$ 579,150

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Insider Trading Arrangements	**12 Months Ended Dec. 31, 2024**
Trading Arrangements, by Individual	
Rule 10b5-1 Arrangement Adopted	false
Non-Rule 10b5-1 Arrangement Adopted	false
Rule 10b5-1 Arrangement Terminated	false
Non-Rule 10b5-1 Arrangement Terminated	false

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Insider Trading	**12 Months Ended**

Policies and Procedures	Dec. 31, 2024
Insider Trading Policies and Procedures [Line Items]	
Insider Trading Policies and Procedures Adopted	true

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Summary of Significant Accounting Policies (Policies)	12 Months Ended Dec. 31, 2024
Accounting Policies [Abstract]	

Nature Of Operations

Nature of Operations. Cullen/Frost Bankers, Inc. ("Cullen/Frost") is a financial holding company and a bank holding company headquartered in San Antonio, Texas that provides, through its subsidiaries, a broad array of products and services throughout numerous Texas markets. The terms "Cullen/Frost," "the Corporation," "we," "us" and "our" mean Cullen/Frost Bankers, Inc. and its subsidiaries, when appropriate. In addition to general commercial and consumer banking, other products and services offered include trust and investment management, insurance, brokerage, mutual funds, leasing, treasury management, capital markets advisory and item processing.

Basis of Presentation

Basis of Presentation. The consolidated financial statements include the accounts of Cullen/Frost and all other entities in which Cullen/Frost has a controlling financial interest. All significant intercompany balances and transactions have been eliminated in consolidation. The accounting and financial reporting policies we follow conform, in all material respects, to accounting principles generally accepted in the United States and to general practices within the financial services industry.

We determine whether we have a controlling financial interest in an entity by first evaluating whether the entity is a voting interest entity or a variable interest entity ("VIE") under accounting principles generally accepted in the United States. Voting interest entities are entities in which the total equity investment at risk is sufficient to enable the entity to finance itself independently and provides the equity holders with the obligation to absorb losses, the right to receive residual returns and the right to make decisions about the entity's activities. We consolidate voting interest entities in which we have all, or at least a majority of, the voting interest. As defined in applicable accounting standards, VIEs are entities that lack one or more of the characteristics of a voting interest entity. A controlling financial interest in a VIE is present when an enterprise has both the power to direct the activities of the VIE that most significantly impact the VIE's economic performance and an obligation to absorb losses or the right to receive benefits that could potentially be significant to the VIE. The enterprise with a controlling financial interest, known as the primary beneficiary, consolidates the VIE. Our wholly-owned subsidiary, Cullen/Frost Capital Trust II, is a VIE for which we are not the primary beneficiary and, as such, its accounts are not included in our consolidated financial statements.

Acquisitions are accounted for using the purchase method with the operating results of the acquired companies included with our results of operations since their respective dates of acquisition.

We have evaluated subsequent events for potential recognition and/or disclosure through the date these consolidated financial statements were issued.

Use of Estimates

Use of Estimates. The preparation of financial statements in conformity with accounting principles generally accepted in the United States requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates. The allowance for credit losses on loans and off-balance-sheet credit exposures, the fair values of financial instruments and the status of contingencies are particularly subject to change.

Concentrations and Restrictions on Cash and Cash Equivalents

Concentrations and Restrictions on Cash and Cash Equivalents. We maintain deposits with other financial institutions in amounts that exceed federal deposit insurance coverage. Furthermore, federal funds sold are essentially uncollateralized loans to other financial institutions. Management regularly evaluates the credit risk associated with the counterparties to these transactions and believes that we are not exposed to any significant credit risks on cash and cash equivalents.

As of December 31, 2024 and 2023, we had $350 thousand and $8.6 million in cash collateral on deposit with other financial institution counterparties to interest rate swap transactions.

Cash Flow Reporting

Cash Flow Reporting. Cash and cash equivalents include cash, deposits with other financial institutions that have an initial maturity of less than 90 days when acquired by us, federal funds sold and resell agreements. Net cash flows are reported for loans, deposit transactions and short-term borrowings. Additional cash flow information was as follows:

	Year Ended December 31,		
	2024	2023	2022
Cash paid for interest	$ 788,377	$ 616,274	$ 169,020
Cash paid for income tax	122,000	118,000	100,000
Significant non-cash transactions:			
Unsettled securities transactions	501,587	1,452	94,884
Loans foreclosed and transferred to other real estate owned and foreclosed assets	19,297	—	239
Right-of-use lease assets obtained in exchange for lessee operating lease liabilities	15,044	15,259	31,787

Repurchase/Resell Agreements

Repurchase/Resell Agreements. We purchase certain securities under agreements to resell. The amounts advanced under these agreements represent short-term loans and are reflected as assets in the accompanying consolidated balance sheets. The securities underlying these agreements are book-entry securities. We also sell certain securities under agreements to repurchase. The agreements are treated as collateralized financing transactions and the obligations to repurchase securities sold are reflected as a liability in the accompanying consolidated balance sheets. The dollar amount of the securities underlying the agreements remains in the asset accounts.

Securities

Securities. Securities are classified as held to maturity and carried at amortized cost when management has the positive intent and ability to hold them until maturity. Securities to be held for indefinite periods of time are classified as available for sale and carried at fair value, with the unrealized holding gains and losses (those for which no allowance for credit losses are recorded) reported as a component of other comprehensive income, net of tax. Securities held for resale in anticipation of short-term market movements are classified as trading and are carried at fair value, with changes in unrealized holding gains and losses included in income. Management determines the appropriate classification of securities at the time of purchase. Securities with limited marketability, such as stock in the Federal Reserve Bank and the Federal Home Loan Bank, are carried at cost.

Interest income on securities includes amortization of purchase premiums and discounts. Premiums and discounts on securities are generally amortized using the interest method with a constant effective yield without anticipating prepayments, except for mortgage-backed securities where prepayments are anticipated. Premiums on callable securities are amortized to their earliest call date. A security is placed on non-accrual status if (i) principal or interest has been in default for a period of 90 days or more or (ii) full payment of principal and interest is not expected. Interest accrued but not received for a security placed on non-accrual status is reversed against interest income. Gains and losses on sales are recorded on the trade date and are derived from the amortized cost of the security sold.

Loans

Loans. Loans are reported at the principal balance outstanding net of unearned discounts. Interest income on loans is reported on the level-yield method and includes amortization of deferred loan fees and costs over the terms of the individual loans to which they relate, or, in certain cases, over the average expected term for loans where deferred fees and costs are accounted for on a pooled basis. Net loan commitment fees or costs for commitment periods greater than one year are deferred and amortized into fee income or other expense on a straight-line basis over the commitment period. Income on direct financing leases is recognized on a basis that achieves a constant periodic rate of return on the outstanding investment. Further information regarding our accounting policies related to past due loans, non-accrual loans, and loan modifications to borrowers experiencing financial difficulty is presented in Note 3 - Loans.

Credit Loss, Financial Instrument

Allowance For Credit Losses - Held-to-Maturity Securities. The allowance for credit losses on held-to-maturity securities is a contra-asset valuation account, calculated in accordance with Accounting Standards Codification ("ASC") Topic 326 ("ASC 326"), that is deducted from the amortized cost basis of held-to-maturity securities to present management's best estimate of the net amount expected to be collected. Held-to-maturity securities are charged-off against the allowance when deemed uncollectible by management. Adjustments to the allowance are reported in our income statement as a component of credit loss expense. Management measures expected credit losses on held-to-maturity securities on a collective basis by major security type with each type sharing similar risk characteristics and considers historical credit loss information that is adjusted for current conditions and reasonable

and supportable forecasts. Management has made the accounting policy election to exclude accrued interest receivable on held-to-maturity securities from the estimate of credit losses. Further information regarding our policies and methodology used to estimate the allowance for credit losses on held-to-maturity securities is presented in Note 2 - Securities.

Allowance For Credit Losses - Available-for-Sale Securities. For available-for-sale securities in an unrealized loss position, we first assess whether (i) we intend to sell or (ii) it is more likely than not that we will be required to sell the security before recovery of its amortized cost basis. If either case is affirmative, any previously recognized allowances are charged-off and the security's amortized cost is written down to fair value through income. If neither case is affirmative, the security is evaluated to determine whether the decline in fair value has resulted from credit losses or other factors. In making this assessment, management considers the extent to which fair value is less than amortized cost, any changes to the rating of the security by a rating agency and any adverse conditions specifically related to the security, among other factors. If this assessment indicates that a credit loss exists, the present value of cash flows expected to be collected from the security are compared to the amortized cost basis of the security. If the present value of cash flows expected to be collected is less than the amortized cost basis, a credit loss exists and an allowance for credit losses is recorded for the credit loss, limited by the amount that the fair value is less than the amortized cost basis. Any impairment that has not been recorded through an allowance for credit losses is recognized in other comprehensive income. Adjustments to the allowance are reported in our income statement as a component of credit loss expense. Management has made the accounting policy election to exclude accrued interest receivable on available-for-sale securities from the estimate of credit losses. Available-for-sale securities are charged-off against the allowance or, in the absence of any allowance, written down through income when deemed uncollectible by management or when either of the aforementioned criteria regarding intent or requirement to sell is met.

Off-Balance-Sheet Credit Exposure

Allowance For Credit Losses - Off-Balance-Sheet Credit Exposures. The allowance for credit losses on off-balance-sheet credit exposures is a liability account, calculated in accordance with ASC 326, representing expected credit losses over the contractual period for which we are exposed to credit risk resulting from a contractual obligation to extend credit. No allowance is recognized if we have the unconditional right to cancel the obligation. The allowance is reported as a component of accrued interest payable and other liabilities in our consolidated balance sheets. Adjustments to the allowance are reported in our income statement as a component of credit loss expense. Further information regarding our policies and methodology used to estimate the allowance for credit losses on off-balance-sheet credit exposures is presented in Note 7 - Off-Balance-Sheet Arrangements, Commitments, Guarantees and Contingencies.

Allowance For Credit Losses - Off-Balance-Sheet Credit Exposures. The allowance for credit losses on off-balance-sheet credit exposures is a liability account, calculated in accordance with ASC 326, representing expected credit losses over the contractual period for which we are exposed to credit risk resulting from a contractual obligation to extend credit. No allowance is recognized if we have the unconditional right to cancel the obligation. Off-balance-sheet credit exposures primarily consist of amounts available under outstanding lines of credit and letters of credit detailed in the table above. For the period of exposure, the estimate of expected credit losses considers both the likelihood that funding will occur and the amount expected to be funded over the estimated remaining life of the commitment or other off-balance-sheet exposure. The likelihood and expected amount of funding are based on historical utilization rates. The amount of the allowance represents management's best estimate of expected credit losses on commitments expected to be funded over the contractual life of the commitment.

Estimating credit losses on amounts expected to be funded uses the same methodology as described for loans in Note 3 - Loans as if such commitments were funded. This methodology was also impacted by the model updates during 2024 and 2023, as described in Note 3 - Loans. For 2024, the overall approximate impact of the model updates was a $1.8 million increase in modeled expected credit losses for off-balance-sheet credit exposures ($1.6 million related to consumer and other loan commitments and $211 thousand related to non-owner-occupied commercial real estate loan commitments). For 2023, the overall approximate impact of the model updates was a $19.0 million decrease in modeled expected credit losses for off-balance-sheet credit exposures, though the impact of this decrease was largely offset with discretionary qualitative adjustments.

Premises and Equipment

Premises and Equipment. Land is carried at cost. Building and improvements, and furniture and equipment are carried at cost, less accumulated depreciation, computed principally by the straight-line method based on the estimated useful lives of the related property. Leasehold improvements are generally depreciated over the lesser of the term of the respective leases or the estimated useful lives of the improvements.

We lease certain office facilities and office equipment under operating leases. We also own certain office facilities which we lease to outside parties under operating lessor leases; however, such leases are not significant. For operating leases other than those considered to be short-term, we recognize lease right-of-use assets and related lease liabilities. Such amounts are reported as components of premises and equipment and accrued interest payable and other liabilities, respectively, on our accompanying consolidated balance sheet. We do not recognize short-term operating leases on our balance sheet. A short-term operating lease has an original term of 12 months or less and does not have a purchase option that is likely to be exercised.

In recognizing lease right-of-use assets and related lease liabilities, we account for lease and non-lease components (such as taxes, insurance, and common area maintenance costs) separately as such amounts are generally readily determinable under our lease contracts. Lease payments over the expected term are discounted using our incremental borrowing rate referenced to the Federal Home Loan Bank Secure Connect advance rates for borrowings of similar term. We also consider renewal and termination options in the determination of the term of the lease. If it is reasonably certain that a renewal or termination option will be exercised, the effects of such options are included in the determination of the expected lease term. Generally, we cannot be reasonably certain about whether or not we will renew a lease until such time the lease is within the last two years of the existing lease term. However, renewal options related to our regional headquarters facilities or operations centers are evaluated on a case-by-case basis, typically in advance of such time frame. When we are reasonably certain that a renewal option will be exercised, we measure/remeasure the right-of-use asset and related lease liability using the lease payments specified for the renewal period or, if such amounts are unspecified, we generally assume an increase (evaluated on a case-by-case basis in light of prevailing market conditions) in the lease payment over the final period of the existing lease term.

Foreclosed Assets

Foreclosed Assets. Assets acquired through or instead of loan foreclosure are held for sale and are initially recorded at fair value less estimated selling costs when acquired, establishing a new cost basis. Write-downs occurring at acquisition are charged against the allowance for credit losses on loans. Foreclosed assets are included in other assets in the accompanying consolidated balance sheets and totaled $14.1 million and $725 thousand at December 31, 2024 and 2023. Regulatory guidelines require us to reevaluate the fair value of foreclosed assets on at least an annual basis. Our policy is to comply with the regulatory guidelines. If the fair value of the asset declines, a write-down is recorded through other non-interest expense along with other expenses related to maintaining the properties. The valuation of foreclosed assets is subjective in nature and may be adjusted in the future because of changes in economic conditions. There were no write-downs of foreclosed assets in 2024, 2023, or 2022. There were no significant concentrations of any properties, to which the aforementioned write-downs relate, in any single geographic region.

Revenue Recognition

Revenue Recognition. In general, for revenue not associated with financial instruments, guarantees and lease contracts, we apply the following steps when recognizing revenue from contracts with

customers: (i) identify the contract, (ii) identify the performance obligations, (iii) determine the transaction price, (iv) allocate the transaction price to the performance obligations and (v) recognize revenue when a performance obligation is satisfied. Our contracts with customers are generally short term in nature, typically due within one year or less or cancellable by us or our customer upon a short notice period. Performance obligations for our customer contracts are generally satisfied at a single point in time, typically when the transaction is complete, or over time. For performance obligations satisfied over time, we primarily use the output method, directly measuring the value of the products/services transferred to the customer, to determine when performance obligations have been satisfied. We typically receive payment from customers and recognize revenue concurrent with the satisfaction of our performance obligations. In most cases, this occurs within a single financial reporting period. For payments received in advance of the satisfaction of performance obligations, revenue recognition is deferred until such time as the performance obligations have been satisfied. In cases where we have not received payment despite satisfaction of our performance obligations, we accrue an estimate of the amount due in the period our performance obligations have been satisfied. For contracts with variable components, only amounts for which collection is probable are accrued. We generally act in a principal capacity, on our own behalf, in most of our contracts with customers. In such transactions, we recognize revenue and the related costs to provide our services on a gross basis in our financial statements. In some cases, we act in an agent capacity, deriving revenue through assisting other entities in transactions with our customers. In such transactions, we recognize revenue and the related costs to provide our services on a net basis in our financial statements. These transactions recognized on a net basis primarily relate to insurance and brokerage commissions and fees derived from our customers' use of various interchange and ATM/debit card networks.

Stock Based Compensation

Share-Based Payments. Compensation expense for stock options, non-vested stock awards/stock units and deferred stock units is based on the fair value of the award on the measurement date, which, for us, is the date of the grant and is recognized ratably over the service period of the award. Compensation expense for performance stock units is based on the fair value of the award on the measurement date, which, for us, is the date of the grant and is recognized over the service period of the award based upon the probable number of units expected to vest. The fair value of stock options is estimated using a binomial lattice-based valuation model. The fair value of non-vested stock awards/stock units and deferred stock units is generally the market price of our stock on the date of grant. The

fair value of performance stock units is generally the market price of our stock on the date of grant discounted by the present value of the dividends expected to be paid on our common stock during the service period of the award because dividend equivalent payments on performance stock units are deferred until such time that the units vest and shares are issued. The impact of forfeitures of share-based payment awards on compensation expense is recognized as forfeitures occur.

We have three active stock compensation plans (the 2007 Outside Directors Incentive Plan, the 2015 Omnibus Incentive Plan, and the 2024 Equity Incentive Plan). All of the plans have been approved by our shareholders. The 2024 Equity Incentive Plan (the "2024 Plan") was approved by our shareholders on April 24, 2024 to replace the 2015 Omnibus Incentive Plan (the "2015 Plan"). Under the 2024 Plan, shareholders approved the issuance, pursuant to the plan, of 2,576,038 shares of our common stock. This amount included 2,350,000 newly authorized shares and the 226,038 shares remaining available for issuance under the superseded 2015 Plan. The 2015 Plan had previously superseded the 2007 Outside Directors Incentive Plan (the "2007 Directors Plan") and the 2005 Omnibus Incentive Plan, which is no longer active. Our stock compensation plans were established to (i) motivate superior performance by means of performance-related incentives, (ii) encourage and provide for the acquisition of an ownership interest in our company by employees and non-employee directors and (iii) enable us to attract and retain qualified and competent persons as employees and to serve as members of our board of directors.

Under the 2024 Plan, we may grant, among other things, nonqualified stock options, incentive stock options, stock awards, stock appreciation rights, restricted stock units, performance share units or any combination thereof to certain employees and non-employee directors. Any of the authorized shares may be used for any type of award allowable under the Plan. The Compensation and Benefits Committee ("Committee") of our Board of Directors has sole authority to (i) establish the awards to be issued, (ii) select the employees and non-employee directors to receive awards, and (iii) approve the terms and conditions of each award contract. Each award under the stock plans is evidenced by an award agreement that specifies the award price, the duration of the award, the number of shares to which the award pertains, and such other provisions as the Committee determines. For stock options, the option price for each grant is at least equal to the fair market value of a share of Cullen/Frost's common stock on the date of grant. Options granted expire at such time as the Committee determines at the date of grant and in no event does the exercise period exceed a maximum of ten years. As defined in the plans, outstanding unvested awards may immediately vest upon a change-in-control of Cullen/Frost and subsequent termination resulting from the change in control.

Director deferred stock units granted to non-employee directors generally have immediate vesting. Upon retirement from our board of directors, non-employee directors will receive one share of our common stock for each director deferred stock unit held. Non-vested restricted stock units granted to employees generally have a three-year-cliff vesting period although awards granted prior to 2021 generally had a four-year-cliff vesting period. Outstanding non-vested restricted stock units and director deferred stock units receive equivalent dividend payments as such dividends are declared on our common stock.

Performance stock units represent shares potentially issuable in the future. For performance stock units granted in 2024, and years prior to 2021, issuance is based upon the measure of our achievement of relative return on assets over a three-year performance period compared to an identified peer group's achievement of relative return on assets over the same three-year performance period. For performance stock units granted in 2023, 2022, and 2021, issuance is based upon the measure of our achievement of growth in adjusted net revenue, averaged over the three-year performance period, compared to the 2023, 2022, and 2021 base-year amounts, respectively. Performance stock units are eligible to receive equivalent dividend payments based on declared dividends on our common stock during the performance period. Equivalent dividend payments are based upon the ultimate number of shares issued under each performance award and are deferred until such time that the units vest and shares are issued.

Options granted to employees generally have a ten-year life and vest in equal annual installments over a four-year period. No stock options have been granted since 2015. At December 31, 2024, all outstanding options were fully exercisable at an exercise price of $65.11 per share and had a remaining contractual life of 0.82 years. The total intrinsic value of outstanding options was $12.7 million at December 31, 2024.

Stock-based Compensation Expense. Stock-based compensation expense is recognized ratably over the requisite service period for all awards. For most stock option awards, the service period generally matches the vesting period. For stock options granted to certain executive officers and for non-vested restricted stock units granted to all participants, the service period does not extend past the date the participant reaches 65 years of age. Director deferred stock units granted to non-employee directors generally have immediate vesting and the related expense is fully recognized on the date of grant. For performance stock units, the service period generally matches the three-year performance period specified by the award, however, the service period does not extend past the date the participant reaches 65 years of age. Expense recognized each period is dependent upon our estimate of the number of shares that will ultimately be issued.

Valuation of Stock-Based Compensation. For the purposes of recognizing stock-based compensation expense, the fair value of non-vested restricted stock units and director deferred stock units is generally the market price of the stock on the measurement date, which, for us, is the date of the award. The fair value of performance stock units is determined in a similar manner except that the market price of the stock on the measurement date is discounted by the present value of the dividends expected to be paid on our common stock during the service period of the award because dividend equivalent payments on performance stock units are deferred until such time that the units vest and shares are issued. In applying this discount to the market price of our stock on the measurement date, we assumed we would pay a flat quarterly dividend during the service period equal to our most recent dividend payment, which was $0.95, $0.92 and $0.87 in 2024, 2023 and 2022, respectively, discounted at a weighted-average risk-free rate of 4.09%, 5.01% and 4.45% in 2024, 2023 and 2022, respectively.

The fair value of employee stock options granted is estimated on the measurement date, which, for us, is the date of grant. The fair value of stock options is estimated using a binomial lattice-based valuation model that takes into account employee exercise patterns based on changes in our stock price and other variables and allows for the use of dynamic assumptions about interest rates and expected volatility. No stock options have been granted since 2015.

Advertising Costs

Advertising Costs. Advertising costs are expensed as incurred.

Income Taxes

Income Taxes. Income tax expense is the total of the current year income tax due or refundable and the change in deferred tax assets and liabilities (excluding deferred tax assets and liabilities related to business combinations or components of other comprehensive income). Deferred tax assets and liabilities are the expected future tax amounts for the temporary differences between carrying amounts and tax bases of assets and liabilities, computed using enacted tax rates. A valuation allowance, if needed, reduces deferred tax assets to the expected amount most likely to be realized. Realization of deferred tax assets is dependent upon the generation of a sufficient level of future taxable income. Although realization is not assured, management believes it is more likely than not that all of the deferred tax assets will be realized. Interest and/or penalties related to income taxes are reported as a component of income tax expense. The income tax effects related to settlements of share-based payment awards are reported in earnings as an increase (or decrease) to income tax expense. See Note 12 - Income Taxes.

We file a consolidated income tax return with our subsidiaries. Federal income tax expense or benefit has been allocated to subsidiaries on a separate return basis.

Basic and Diluted Earnings Per Common Share

Basic and Diluted Earnings Per Common Share. Earnings per common share is computed using the two-class method prescribed under ASC Topic 260, "Earnings Per Share." ASC 260 provides that unvested share-based payment awards that contain nonforfeitable rights to dividends or dividend equivalents (whether paid or unpaid) are participating securities and shall be included in the computation of earnings per share pursuant to the two-class method. We have determined that our outstanding non-vested stock units and deferred stock units are participating securities.

Under the two-class method, basic earnings per common share is computed by dividing net earnings allocated to common stock by the weighted-average number of common shares outstanding during the applicable period, excluding outstanding participating securities. Diluted earnings per common share is computed using the weighted-average number of shares determined for the basic earnings per common share computation plus the dilutive effect of stock compensation using the treasury stock method. A reconciliation of the weighted-average shares used in calculating basic earnings per common share and the weighted average common shares used in calculating diluted earnings per common share for the reported periods is provided in Note 9 - Earnings Per Common Share.

Earnings Per Common Share. Earnings per common share is computed using the two-class method. Basic earnings per common share is computed by dividing net earnings allocated to common stock by the weighted-average number of common shares outstanding during the applicable period, excluding outstanding participating securities. Participating securities include non-vested restricted stock units, deferred stock units and performance stock units (during the performance period), though no actual shares of common stock related to any type of stock unit have been issued. Non-vested restricted stock units and deferred stock units are considered participating securities because holders of these securities receive non-forfeitable dividends at the same rate as holders of our common stock. Holders of performance stock units receive dividend equivalent payments for dividends paid during the performance period at the vesting date of the award based upon the number of units that ultimately vest. Diluted earnings per common share is computed using the weighted-average number of shares determined for the basic earnings per common share computation plus the dilutive effect of stock compensation using the treasury stock method.

Comprehensive Income

Comprehensive Income. Comprehensive income includes all changes in shareholders' equity during a period, except those resulting from transactions with shareholders. Besides net income, other components of our comprehensive income include the after tax effect of changes in the net unrealized gain/loss on securities available for sale, changes in the net unrealized gain on securities transferred to held to maturity and changes in the net actuarial gain/loss on defined benefit post-retirement benefit plans. See Note 13 - Other Comprehensive Income (Loss).

Derivative Financial Instruments

Derivative Financial Instruments. Our hedging policies permit the use of various derivative financial instruments to manage interest rate risk or to hedge specified assets and liabilities. All derivatives are recorded at fair value on our balance sheet. Derivatives executed with the same counterparty are generally subject to master netting arrangements, however, fair value amounts recognized for derivatives and fair value amounts recognized for the right/obligation to reclaim/return cash collateral are not offset for financial reporting purposes. We may be required to recognize certain contracts and commitments as derivatives when the characteristics of those contracts and commitments meet the definition of a derivative.

To qualify for hedge accounting, derivatives must be highly effective at reducing the risk associated with the exposure being hedged and must be designated as a hedge at the inception of the derivative contract. While the assessment of hedge effectiveness is foremost based on the objective of our underlying risk management strategies for a particular hedge, we generally consider a hedge to be highly effective if the change in fair value of the derivative hedging instrument is within 80% to 125% of the opposite change in the fair value of the hedged item attributable to the hedged risk. If derivative instruments are designated as hedges of fair values, and such hedges are highly effective, both the change in the fair value of the hedge and the hedged item are included in current earnings.

Fair value adjustments related to highly effective cash flow hedges are recorded in other comprehensive income and are reclassified to earnings when the hedged transaction is reflected in earnings. Actual cash receipts and/or payments and related accruals on derivatives related to hedges are recorded as adjustments to the interest income or interest expense associated with the hedged item. During the life of the hedge, we formally assess whether derivatives designated as hedging instruments continue to be highly effective in offsetting changes in the fair value or cash flows of hedged items. If it is determined that a hedge has ceased to be highly effective, we will discontinue hedge accounting prospectively. At such time, previous adjustments to the carrying value of the hedged item are reversed into current earnings and the derivative instrument is reclassified to a trading position recorded at fair value.

Fair Value Measurements

Fair Value Measurements. In general, fair values of financial instruments are based upon quoted market prices, where available. If such quoted market prices are not available, fair value is based upon internally developed models that primarily use, as inputs, observable market-based parameters. Valuation adjustments may be made to ensure that financial instruments are recorded at fair value. These adjustments may include amounts to reflect counterparty credit quality and our creditworthiness, among other things, as well as unobservable parameters. Any such valuation adjustments are applied consistently over time. See Note 16 - Fair Value Measurements.

The fair value of an asset or liability is the price that would be received to sell that asset or paid to transfer that liability in an orderly transaction occurring in the principal market (or most advantageous market in the absence of a principal market) for such asset or liability. In estimating fair value, we utilize valuation techniques that are consistent with the market approach, the income approach and/or the cost approach. Such valuation techniques are consistently applied. Inputs to valuation techniques include the assumptions that market participants would use in pricing an asset or liability. ASC Topic 820 establishes a fair value hierarchy for valuation inputs that gives the highest priority to quoted prices in active markets for identical assets or liabilities and the lowest priority to unobservable inputs. The fair value hierarchy is as follows:

- *Level 1 Inputs* - Unadjusted quoted prices in active markets for identical assets or liabilities that the reporting entity has the ability to access at the measurement date.
- *Level 2 Inputs* - Inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly or indirectly. These might include quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in markets that are not active, inputs other than quoted prices that are observable for the asset or liability (such as interest rates, volatilities, prepayment speeds, credit risks, etc.) or inputs that are derived principally from or corroborated by market data by correlation or other means.
- *Level 3 Inputs* - Unobservable inputs for determining the fair values of assets or liabilities that reflect an entity's own assumptions about the assumptions that market participants would use in pricing the assets or liabilities.

In general, fair value is based upon quoted market prices, where available. If such quoted market prices are not available, fair value is based upon internally developed models that primarily use, as inputs, observable market-

based parameters. Valuation adjustments may be made to ensure that financial instruments are recorded at fair value. These adjustments may include amounts to reflect counterparty credit quality and our creditworthiness, among other things, as well as unobservable parameters. Any such valuation adjustments are applied consistently over time. Our valuation methodologies may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. While management believes our valuation methodologies are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different estimate of fair value at the reporting date. Furthermore, the reported fair value amounts have not been comprehensively revalued since the presentation dates, and therefore, estimates of fair value after the balance sheet date may differ significantly from the amounts presented herein. A more detailed description of the valuation methodologies used for assets and liabilities measured at fair value is set forth below. Transfers between levels of the fair value hierarchy are recognized on the actual date of the event or circumstances that caused the transfer, which generally coincides with our monthly and/or quarterly valuation process.

Financial Assets and Financial Liabilities: Financial assets and financial liabilities measured at fair value on a recurring basis include the following:

Securities Available for Sale. U.S. Treasury securities are reported at fair value utilizing Level 1 inputs. Other securities classified as available for sale are reported at fair value utilizing Level 2 inputs. For these securities, we obtain fair value measurements from an independent pricing service. The fair value measurements consider observable data that may include dealer quotes, market spreads, cash flows, the U.S. Treasury yield curve, live trading levels, trade execution data, market consensus prepayment speeds, credit information and the bond's terms and conditions, among other things.

We review the prices supplied by the independent pricing service, as well as their underlying pricing methodologies, for reasonableness and to ensure such prices are aligned with traditional pricing matrices. In general, we do not purchase investment portfolio securities that are esoteric or that have a complicated structure. Our entire portfolio consists of traditional investments, nearly all of which are U.S. Treasury obligations, federal agency bullet or mortgage pass-through securities, or general obligation or revenue based municipal bonds. Pricing for such instruments is fairly generic and is easily obtained. From time to time, we will validate prices supplied by the independent pricing service by comparison to prices obtained from third-party sources or derived using internal models.

Trading Securities. U.S. Treasury securities and exchange-listed common stock are reported at fair value utilizing Level 1 inputs. Other securities classified as trading are reported at fair value utilizing Level 2 inputs in the same manner as described above for securities available for sale.

Derivatives. Derivatives are generally reported at fair value utilizing Level 2 inputs. We utilize internal valuation methods with observable market data inputs to estimate the fair values of our outstanding interest rate, commodity and foreign currency derivative contracts. We also obtain dealer quotations and/or utilize third-party models for comparative purposes to assess the reasonableness of our model valuations. Though there has never been a significant discrepancy in the valuations, should such a significant discrepancy arise, we would obtain price verification from a third-party dealer. In cases where significant credit valuation adjustments are incorporated into the estimation of fair value, reported amounts are considered to have been derived utilizing Level 3 inputs.

For purposes of potential valuation adjustments to our derivative positions, we evaluate the credit risk of our counterparties as well as ours. Accordingly, we have considered factors such as the likelihood of our default and the default of our counterparties, our net exposures and remaining contractual life, among other things, in determining if any fair value adjustments related to credit risk are required. Counterparty exposure is evaluated by netting positions that are subject to master netting arrangements, as well as considering the amount of collateral securing the position. We review our counterparty exposure on a regular basis, and, when necessary, appropriate business actions are taken to adjust the exposure. We also utilize this approach to estimate our own credit risk on derivative liability positions. To date, we have not realized any significant losses due to a counterparty's inability to pay any net uncollateralized position. The change in value of derivative assets and derivative liabilities attributable to credit risk was not significant during the reported periods.

Certain financial assets and financial liabilities are measured at fair value on a nonrecurring basis; that is, the instruments are not measured at fair value on an ongoing basis but are subject to fair value adjustments in certain circumstances (for example, when there is evidence of impairment). Financial assets measured at fair value on a non-recurring basis during the reported periods include certain loans reported at the fair value of the underlying collateral if repayment is expected solely from the collateral. Collateral values are estimated using Level 2 inputs based on observable market data, typically in the case of real estate collateral, or Level 3 inputs based on customized discounting criteria, typically in the case of non-real estate collateral such as inventory, oil and gas reserves, accounts receivable, equipment or other business assets.

Non-Financial Assets and Non-Financial Liabilities: We do not have any non-financial assets or non-financial liabilities measured at fair value on a recurring basis. From time to time, non-financial assets measured at fair value on a non-recurring basis may include certain foreclosed assets which, upon initial recognition, were remeasured and reported at fair value through a charge-off to the allowance for loan losses and certain foreclosed assets which, subsequent to their initial recognition, were remeasured at fair value through a write-down included in other non-interest expense. The fair value of a foreclosed asset is estimated using Level 2 inputs based on observable market data or Level 3 inputs based on customized discounting criteria. During the reported periods, all fair value measurements for foreclosed assets utilized Level 2 inputs.

The following table presents foreclosed assets that were remeasured and reported at fair value:

	2024	2023	2022
Foreclosed assets remeasured at initial recognition:			
Carrying value of foreclosed assets prior to remeasurement	$ 19,297	$ —	$ 239
Charge-offs recognized in the allowance for credit losses on loans	(3,797)	—	—
Fair value	$ 15,500	$ —	$ 239

Charge-offs recognized upon loan foreclosures are generally offset by general or specific allocations of the allowance for credit losses on loans and generally do not, and did not during the reported periods, significantly impact our credit loss expense. Regulatory guidelines require us to reevaluate the fair value of other real estate owned on at least an annual basis. While our policy is to comply with the regulatory guidelines, our general practice is to reevaluate the fair value of collateral supporting collateral dependent loans on a quarterly basis. Thus, appraisals are generally not considered to be outdated, and we typically do not make any adjustments to the appraised values.

ASC Topic 825, "Financial Instruments," requires disclosure of the fair value of financial assets and financial liabilities, including those financial assets and financial liabilities that are not measured and reported at fair value on a recurring basis or non-recurring basis. The estimated fair value approximates carrying value for cash and cash equivalents, accrued interest and the cash surrender value of life insurance policies. The methodologies for other financial assets and financial liabilities that are not measured and reported at fair value on a recurring basis or non-recurring basis are discussed below:

Loans. The estimated fair value approximates carrying value for variable-rate loans that reprice frequently and with no significant change in credit risk. The fair value of fixed-rate loans and variable-rate loans which reprice on an infrequent basis is estimated by discounting future cash flows using the current interest rates at which similar loans with similar terms would be made to borrowers of similar credit quality. An overall valuation adjustment is made for specific credit risks as well as general portfolio credit risk.

Deposits. The estimated fair value approximates carrying value for demand deposits. The fair value of fixed-rate deposit liabilities with defined maturities is estimated by discounting future cash flows using the interest rates currently offered for deposits of similar remaining maturities. The estimated fair value of deposits does not take into account the value of our long-term relationships with depositors, commonly known as core deposit intangibles, which are separate intangible assets, and not considered financial instruments. Nonetheless, we would likely realize a core deposit premium if our deposit portfolio were sold in the principal market for such deposits.

Borrowed Funds. The estimated fair value approximates carrying value for short-term borrowings. The fair value of long-term fixed-rate borrowings is estimated using quoted market prices, if available, or by discounting future cash flows using current interest rates for similar financial instruments. The estimated fair value approximates carrying value for variable-rate junior subordinated deferrable interest debentures that reprice quarterly.

Loan Commitments, Standby and Commercial *Letters of Credit.* Our lending commitments have variable interest rates and "escape" clauses if the customer's credit quality deteriorates. Therefore, the fair values of these items are not significant and are not included in the following table.

Transfers of Financial Assets

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

Loss Contingencies

Loss Contingencies. Loss contingencies, including claims and legal actions arising in the ordinary course of business are recorded as liabilities when the likelihood of loss is probable and an amount or range of loss can be reasonably estimated.

Trust Assets

Trust Assets. Assets of our trust department, other than cash on deposit at Frost Bank, are not included in the accompanying financial statements because they are not our assets.

Accounting Changes, Reclassifications and Restatement

Accounting Changes, Reclassifications and Restatements. Certain items in prior financial statements have been reclassified to conform to the current presentation.

Reclassification, Comparability Adjustment

Certain items in prior financial statements have been reclassified to conform to the current presentation.

Financing Receivable, Excluding Accrued Interest, Allowance For Credit Losses Policy For Uncollectible Amounts

Allowance for Credit Losses - Loans. The allowance for credit losses on loans is a contra-asset valuation account, calculated in accordance with ASC 326, that is deducted from the amortized cost basis of loans to present management's best estimate of the net amount expected to be collected. Loans are charged-off against the allowance when deemed uncollectible by management. Expected recoveries do not exceed the aggregate of amounts previously charged-off and expected to be charged-off. Adjustments to the allowance are reported in our income statement as a component of credit loss expense. Management has made the accounting policy election to exclude accrued interest receivable on loans from the estimate of credit losses. Further information regarding our policies and methodology used to estimate the allowance for credit losses on loans is presented in Note 3 - Loans.

Allowance For Credit Losses - Loans. The allowance for credit losses on loans is a contra-asset valuation account, calculated in accordance with ASC 326, that is deducted from the amortized cost basis of loans to present the net amount expected to be collected. The amount of the allowance represents management's best estimate of current expected credit losses on loans considering available information, from internal and external sources, relevant to assessing collectibility over the loans' contractual terms, adjusted for expected prepayments when appropriate. The contractual term excludes expected extensions, renewals and modifications unless (i) management has a reasonable expectation that a loan to an individual borrower that is experiencing financial difficulty will be modified or (ii) such extension or renewal options are not unconditionally cancellable by us and, in such cases, the borrower is likely to meet applicable conditions and likely to request extension or renewal. Relevant available information includes historical credit loss experience; current conditions; and reasonable and supportable forecasts. While historical credit loss experience provides the basis for the estimation of expected credit losses, adjustments to historical loss information may be made for differences in current portfolio-specific risk characteristics, environmental conditions, or other relevant factors. The allowance for credit losses is measured on a collective basis for portfolios of loans when similar risk characteristics exist. Loans that do not share risk characteristics are evaluated for expected credit losses on an individual basis and excluded from the collective evaluation. Expected credit losses for collateral dependent loans, including loans where the borrower is experiencing financial difficulty but foreclosure is not probable, are based on the fair value of the collateral at the reporting date, adjusted for selling costs as appropriate.

Credit loss expense related to loans reflects the totality of actions taken on all loans for a particular period including any necessary increases or decreases in the allowance related to changes in credit loss expectations associated with specific loans or pools of loans. Portions of the allowance may be allocated for specific credits; however, the entire allowance is available for any credit that, in management's judgment, should be charged off. While management utilizes its best judgment and information available, the ultimate appropriateness of the allowance is dependent upon a variety of factors beyond our control, including the performance of our loan portfolio, the economy, changes in interest rates and the view of the regulatory authorities toward loan classifications.

In calculating the allowance for credit losses, most loans are segmented into pools based upon similar characteristics and risk profiles. Common characteristics and risk profiles include the type/purpose of loan, underlying collateral, geographical similarity, and historical/expected credit loss patterns. In developing these loan pools for the purposes of modeling expected credit losses, we also analyzed the degree of correlation in how loans within each portfolio respond when subjected to varying economic conditions and scenarios as well as other portfolio stress factors. For modeling purposes, our loan pools include (i) commercial and industrial non-revolving, (ii) commercial and industrial revolving, (iii) energy, (iv) commercial real estate - owner occupied, (v) commercial real estate - non-owner occupied, (vi) commercial real estate - construction/land development, (vii) consumer real estate and (viii) consumer and other. Prior to 2023, energy loans were included within the commercial and industrial loan pools. See discussion of the 2023 model updates below. We periodically reassess each pool to ensure the loans within the pool continue to share similar characteristics and risk profiles and to determine whether further segmentation is necessary.

For each loan pool, we measure expected credit losses over the life of each loan utilizing a combination of models which measure (i) probability of default ("PD"), which is the likelihood that loan will stop performing/default, (ii) probability of attrition ("PA"), which is the likelihood that a loan will pay-off prior to maturity, (iii) loss given default ("LGD"), which is the expected loss rate for loans in default and (iv) exposure at default ("EAD"), which is the estimated outstanding principal balance of the loans upon default, including the expected funding of unfunded commitments outstanding as of the measurement date. For commercial loan portfolios, the PD is calculated using a transition matrix to determine the likelihood of a customer's risk grade migrating from one specified range of risk grades to a different specified range. Expected credit losses are calculated as the product of PD (adjusted for attrition), LGD and EAD. This methodology builds on default probabilities already incorporated into our risk grading process by utilizing pool-specific historical loss rates to calculate expected credit losses. These pool-specific historical loss rates may be adjusted for current macroeconomic assumptions, as further discussed below, and other factors such as differences in underwriting standards, portfolio mix, or when historical asset terms do not reflect the

contractual terms of the financial assets being evaluated as of the measurement date. Each time we measure expected credit losses, we assess the relevancy of historical loss information and consider any necessary adjustments to address any differences in asset-specific characteristics. Due to their short-term nature, expected credit losses for overdrafts included in consumer and other loans are based solely upon a weighting of recent historical charge-offs over a period of three years.

The measurement of expected credit losses is impacted by loan/borrower attributes and certain macroeconomic variables. Significant loan/borrower attributes utilized in our modeling processes include, among other things, (i) origination date, (ii) maturity date, (iii) payment type, (iv) collateral type and amount, (v) current risk grade, (vi) current unpaid balance and commitment utilization rate, (vii) payment status/delinquency history and (viii) expected recoveries of previously charged-off amounts. Significant macroeconomic variables utilized in our modeling processes include, among other things, (i) Gross State Product for Texas and U.S. Gross Domestic Product, (ii) selected market interest rates including U.S. Treasury rates, bank prime rate, 30-year fixed mortgage rate, BBB corporate bond rate, among others, (iii) unemployment rates, (iv) commercial and residential property prices in Texas and the U.S. as a whole, (v) West Texas Intermediate crude oil price and (vi) total stock market index.

PD and PA were estimated by analyzing internally-sourced data related to historical performance of each loan pool over a complete economic cycle. PD and PA are adjusted to reflect the current impact of certain macroeconomic variables as well as their expected changes over a reasonable and supportable forecast period. We have determined that we are reasonably able to forecast the macroeconomic variables used in our modeling processes with an acceptable degree of confidence for a total of two years with the last twelve months of the forecast period encompassing a reversion process whereby the forecasted macroeconomic variables are reverted to their historical mean utilizing a rational, systematic basis. The macroeconomic variables utilized as inputs in our modeling processes were subjected to a variety of analysis procedures and were selected primarily based on statistical relevancy and correlation to our historical credit losses. By reverting these modeling inputs to their historical mean and considering loan/borrower specific attributes, our models are intended to yield a measurement of expected credit losses that reflects our average historical loss rates for periods subsequent to the twelve-month reversion period. The LGD is based on historical recovery averages for each loan pool, adjusted to reflect the current impact of certain macroeconomic variables as well as their expected changes over a two-year forecast period, with the final twelve months of the forecast period encompassing a reversion process, which management considers to be both reasonable and supportable. This same forecast/reversion period is used for all macroeconomic variables used in all of our models. EAD is estimated using a linear regression model that estimates the average percentage of the loan balance that remains at the time of a default event.

Management qualitatively adjusts model results for risk factors that are not considered within our modeling processes but are nonetheless relevant in assessing the expected credit losses within our loan

pools. These qualitative factor (“Q-Factor”) and other qualitative adjustments may increase or decrease management's estimate of expected credit losses by a calculated percentage or amount based upon the estimated level of risk. The various risks that may be considered in making Q-Factor and other qualitative adjustments include, among other things, the impact of (i) changes in lending policies and procedures, including changes in underwriting standards and practices for collections, write-offs, and recoveries, (ii) actual and expected changes in international, national, regional, and local economic and business conditions and developments that affect the collectibility of the loan pools, (iii) changes in the nature and volume of the loan pools and in the terms of the underlying loans, (iv) changes in the experience, ability, and depth of our lending management and staff, (v) changes in volume and severity of past due financial assets, the volume of non-accrual assets, and the volume and severity of adversely classified or graded assets, (vi) changes in the quality of our credit review function, (vii) changes in the value of the underlying collateral for loans that are non-collateral dependent, (viii) the existence, growth, and effect of any concentrations of credit and (ix) other factors such as the regulatory, legal and technological environments; competition; and events such as natural disasters or health pandemics.

In some cases, management may determine that an individual loan exhibits unique risk characteristics which differentiate the loan from other loans within our loan pools. In such cases, the loans are evaluated for expected credit losses on an individual basis and excluded from the collective evaluation. Specific allocations of the allowance for credit losses are determined by analyzing the borrower’s ability to repay amounts owed, collateral deficiencies, the relative risk grade of the loan and economic conditions affecting the borrower’s industry, among other things. A loan is considered to be collateral dependent when, based upon management's assessment, the borrower is experiencing financial difficulty and repayment is expected to be provided substantially through the

operation or sale of the collateral. In such cases, expected credit losses are based on the fair value of the collateral at the measurement date, adjusted for estimated selling costs if satisfaction of the loan depends on the sale of the collateral. We reevaluate the fair value of collateral supporting collateral dependent loans on a quarterly basis. The fair value of real estate collateral supporting collateral dependent loans is evaluated by our internal appraisal services using a methodology that is consistent with the Uniform Standards of Professional Appraisal Practice. The fair value of collateral supporting collateral dependent construction loans is based on an “as is” valuation.

During the first quarter of 2024, we updated our non-owner-occupied commercial real estate loan models as well as our consumer and other loan models. Our prior non-owner-occupied commercial real estate loan models were legacy models developed for stress-testing purposes by a third-party using external market data. The updated non-owner-occupied commercial real estate loan models are now based on internal historical loan data and risk grade information and the modeling processes are now consistent with those used with our other commercial loan models. Our prior consumer and other loan models relied upon certain components that did not use loan level attributes and were less sensitive to macroeconomic variables. The updated consumer and other loan models are now based on internal historical loan data and utilize more loan-level attributes and the modeling processes are now consistent with those used with our consumer real estate loan models. The overall approximate impact of the model updates during the first quarter was a $7.2 million increase ($6.2 million related to non-owner-occupied commercial real estate loans and $923 thousand related to consumer and other loans) in modeled expected credit losses on loans; however, the impact of this increase was largely offset by reductions in qualitative adjustments as some of the risks to which those qualitative adjustments related are now considered and incorporated in the updated models.

During the first quarter of 2023, we recalibrated and updated all of our commercial loan models, with the exception of the models related to commercial real estate - non-owner-occupied loans, as well as our consumer real estate loan models. While the fundamental modeling methodologies remain unchanged, the updates included (i) separating the energy loan pool from the commercial and industrial pool as a result of differences in loss characteristics observed in recent history and (ii) changing the modeling approach related to loan renewals whereby each renewal is treated as a separate loan which impacted loan life assumptions. The overall approximate impact of the model updates during the first quarter was a $45.0 million decrease in modeled expected credit losses on loans though the impact of this decrease was largely offset with discretionary qualitative adjustments. The decrease in modeled expected credit losses on loans was largely driven by lower measurements for PD and LGD based on the historical data series (2008 through 2018) used for the recalibration. This period was one of relatively low losses and included higher levels of government stimulus. The lower PD and LGD measurements were also impacted by shorter loan life assumptions due to the aforementioned change in the modeling approach related to loan renewals.

Generally, a commercial loan, or a portion thereof, is charged-off immediately when it is determined, through the analysis of any available current financial information with regards to the borrower, that the borrower is incapable of servicing unsecured debt, there is little or no prospect for near term improvement and no realistic strengthening action of significance is pending or, in the case of secured debt, when it is determined, through analysis of current information with regards to our collateral position, that amounts due from the borrower are in excess of the calculated current fair value of the collateral. Notwithstanding the foregoing, generally, commercial loans that become past due 180 cumulative days are charged-off. Generally, a consumer loan, or a portion thereof, is charged-off in accordance with regulatory guidelines which provide that such loans be charged-off when we become aware of the loss, such as from a triggering event that may include new information about a borrower’s intent/ability to repay the loan, bankruptcy, fraud or death, among other things, but in any event the charge-off must be taken within specified delinquency time frames. Such delinquency time frames state that closed-end retail loans (loans with pre-defined maturity dates, such as real estate mortgages, home equity loans and consumer installment loans) that become past due 120 cumulative days and open-end retail loans (loans that roll-over at the end of each term, such as home equity lines of credit) that become past due 180 cumulative days should be classified as a loss and charged-off.

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Receivables, Loans, Notes Receivable, and Others (Policies)	**12 Months Ended**
	Dec. 31, 2024
Receivables [Abstract]	
Financing Receivable, Excluding Accrued Interest, Allowance For Credit Losses Policy For Uncollectible Amounts	*Allowance for Credit Losses - Loans.* The allowance for credit losses on loans is a contra-asset valuation account, calculated in accordance with ASC 326, that is deducted from the amortized cost basis of loans to present management's best estimate of the net amount expected to be collected. Loans are charged-off against the allowance when deemed uncollectible by management. Expected recoveries do not exceed the aggregate of amounts previously charged-off and expected to be charged-off. Adjustments to the allowance are reported in our income statement as a component of credit loss expense. Management has made the accounting policy election to exclude accrued interest receivable on loans from the estimate of credit losses. Further information regarding our policies and methodology used to estimate the allowance for credit losses on loans is presented in Note 3 - Loans.

Allowance For Credit Losses - Loans. The allowance for credit losses on loans is a contra-asset valuation account, calculated in accordance with ASC 326, that is deducted from the amortized cost basis of loans to present the net amount expected to be collected. The amount of the allowance represents management's best estimate of current expected credit losses on loans considering available information, from internal and external sources, relevant to assessing collectibility over the loans' contractual terms, adjusted for expected prepayments when appropriate. The contractual term excludes expected extensions, renewals and modifications unless (i) management has a reasonable expectation that a loan to an individual borrower that is experiencing financial difficulty will be modified or (ii) such extension or renewal options are not unconditionally cancellable by us and, in such cases, the borrower is likely to meet applicable conditions and likely to request extension or renewal. Relevant available information includes historical credit loss experience; current conditions; and reasonable and supportable forecasts. While historical credit loss experience provides the basis for the estimation of expected credit losses, adjustments to historical loss information may be made for differences in current portfolio-specific risk characteristics, environmental conditions, or other relevant factors. The allowance for credit losses is measured on a collective basis for portfolios of loans when similar risk characteristics exist. Loans that do not share risk characteristics are evaluated for expected credit losses on an individual basis and excluded from the collective evaluation. Expected credit losses for collateral dependent loans, including loans where the borrower is experiencing financial difficulty but foreclosure is not probable, are based on the fair value of the collateral at the reporting date, adjusted for selling costs as appropriate.

Credit loss expense related to loans reflects the totality of actions taken on all loans for a particular period including any necessary increases or decreases in the allowance related to changes in credit loss expectations associated with specific loans or pools of loans. Portions of the allowance may be allocated for specific credits; however, the entire allowance is available for any credit that, in management’s judgment, should be charged off. While management utilizes its best judgment and information available, the ultimate appropriateness of the allowance is dependent upon a variety of factors beyond our control, including the performance of our loan portfolio, the economy, changes in interest rates and the view of the regulatory authorities toward loan classifications.

In calculating the allowance for credit losses, most loans are segmented into pools based upon similar characteristics and risk profiles. Common characteristics and risk profiles include the type/purpose of loan, underlying collateral, geographical similarity, and historical/expected credit loss patterns. In developing these loan pools for the purposes of modeling expected credit losses, we also analyzed the degree of correlation in how loans within each portfolio respond when subjected to varying economic conditions and scenarios as well as other portfolio stress factors. For modeling purposes, our loan pools include (i) commercial and industrial non-revolving, (ii) commercial and industrial revolving, (iii) energy, (iv) commercial real estate - owner occupied, (v) commercial real estate - non-owner occupied, (vi) commercial real estate - construction/land development, (vii) consumer real estate and (viii) consumer and other. Prior to 2023, energy loans were included within the commercial and industrial loan pools. See discussion of the 2023 model updates below. We periodically reassess each pool to ensure the loans within the pool continue to share similar characteristics and risk profiles and to determine whether further segmentation is necessary.

For each loan pool, we measure expected credit losses over the life of each loan utilizing a combination of models which measure (i) probability of default (“PD”), which is the likelihood that loan will stop performing/default, (ii) probability of attrition (“PA”), which is the likelihood that a loan will pay-off prior to maturity, (iii) loss given default (“LGD”), which is the expected loss rate for loans in default and (iv) exposure at default (“EAD”), which is the estimated outstanding principal balance of the loans upon default, including the expected funding of unfunded commitments outstanding as of the measurement date. For commercial loan portfolios, the PD is calculated using a transition matrix to determine the likelihood of a customer’s risk grade migrating from one specified range of risk grades to a different specified range. Expected credit losses are calculated as the product of PD (adjusted for attrition), LGD and EAD. This methodology builds on default probabilities already incorporated into our risk grading process by utilizing pool-specific historical loss rates to calculate expected credit losses. These pool-specific historical loss rates may be adjusted for current macroeconomic assumptions, as further discussed below, and other factors such as differences in underwriting standards, portfolio mix, or when historical asset terms do not reflect the

contractual terms of the financial assets being evaluated as of the measurement date. Each time we measure expected credit losses, we assess the relevancy of historical loss information and consider any necessary adjustments to address any differences in asset-specific characteristics. Due to their short-term nature, expected credit losses for overdrafts included in consumer and other loans are based solely upon a weighting of recent historical charge-offs over a period of three years.

The measurement of expected credit losses is impacted by loan/borrower attributes and certain macroeconomic variables. Significant loan/borrower attributes utilized in our modeling processes include, among other things, (i) origination date, (ii) maturity date, (iii) payment type, (iv) collateral type and amount, (v) current risk grade, (vi) current unpaid balance and commitment utilization rate, (vii) payment status/delinquency history and (viii) expected recoveries of previously charged-off amounts. Significant macroeconomic variables utilized in our modeling processes include, among other things, (i) Gross State Product for Texas and U.S. Gross Domestic Product, (ii) selected market interest rates including U.S. Treasury rates, bank prime rate, 30-year fixed mortgage rate, BBB corporate bond rate, among others, (iii) unemployment rates, (iv) commercial and residential property prices in Texas and the U.S. as a whole, (v) West Texas Intermediate crude oil price and (vi) total stock market index.

PD and PA were estimated by analyzing internally-sourced data related to historical performance of each loan pool over a complete economic cycle. PD and PA are adjusted to reflect the current impact of certain macroeconomic variables as well as their expected changes over a reasonable and supportable forecast period. We have determined that we are reasonably able to forecast the macroeconomic variables used in our modeling processes with an acceptable degree of confidence for a total of two years with the last twelve months of the forecast period encompassing a reversion process whereby the forecasted macroeconomic variables are reverted to their historical mean utilizing a rational, systematic basis. The macroeconomic variables utilized as inputs in our modeling processes were subjected to a variety of analysis procedures and were selected primarily based on statistical relevancy and correlation to our historical credit losses. By reverting these modeling inputs to their historical mean and considering loan/borrower specific attributes, our models are intended to yield a measurement of expected credit losses that reflects our average historical loss rates for periods subsequent to the twelve-month reversion period. The LGD is based on historical recovery averages for each loan pool, adjusted to reflect the current impact of certain macroeconomic variables as well as their expected changes over a two-year forecast period, with the final twelve months of the forecast period encompassing a reversion process, which management considers to be both reasonable and supportable. This same forecast/reversion period is used for all macroeconomic variables used in all of our models. EAD is estimated using a linear regression model that estimates the average percentage of the loan balance that remains at the time of a default event.

Management qualitatively adjusts model results for risk factors that are not considered within our modeling processes but are nonetheless relevant in assessing the expected credit losses within our loan pools. These qualitative factor (“Q-Factor”) and other qualitative adjustments may increase or decrease management's estimate of expected credit losses by a calculated percentage or amount based upon the estimated level of risk. The various risks that may be considered in making Q-Factor and other qualitative adjustments include, among other things, the impact of (i) changes in lending policies and procedures, including changes in underwriting standards and practices for collections, write-offs, and recoveries, (ii) actual and expected changes in international, national, regional, and local economic and business conditions and developments that affect the collectibility of the loan pools, (iii) changes in the nature and volume of the loan pools and in the terms of the underlying loans, (iv) changes in the experience, ability, and depth of our lending management and staff, (v) changes in volume and severity of past due financial assets, the volume of non-accrual assets, and the volume and severity of adversely classified or graded assets, (vi) changes in the quality of our credit review function, (vii) changes in the value of the underlying collateral for loans that are non-collateral dependent, (viii) the existence, growth, and effect of any concentrations of credit and (ix) other factors such as the regulatory, legal and technological environments; competition; and events such as natural disasters or health pandemics.

In some cases, management may determine that an individual loan exhibits unique risk characteristics which differentiate the loan from other loans within our loan pools. In such cases, the loans are evaluated for expected credit losses on an individual basis and excluded from the collective evaluation. Specific allocations of the allowance for credit losses are determined by analyzing the borrower’s ability to repay amounts owed, collateral deficiencies, the relative risk grade of the loan and economic conditions affecting the borrower’s industry, among other things. A loan is considered to be collateral dependent when, based upon management's assessment, the borrower is experiencing financial difficulty and repayment is expected to be provided substantially through the

operation or sale of the collateral. In such cases, expected credit losses are based on the fair value of the collateral at the measurement date, adjusted for estimated selling costs if satisfaction of the loan depends on the sale of the collateral. We reevaluate the fair value of collateral supporting collateral dependent loans on a quarterly basis. The fair value of real estate collateral supporting collateral dependent loans is evaluated by our internal appraisal services using a methodology that is consistent with the Uniform Standards of Professional Appraisal Practice. The fair value of collateral supporting collateral dependent construction loans is based on an “as is” valuation.

During the first quarter of 2024, we updated our non-owner-occupied commercial real estate loan models as well as our consumer and other loan models. Our prior non-owner-occupied commercial real estate loan models were legacy models developed for stress-testing purposes by a third-party using external market data. The updated non-owner-occupied commercial real estate loan models are now based on internal historical loan data and risk grade information and the modeling processes are now consistent with those used with our other commercial loan models. Our prior consumer and other loan models relied upon certain components that did not use loan level attributes and were less sensitive to macroeconomic variables. The updated consumer and other loan models are now based on internal historical loan data and utilize more loan-level attributes and the modeling processes are now consistent with those used with our consumer real estate loan models. The overall approximate impact of the model updates during the first quarter was a $7.2 million increase ($6.2 million related to non-owner-occupied commercial real estate loans and $923 thousand related to consumer and other loans) in modeled expected credit losses on loans; however, the impact of this increase was largely offset by reductions in qualitative adjustments as some of the risks to which those qualitative adjustments related are now considered and incorporated in the updated models.

During the first quarter of 2023, we recalibrated and updated all of our commercial loan models, with the exception of the models related to commercial real estate - non-owner-occupied loans, as well as our consumer real estate loan models. While the fundamental modeling methodologies remain unchanged, the updates included (i) separating the energy loan pool from the commercial and industrial pool as a result of differences in loss characteristics observed in recent history and (ii) changing the modeling approach related to loan renewals whereby each renewal is treated as a separate loan which impacted loan life assumptions. The overall approximate impact of the model updates during the first quarter was a $45.0 million decrease in modeled expected credit losses on loans though the impact of this decrease was largely offset with discretionary qualitative adjustments. The decrease in modeled expected credit losses on loans was largely driven by lower measurements for PD and LGD based on the historical data series (2008 through 2018) used for the recalibration. This period was one of relatively low losses and included higher levels of government stimulus. The lower PD and LGD measurements were also impacted by shorter loan life assumptions due to the aforementioned change in the modeling approach related to loan renewals.

Generally, a commercial loan, or a portion thereof, is charged-off immediately when it is determined, through the analysis of any available current financial information with regards to the borrower, that the borrower is incapable of servicing unsecured debt, there is little or no prospect for near term improvement and no realistic strengthening action of significance is pending or, in the case of secured debt, when it is determined, through analysis of current information with regards to our collateral position, that amounts due from the borrower are in excess of the calculated current fair value of the collateral. Notwithstanding the foregoing, generally, commercial loans that become past due 180 cumulative days are charged-off. Generally, a consumer loan, or a portion thereof, is charged-off in accordance with regulatory guidelines which provide that such loans be charged-off when we become aware of the loss, such as from a triggering event that may include new information about a borrower's intent/ability to repay the loan, bankruptcy, fraud or death, among other things, but in any event the charge-off must be taken within specified delinquency time frames. Such delinquency time frames state that closed-end retail loans (loans with pre-defined maturity dates, such as real estate mortgages, home equity loans and consumer installment loans) that become past due 120 cumulative days and open-end retail loans (loans that roll-over at the end of each term, such as home equity lines of credit) that become past due 180 cumulative days should be classified as a loss and charged-off.

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Fair Value Measures and Disclosures (Policies)	12 Months Ended Dec. 31, 2024
Fair Value Disclosures [Abstract]	
Off-Balance-Sheet Credit Exposure	

Allowance For Credit Losses - Off-Balance-Sheet Credit Exposures. The allowance for credit losses on off-balance-sheet credit exposures is a liability account, calculated in accordance with ASC 326, representing expected credit losses over the contractual period for which we are exposed to credit risk resulting from a contractual obligation to extend credit. No allowance is recognized if we have the unconditional right to cancel the obligation. The allowance is reported as a component of accrued interest payable and other liabilities in our consolidated balance sheets. Adjustments to the allowance are reported in our income statement as a component of credit loss expense. Further information regarding our policies and methodology used to estimate the allowance for credit losses on off-balance-sheet credit exposures is presented in Note 7 - Off-Balance-Sheet Arrangements, Commitments, Guarantees and Contingencies.

Allowance For Credit Losses - Off-Balance-Sheet Credit Exposures. The allowance for credit losses on off-balance-sheet credit exposures is a liability account, calculated in accordance with ASC 326, representing expected credit losses over the contractual period for which we are exposed to credit risk resulting from a contractual obligation to extend credit. No allowance is recognized if we have the unconditional right to cancel the obligation. Off-balance-sheet credit exposures primarily consist of amounts available under outstanding lines of credit and letters of credit detailed in the table above. For the period of exposure, the estimate of expected credit losses considers both the likelihood that funding will occur and the amount expected to be funded over the estimated remaining life of the commitment or other off-balance-sheet exposure. The likelihood and expected amount of funding are based on historical utilization rates. The amount of the allowance represents management's best estimate of expected credit losses on commitments expected to be funded over the contractual life of the commitment.

Estimating credit losses on amounts expected to be funded uses the same methodology as described for loans in Note 3 - Loans as if such commitments were funded. This methodology was also impacted by the model updates during 2024 and 2023, as described in Note 3 - Loans. For 2024, the overall approximate impact of the model updates was a $1.8 million increase in modeled expected credit losses for off-balance-sheet credit exposures ($1.6 million related to consumer and other loan commitments and $211 thousand related to non-owner-occupied commercial real estate loan commitments). For 2023, the overall approximate impact of the model updates was a $19.0 million decrease in modeled expected credit losses for off-balance-sheet credit exposures, though the impact of this decrease was largely offset with discretionary qualitative adjustments.

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Earnings Per Share (Policies)	12 Months Ended Dec. 31, 2024
Earnings Per Share [Abstract]	
Basic and Diluted Earnings Per Common Share	

Basic and Diluted Earnings Per Common Share. Earnings per common share is computed using the two-class method prescribed under ASC Topic 260, "Earnings Per Share." ASC 260 provides that unvested share-based payment awards that contain nonforfeitable rights to dividends or dividend equivalents (whether paid or unpaid) are participating securities and shall be included in the computation of earnings per share pursuant to the two-class method. We have determined that our outstanding non-vested stock units and deferred stock units are participating securities.

Under the two-class method, basic earnings per common share is computed by dividing net earnings allocated to common stock by the weighted-average number of common shares outstanding during the applicable period, excluding outstanding participating securities. Diluted earnings per common share is computed using the weighted-average number of shares determined for the basic earnings per common share computation plus the dilutive effect of stock compensation using the treasury stock method. A reconciliation of the weighted-average shares used in calculating basic earnings per common share and the weighted average common shares used in calculating diluted earnings per common share for the reported periods is provided in Note 9 - Earnings Per Common Share.

Earnings Per Common Share. Earnings per common share is computed using the two-class method. Basic earnings per common share is computed by dividing net earnings allocated to common stock by the weighted-average number of common shares outstanding during the applicable period, excluding outstanding participating securities. Participating securities include non-vested restricted stock units, deferred stock units and performance stock units (during the performance period), though no actual shares of common stock related to any type of stock unit have been issued. Non-vested restricted stock units and deferred stock units are considered participating securities because holders of these securities receive non-forfeitable dividends at the same rate as holders of our common stock. Holders of performance stock units receive dividend equivalent payments for dividends paid during the performance period at the vesting date of the award based upon the number of units that ultimately vest. Diluted earnings per common share is computed using the weighted-average number of shares determined for the basic earnings per common share computation plus the dilutive effect of stock compensation using the treasury stock method.

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Compensation Related Costs, Postemployment Benefits (Policies)	12 Months Ended Dec. 31, 2024
Postemployment Benefits [Abstract]	
Stock Based Compensation	

Share-Based Payments. Compensation expense for stock options, non-vested stock awards/stock units and deferred stock units is based on the fair value of the award on the measurement date, which, for us, is the date of the grant and is recognized ratably over the service period of the award. Compensation expense for performance stock units is based on the fair value of the award on the measurement date, which, for us, is the date of the grant and is recognized over the service period of the award based upon the probable number of units expected to vest. The fair value of stock options is estimated using a binomial lattice-based valuation model. The fair value of non-vested stock awards/stock units and deferred stock units is generally the market price of our stock on the date of grant. The

fair value of performance stock units is generally the market price of our stock on the date of grant discounted by the present value of the dividends expected to be paid on our common stock during the service period of the award because dividend equivalent payments on performance stock units are deferred until such time that the units vest and shares are issued. The impact of forfeitures of share-based payment awards on compensation expense is recognized as forfeitures occur.

We have three active stock compensation plans (the 2007 Outside Directors Incentive Plan, the 2015 Omnibus Incentive Plan, and the 2024 Equity Incentive Plan). All of the plans have been approved by our shareholders. The 2024 Equity Incentive Plan (the "2024 Plan") was approved by our shareholders on April 24, 2024 to replace the 2015 Omnibus Incentive Plan (the "2015 Plan"). Under the 2024 Plan, shareholders approved the issuance, pursuant to the plan, of 2,576,038 shares of our common stock. This amount included 2,350,000 newly authorized shares and the 226,038 shares remaining available for issuance under the superseded 2015 Plan. The 2015 Plan had previously superseded the 2007 Outside Directors Incentive Plan (the "2007 Directors Plan") and the 2005 Omnibus Incentive Plan, which is no longer active. Our stock compensation plans were established to (i) motivate superior performance by means of performance-related incentives, (ii) encourage and provide for the acquisition of an ownership interest in our company by employees and non-employee directors and (iii) enable us to attract and retain qualified and competent persons as employees and to serve as members of our board of directors.

Under the 2024 Plan, we may grant, among other things, nonqualified stock options, incentive stock options, stock awards, stock appreciation rights, restricted stock units, performance share units or any combination thereof to certain employees and non-employee directors. Any of the authorized shares may be used for any type of award allowable under the Plan. The Compensation and Benefits Committee ("Committee") of our Board of Directors has sole authority to (i) establish the awards to be issued, (ii) select the employees and non-employee directors to receive awards, and (iii) approve the terms and conditions of each award contract. Each award under the stock plans is evidenced by an award agreement that specifies the award price, the duration of the award, the number of shares to which the award pertains, and such other provisions as the Committee determines. For stock options, the option price for each grant is at least equal to the fair market value of a share of Cullen/Frost's common stock on the date of grant. Options granted expire at such time as the Committee determines at the date of grant and in no event does the exercise period exceed a maximum of ten years. As defined in the plans, outstanding unvested awards may immediately vest upon a change-in-control of Cullen/Frost and subsequent termination resulting from the change in control.

Director deferred stock units granted to non-employee directors generally have immediate vesting. Upon retirement from our board of directors, non-employee directors will receive one share of our common stock for each director deferred stock unit held. Non-vested restricted stock units granted to employees generally have a three-year-cliff vesting period although awards granted prior to 2021 generally had a four-year-cliff vesting period. Outstanding non-vested restricted stock units and director deferred stock units receive equivalent dividend payments as such dividends are declared on our common stock.

Performance stock units represent shares potentially issuable in the future. For performance stock units granted in 2024, and years prior to 2021, issuance is based upon the measure of our achievement of relative return on assets over a three-year performance period compared to an identified peer group's achievement of relative return on assets over the same three-year performance period. For performance stock units granted in 2023, 2022, and 2021, issuance is based upon the measure of our achievement of growth in adjusted net revenue, averaged over the three-year performance period, compared to the 2023, 2022, and 2021 base-year amounts, respectively. Performance stock units are eligible to receive equivalent dividend payments based on declared dividends on our common stock during the performance period. Equivalent dividend payments are based upon the ultimate number of shares issued under each performance award and are deferred until such time that the units vest and shares are issued.

Options granted to employees generally have a ten-year life and vest in equal annual installments over a four-year period. No stock options have been granted since 2015. At December 31, 2024, all outstanding options were fully exercisable at an exercise price of $65.11 per share and had a remaining contractual life of 0.82 years. The total intrinsic value of outstanding options was $12.7 million at December 31, 2024.

Stock-based Compensation Expense. Stock-based compensation expense is recognized ratably over the requisite service period for all awards. For most stock option awards, the service period generally matches the vesting period. For stock options granted to certain executive officers and for non-vested restricted stock units granted to all participants, the service period does not extend past the date the participant reaches 65 years of age. Director deferred stock units granted to non-employee directors generally have immediate vesting and the related expense is fully recognized on the date of grant. For performance stock units, the service period generally matches the three-year performance period specified by the award, however, the service period does not extend past the date the participant reaches 65 years of age. Expense recognized each period is dependent upon our estimate of the number of shares that will ultimately be issued.

Valuation of Stock-Based Compensation. For the purposes of recognizing stock-based compensation expense, the fair value of non-vested restricted stock units and director deferred stock units is generally the market price of the stock on the measurement date, which, for us, is the date of the award. The fair value of performance stock units is determined in a similar manner except that the market price of the stock on the measurement date is discounted by the present value of the dividends expected to be paid on our common stock during the service period of the award because dividend equivalent payments on performance stock units are deferred until such time that the units vest and shares are issued. In applying this discount to the market price of our stock on the measurement date, we assumed we would pay a flat quarterly dividend during the service period equal to our most recent dividend payment, which was $0.95, $0.92 and $0.87 in 2024, 2023 and 2022, respectively, discounted at a weighted-average risk-free rate of 4.09%, 5.01% and 4.45% in 2024, 2023 and 2022, respectively.

The fair value of employee stock options granted is estimated on the measurement date, which, for us, is the date of grant. The fair value of stock options is estimated using a binomial lattice-based valuation model that takes into account employee exercise patterns based on changes in our stock price and other variables and allows for the use of dynamic assumptions about interest rates and expected volatility. No stock options have been granted since 2015.

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Fair Value Measures and Disclosures (Policies)	12 Months Ended Dec. 31, 2024
Fair Value Disclosures [Abstract]	
Fair Value Measurements	

Fair Value Measurements. In general, fair values of financial instruments are based upon quoted market prices, where available. If such quoted market prices are not available, fair value is based upon internally developed models that primarily use, as inputs, observable market-based parameters. Valuation adjustments may be made to ensure that financial instruments are recorded at fair value. These adjustments may include amounts to reflect counterparty credit quality and our creditworthiness, among other things, as well as unobservable parameters. Any such valuation adjustments are applied consistently over time. See Note 16 - Fair Value Measurements.

The fair value of an asset or liability is the price that would be received to sell that asset or paid to transfer that liability in an orderly transaction occurring in the principal market (or most advantageous market in the absence of a principal market) for such asset or liability. In estimating fair value, we utilize valuation techniques that are consistent with the market approach, the income approach and/or the cost approach. Such valuation techniques are consistently applied. Inputs to valuation techniques include the assumptions that market participants would use in pricing an asset or liability. ASC Topic 820

establishes a fair value hierarchy for valuation inputs that gives the highest priority to quoted prices in active markets for identical assets or liabilities and the lowest priority to unobservable inputs. The fair value hierarchy is as follows:

- *Level 1 Inputs* - Unadjusted quoted prices in active markets for identical assets or liabilities that the reporting entity has the ability to access at the measurement date.
- *Level 2 Inputs* - Inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly or indirectly. These might include quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in markets that are not active, inputs other than quoted prices that are observable for the asset or liability (such as interest rates, volatilities, prepayment speeds, credit risks, etc.) or inputs that are derived principally from or corroborated by market data by correlation or other means.
- *Level 3 Inputs* - Unobservable inputs for determining the fair values of assets or liabilities that reflect an entity's own assumptions about the assumptions that market participants would use in pricing the assets or liabilities.

In general, fair value is based upon quoted market prices, where available. If such quoted market prices are not available, fair value is based upon internally developed models that primarily use, as inputs, observable market-

based parameters. Valuation adjustments may be made to ensure that financial instruments are recorded at fair value. These adjustments may include amounts to reflect counterparty credit quality and our creditworthiness, among other things, as well as unobservable parameters. Any such valuation adjustments are applied consistently over time. Our valuation methodologies may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. While management believes our valuation methodologies are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different estimate of fair value at the reporting date. Furthermore, the reported fair value amounts have not been comprehensively revalued since the presentation dates, and therefore, estimates of fair value after the balance sheet date may differ significantly from the amounts presented herein. A more detailed description of the valuation methodologies used for assets and liabilities measured at fair value is set forth below. Transfers between levels of the fair value hierarchy are recognized on the actual date of the event or circumstances that caused the transfer, which generally coincides with our monthly and/or quarterly valuation process.

Financial Assets and Financial Liabilities: Financial assets and financial liabilities measured at fair value on a recurring basis include the following:

Securities Available for Sale. U.S. Treasury securities are reported at fair value utilizing Level 1 inputs. Other securities classified as available for sale are reported at fair value utilizing Level 2 inputs. For these securities, we obtain fair value measurements from an independent pricing service. The fair value measurements consider observable data that may include dealer quotes, market spreads, cash flows, the U.S. Treasury yield curve, live trading levels, trade execution data, market consensus prepayment speeds, credit information and the bond's terms and conditions, among other things.

We review the prices supplied by the independent pricing service, as well as their underlying pricing methodologies, for reasonableness and to ensure such prices are aligned with traditional pricing matrices. In general, we do not purchase investment portfolio securities that are esoteric or that have a complicated structure. Our entire portfolio consists of traditional investments, nearly all of which are U.S. Treasury obligations, federal agency bullet or mortgage pass-through securities, or general obligation or revenue based municipal bonds. Pricing for such instruments is fairly generic and is easily obtained. From time to time, we will validate prices supplied by the independent pricing service by comparison to prices obtained from third-party sources or derived using internal models.

Trading Securities. U.S. Treasury securities and exchange-listed common stock are reported at fair value utilizing Level 1 inputs. Other securities classified as trading are reported at fair value utilizing Level 2 inputs in the same manner as described above for securities available for sale.

Derivatives. Derivatives are generally reported at fair value utilizing Level 2 inputs. We utilize internal valuation methods with observable market data inputs to estimate the fair values of our outstanding interest rate, commodity and foreign currency derivative contracts. We also obtain dealer quotations and/or utilize third-party models for comparative purposes to assess the reasonableness of our model valuations. Though there has never been a significant discrepancy in the valuations, should such a significant discrepancy arise, we would obtain price verification from a third-party dealer. In cases where significant credit valuation adjustments are incorporated into the estimation of fair value, reported amounts are considered to have been derived utilizing Level 3 inputs.

For purposes of potential valuation adjustments to our derivative positions, we evaluate the credit risk of our counterparties as well as ours. Accordingly, we have considered factors such as the likelihood of our default and the default of our counterparties, our net exposures and remaining contractual life, among other things, in determining if any fair value adjustments related to credit risk are required. Counterparty exposure is evaluated by netting positions that are subject to master netting arrangements, as well as considering the amount of collateral securing the position. We review our counterparty exposure on a regular basis, and, when necessary, appropriate business actions are taken to adjust the exposure. We also utilize this approach to estimate our own credit risk on derivative liability positions. To date, we have not realized any significant losses due to a counterparty's inability to pay any net uncollateralized position. The change in value of derivative assets and derivative liabilities attributable to credit risk was not significant during the reported periods.

Certain financial assets and financial liabilities are measured at fair value on a nonrecurring basis; that is, the instruments are not measured at fair value on an ongoing basis but are subject to fair value adjustments in certain circumstances (for example, when there is evidence of impairment). Financial assets measured at fair value on a non-recurring basis during the reported periods include certain loans reported at the fair value of the underlying collateral if repayment is expected solely from the collateral. Collateral values are estimated using Level 2 inputs based on observable market data, typically in the case of real estate collateral, or Level 3 inputs based on customized discounting criteria, typically in the case of non-real estate collateral such as inventory, oil and gas reserves, accounts receivable, equipment or other business assets.

Non-Financial Assets and Non-Financial Liabilities: We do not have any non-financial assets or non-financial liabilities measured at fair value on a recurring basis. From time to time, non-financial assets measured at fair value on a non-recurring basis may include certain foreclosed assets which, upon initial recognition, were remeasured and reported at fair value through a charge-off to the allowance for loan losses and certain foreclosed assets which, subsequent to their initial recognition, were remeasured at fair value through a write-down included in other non-interest expense. The fair value of a foreclosed asset is estimated using Level 2 inputs based on observable market data or Level 3 inputs based on customized discounting criteria. During the reported periods, all fair value measurements for foreclosed assets utilized Level 2 inputs.

The following table presents foreclosed assets that were remeasured and reported at fair value:

	2024	2023	2022
Foreclosed assets remeasured at initial recognition:			
Carrying value of foreclosed assets prior to remeasurement	$ 19,297	$ —	$ 239
Charge-offs recognized in the allowance for credit losses on loans	(3,797)	—	—
Fair value	$ 15,500	$ —	$ 239

Charge-offs recognized upon loan foreclosures are generally offset by general or specific allocations of the allowance for credit losses on loans and generally do not, and did not during the reported periods, significantly impact our credit loss expense. Regulatory guidelines require us to reevaluate the fair value of other real estate owned on at least an annual basis. While our policy is to comply with the regulatory guidelines, our general practice is to reevaluate the fair value of collateral supporting collateral dependent loans on a quarterly basis. Thus, appraisals are generally not considered to be outdated, and we typically do not make any adjustments to the appraised values.

ASC Topic 825, "Financial Instruments," requires disclosure of the fair value of financial assets and financial liabilities, including those financial assets and financial liabilities that are not measured and reported at fair value on a recurring basis or non-recurring basis. The estimated fair value approximates carrying value for cash and cash equivalents, accrued interest and the cash surrender value of life insurance policies. The methodologies for other financial assets and financial liabilities that are not measured and reported at fair value on a recurring basis or non-recurring basis are discussed below:

Loans. The estimated fair value approximates carrying value for variable-rate loans that reprice frequently and with no significant change in credit risk. The fair value of fixed-rate loans and variable-rate loans which reprice on an infrequent basis is estimated by discounting future cash flows using the current interest rates at which similar loans with similar terms would be made to borrowers of similar credit quality. An overall valuation adjustment is made for specific credit risks as well as general portfolio credit risk.

Deposits. The estimated fair value approximates carrying value for demand deposits. The fair value of fixed-rate deposit liabilities with defined maturities is estimated by discounting future cash flows using the interest rates currently offered for deposits of similar remaining maturities. The estimated fair value of deposits does not take into account the value of our long-term relationships with depositors, commonly known as core deposit intangibles, which are separate intangible assets, and not considered financial instruments. Nonetheless, we would likely realize a core deposit premium if our deposit portfolio were sold in the principal market for such deposits.

Borrowed Funds. The estimated fair value approximates carrying value for short-term borrowings. The fair value of long-term fixed-rate borrowings is estimated using quoted market prices, if available, or by discounting future cash flows using current interest rates for similar financial instruments. The estimated fair value approximates carrying value for variable-rate junior subordinated deferrable interest debentures that reprice quarterly.

Loan Commitments, Standby and Commercial *Letters of Credit.* Our lending commitments have variable interest rates and "escape" clauses if the customer's credit quality deteriorates. Therefore, the fair values of these items are not significant and are not included in the following table.

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Summary of Significant Accounting Policies (Tables)	**12 Months Ended Dec. 31, 2024**
Accounting Policies [Abstract]	
Additional Cash Flow Information	Additional cash flow information was as follows:

	Year Ended December 31,		
	2024	2023	2022
Cash paid for interest	$ 788,377	$ 616,274	$ 169,020
Cash paid for income tax	122,000	118,000	100,000
Significant non-cash transactions:			
Unsettled securities transactions	501,587	1,452	94,884
Loans foreclosed and transferred to other real estate owned and foreclosed assets	19,297	—	239
Right-of-use lease assets obtained in exchange for lessee operating lease liabilities	15,044	15,259	31,787

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Securities (Tables)	**12 Months Ended Dec. 31, 2024**
Investments, Debt and Equity Securities [Abstract]	
Debt Securities, Held-to-maturity	A summary of the amortized cost, fair value and allowance for credit losses related to securities held to maturity as of December 31, 2024 and 2023 is presented below.

	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Estimated Fair Value	Allowance for Credit Losses	Net Carrying Amount
December 31, 2024						
Residential mortgage-backed securities	$ 1,193,840	$ —	$ 71,076	$ 1,122,764	$ —	$ 1,193,840
States and political subdivisions	2,338,745	13,954	116,414	2,236,285	(310)	2,338,435
Other	1,500	—	3	1,497	—	1,500
Total	$ 3,534,085	$ 13,954	$ 187,493	$ 3,360,546	$ (310)	$ 3,533,775
December 31, 2023						
Residential mortgage-backed securities	$ 1,250,431	$ 76	$ 54,175	$ 1,196,332	$ —	$ 1,250,431
States and political subdivisions	2,367,807	42,990	76,540	2,334,257	(310)	2,367,497
Other	1,500	—	45	1,455	—	1,500
Total	$ 3,619,738	$ 43,066	$ 130,760	$ 3,532,044	$ (310)	$ 3,619,428

Moody's and Standard & Poor's Bond Ratings

The following table summarizes Moody's and/or Standard & Poor's bond ratings for our portfolio of held-to-maturity securities issued by States and political subdivisions and other securities as of December 31, 2024:

	States and Political Subdivisions					
	Not Guaranteed or Pre-Refunded	Guaranteed by the Texas PSF	Guaranteed by Third Party	Pre-Refunded	Total	Other Securities
Aaa/AAA	$ 301,310	$ 1,504,951	$ 13,640	$ 14,531	$ 1,834,432	$ —
Aa/AA	498,198	—	6,115	—	504,313	—
Not rated	—	—	—	—	—	1,500
Total	$ 799,508	$ 1,504,951	$ 19,755	$ 14,531	$ 2,338,745	$ 1,500

Debt Securities, Held-to-maturity, Allowance for Credit Loss

The following table details activity in the allowance for credit losses on held-to-maturity securities.

	2024	2023	2022
Beginning balance	$ 310	$ 158	$ 158
Credit loss expense (benefit)	—	152	—
Ending balance	$ 310	$ 310	$ 158

Debt Securities, Available-for-sale

A summary of the amortized cost, fair value and allowance for credit losses related to securities available for sale as of December 31, 2024 and 2023 is presented below.

	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Allowance for Credit Losses	Estimated Fair Value
December 31, 2024					
U.S. Treasury	$ 3,692,215	$ —	$ 249,895	$ —	$ 3,442,320
Residential mortgage-backed securities	8,024,704	2,352	1,029,154	—	6,997,902
States and political subdivisions	4,842,060	2,493	284,329	—	4,560,224
Other	43,179	—	—	—	43,179
Total	$ 16,602,158	$ 4,845	$ 1,563,378	$ —	$ 15,043,625
December 31, 2023					
U.S. Treasury	$ 5,212,894	$ —	$ 285,305	$ —	$ 4,927,589
Residential mortgage-backed securities	7,463,954	9,066	876,338	—	6,596,682
States and political subdivisions	5,245,721	5,762	240,152	—	5,011,331
Other	42,769	—	—	—	42,769
Total	$ 17,965,338	$ 14,828	$ 1,401,795	$ —	$ 16,578,371

Year End Securities with Unrealized Losses, Segregated by Length of Impairment

The table below summarizes, as of December 31, 2024, securities available for sale in an unrealized loss position for which an allowance for credit losses has not been recorded, aggregated by type of security and length of time in a continuous unrealized loss position.

	Less than 12 Months		More than 12 Months		Total	
	Estimated Fair Value	Unrealized Losses	Estimated Fair Value	Unrealized Losses	Estimated Fair Value	Unrealized Losses
U.S. Treasury	$ —	$ —	$ 3,442,320	$ 249,895	$ 3,442,320	$ 249,895
Residential mortgage-backed securities	1,289,852	26,420	4,725,498	1,002,734	6,015,350	1,029,154
States and political subdivisions	836,599	6,961	3,490,644	277,368	4,327,243	284,329
Total	$ 2,126,451	$ 33,381	$ 11,658,462	$ 1,529,997	$ 13,784,913	$ 1,563,378

Amortized Cost and Estimated Fair Value of Securities, Excluding Trading Securities, Presented by Contractual Maturity

The following table summarizes the maturity distribution schedule of securities held to maturity and securities available for sale as of December 31, 2024. Mortgage-backed securities are included in maturity categories based on their stated maturity date. Expected maturities may differ from contractual maturities because issuers may have the right to call or prepay obligations. Other securities classified as available for sale include stock in the Federal Reserve Bank and the Federal Home Loan Bank, which have no maturity date. These securities have been included in the total column only.

	Within 1 Year	1 - 5 Years	5 - 10 Years	After 10 Years	Total
Held To Maturity					
Amortized Cost					
Residential mortgage-backed securities	$ —	$ 510,490	$ 11,244	$ 672,106	$ 1,193,840
States and political subdivisions	7,572	17,702	51,690	2,261,781	2,338,745
Other	1,500	—	—	—	1,500
Total	$ 9,072	$ 528,192	$ 62,934	$ 2,933,887	$ 3,534,085
Estimated Fair Value					
Residential mortgage-backed securities	$ —	$ 459,859	$ 9,164	$ 653,741	$ 1,122,764
States and political subdivisions	7,570	17,695	49,489	2,161,531	2,236,285
Other	1,497	—	—	—	1,497
Total	$ 9,067	$ 477,554	$ 58,653	$ 2,815,272	$ 3,360,546
Available For Sale					
Amortized Cost					
U. S. Treasury	$ 1,096,734	$ 2,204,591	$ 198,105	$ 192,785	$ 3,692,215
Residential mortgage-backed securities	39	869	12,553	8,011,243	8,024,704
States and political subdivisions	284,652	225,414	804,372	3,527,622	4,842,060
Other	—	—	—	—	43,179
Total	$ 1,381,425	$ 2,430,874	$ 1,015,030	$ 11,731,650	$ 16,602,158
Estimated Fair Value					
U. S. Treasury	$ 1,088,890	$ 2,054,258	$ 165,031	$ 134,141	$ 3,442,320
Residential mortgage-backed securities	39	881	12,588	6,984,394	6,997,902
States and political subdivisions	284,459	222,960	765,004	3,287,801	4,560,224
Other	—	—	—	—	43,179
Total	$ 1,373,388	$ 2,278,099	$ 942,623	$ 10,406,336	$ 15,043,625

Schedule of Realized Gain (Loss)

Sales of securities available for sale were as follows:

	2024	2023	2022
Proceeds from sales	$ 123,254	$ 1,904,067	$ —
Gross realized gains	426	5,758	—
Gross realized losses	(522)	(5,692)	—
Tax benefit (expense) related to securities gains/losses	20	(14)	—

Investment Income

Premium amortization and discount accretion included in interest income on securities was as follows:

	2024	2023	2022
Premium amortization	$ (66,257)	$ (85,506)	$ (110,997)
Discount accretion	21,044	21,613	13,597
Net (premium amortization) discount accretion	$ (45,213)	$ (63,893)	$ (97,400)

Year End Trading Account Securities, at Estimated Fair Value

Year-end trading account securities, at estimated fair value, were as follows:

	2024	2023
U.S. Treasury	$ 33,910	$ 30,265
States and political subdivisions	—	1,452
Total	$ 33,910	$ 31,717

Net Gains and Losses on Trading Account Securities

Net gains and losses on trading account securities included in other non-interest income were as follows:

	2024	2023	2022
Net gain on sales transactions	$ 4,876	$ 3,843	$ 3,129
Net mark-to-market gains (losses)	(109)	(33)	(230)
Net gain on trading account securities	$ 4,767	$ 3,810	$ 2,899

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Loans (Tables)

Receivables [Abstract]

Loans

	12 Months Ended Dec. 31, 2024	
	2024	2023
Commercial and industrial	$ 6,109,532	$ 5,967,182
Energy:		
Production	903,654	681,568
Service	203,629	194,126
Other	21,612	61,043
Total energy	1,128,895	936,737
Commercial real estate:		
Commercial mortgages	7,165,220	6,746,709
Construction	2,264,076	1,680,724
Land	539,227	555,211
Total commercial real estate	9,968,523	8,982,644
Consumer real estate:		
Home equity lines of credit	911,239	792,876
Home equity loans	914,738	694,966
Home improvement loans	852,536	765,887
1-4 family mortgage loans	259,456	38,923
Other	165,420	168,074
Total consumer real estate	3,103,389	2,460,726
Total real estate	13,071,912	11,443,370
Consumer and other	444,474	476,962
Total loans	$ 20,754,813	$ 18,824,251

Activities in Related Party Loans

Activity in related party loans during 2024 is presented in the following table. Other changes were primarily related to changes in related-party status.

Beginning balance	$ 416,107
Principal additions	306,414
Principal payments	(296,754)
Other changes	(129,931)
Ending balance	$ 295,836

Non-Accrual Loans, Segregated by Class of Loans

Year-end non-accrual loans, segregated by class of loans, were as follows:

	December 31, 2024		December 31, 2023	
	Total Non-Accrual	Non-Accrual with No Credit Loss Allowance	Total Non-Accrual	Non-Accrual with No Credit Loss Allowance
Commercial and industrial	$ 46,004	$ 8,800	$ 19,545	$ 5,391
Energy	4,079	1,377	11,500	7,398
Commercial real estate:				
Buildings, land and other	21,920	18,660	22,420	4,983
Construction	—	—	—	—
Consumer real estate	6,511	4,048	7,442	5,160
Consumer and other	352	—	—	—
Total	$ 78,866	$ 32,885	$ 60,907	$ 22,932

Financing Receivable, Non-Accrual Loans, Segregated by Class of Loan and Year of Origination

The following tables present non-accrual loans as of December 31, 2024 and December 31, 2023 by class and year of origination.

	December 31, 2024								
	2024	2023	2022	2021	2020	Prior	Revolving Loans	Revolving Loans Converted to Term	Total
Commercial and industrial	$ 20,819	$ 2,915	$ 4,053	$ 1,592	$ 335	$ 2,144	$ 1,186	$ 12,960	$ 46,004
Energy	—	—	—	—	56	1,321	2,702	—	4,079
Commercial real estate:									
Buildings, land and other	7,856	2,671	3,233	2,753	1,248	1,505	—	2,654	21,920
Construction	—	—	—	—	—	—	—	—	—
Consumer real estate	—	47	—	—	92	2,202	587	3,583	6,511
Consumer and other	—	352	—	—	—	—	—	—	352
Total	$ 28,675	$ 5,985	$ 7,286	$ 4,345	$ 1,731	$ 7,172	$ 4,475	$ 19,197	$ 78,866

	December 31, 2023								
	2023	2022	2021	2020	2019	Prior	Revolving Loans	Revolving Loans Converted to Term	Total
Commercial and industrial	$ —	$ 359	$ 1,635	$ 985	$ 1,257	$ 1,006	$ 9	$ 14,294	$ 19,545
Energy	5,875	—	—	56	1,321	—	4,102	146	11,500
Commercial real estate:									
Buildings, land and other	20,099	—	150	—	1,451	720	—	—	22,420
Construction	—	—	—	—	—	—	—	—	—
Consumer real estate	—	—	—	38	2,281	483	1,600	3,040	7,442
Consumer and other	—	—	—	—	—	—	—	—	—
Total	$ 25,974	$ 359	$ 1,785	$ 1,079	$ 6,310	$ 2,209	$ 5,711	$ 17,480	$ 60,907

Age Analysis of Past Due Loans, Segregated by Class of Loans

An age analysis of past due loans (including both accruing and non-accruing loans), segregated by class of loans, as of December 31, 2024 is presented in the following table.

	Loans 30-89 Days Past Due	Loans 90 or More Days Past Due	Total Past Due Loans	Current Loans	Total Loans	Accruing Loans 90 or More Days Past Due
Commercial and industrial	$ 37,130	$ 28,120	$ 65,250	$ 6,044,282	$ 6,109,532	$ 7,685
Energy	4,263	4,079	8,342	1,120,553	1,128,895	—
Commercial real estate:						
Buildings, land and other	37,525	13,040	50,565	7,653,882	7,704,447	1,523
Construction	870	—	870	2,263,206	2,264,076	—
Consumer real estate	17,015	12,028	29,043	3,074,346	3,103,389	5,681
Consumer and other	6,693	822	7,515	436,959	444,474	822
Total	$ 103,496	$ 58,089	$ 161,585	$ 20,593,228	$ 20,754,813	$ 15,711

Modification to Borrowers Experiencing Financial Difficulty

The period-end balance of loan modifications, segregated by type of modification, to borrowers experiencing financial difficulty during 2024 and 2023 are set forth in the table below, regardless of whether such modifications resulted in a new loan. There were $44.1 million in commitments to lend additional funds to these borrowers at December 31, 2024.

	Payment Delay	Percent of Total Class of Loans	Combination: Payment Delay and Term Extension	Percent of Total Class of Loans	Interest Rate Reduction	Percent of Total Class of Loans
December 31, 2024						
Commercial and industrial	$ 6,126	0.1 %	$ 45,835	0.8 %	$ —	— %
Commercial real estate:						
Buildings, land, and other	2,012	—	—	—	31,302	0.4
	$ 8,138	—	$ 45,835	0.2	$ 31,302	0.2

	Payment Delay	Percent of Total Class of Loans	Combination: Payment Delay and Term Extension	Percent of Total Class of Loans	Combination: Interest Rate Reduction and Term Extension	Percent of Total Class of Loans
December 31, 2023						
Commercial and industrial	$ —	—	$ 13,813	0.2	$ —	—
Commercial real estate:						
Buildings, land, and other	—	—	19,438	0.3	2,092	—
	$ —	—	$ 33,251	0.2	$ 2,092	—

Financing Receivables, Modified Loans by Type of Modification

Information as of or for the years ended December 31, 2024, 2023, or 2022 related to loans modified (by type of modification) in the preceding twelve months, respectively, whereby the borrower was experiencing financial difficulty at the time of modification is set forth in the following table.

	Payment Delay	Combination: Payment Delay and Term Extension
2024		
Past due in excess of 90 days or on non-accrual status at period-end:		
Commercial and industrial	$ 1,693	$ —
Commercial real estate:		
Buildings, land, and other	2,012	—
	$ 3,705	$ —
2023		
Past due in excess of 90 days or on non-accrual status at period-end:		
Commercial and industrial	$ —	$ 13,813
Commercial real estate:		
Buildings, land, and other	—	19,438
	$ —	$ 33,251
2022		
Past due in excess of 90 days or on non-accrual status at period-end:		
Commercial real estate:		
Buildings, land, and other	$ 1,051	$ —
	$ 1,051	$ —
Charge-offs during the period:		
Commercial real estate:		
Buildings, land, and other	$ 371	$ 352
	$ 371	$ 352
Proceeds from sales:		
Commercial real estate:		
Buildings, land, and other	$ —	$ 1,070
	$ —	$ 1,070

Weighted Average Risk Grades for All Commercial Loans by Class and Year of Origination

The following tables present weighted-average risk grades for all commercial loans, by class and year of origination/renewal as of December 31, 2024 and 2023.

	December 31, 2024								
	2024	2023	2022	2021	2020	Prior	Revolving Loans	Revolving Loans Converted to Term	Total
Commercial and industrial									
Risk grades 1-8	$ 1,553,200	$ 513,073	$ 385,824	$ 257,280	$ 298,912	$ 253,018	$ 2,242,193	$ 50,257	$ 5,553,757
Risk grade 9	15,552	24,059	58,521	25,818	3,796	9,959	109,594	15,147	262,446
Risk grade 10	4,992	9,269	42,146	2,112	918	12,290	15,332	1,876	88,935
Risk grade 11	35,583	18,057	17,673	2,987	4,675	2,092	44,926	32,397	158,390
Risk grade 12	13,107	2,443	2,574	1,564	324	2,144	1,179	9,404	32,739
Risk grade 13	7,712	472	1,479	28	11	—	7	3,556	13,265
	$ 1,630,146	$ 567,373	$ 508,217	$ 289,789	$ 308,636	$ 279,503	$ 2,413,231	$ 112,637	$ 6,109,532
W/A risk grade	6.73	7.12	7.52	7.13	5.58	6.11	6.30	9.12	6.64
Energy									
Risk grades 1-8	$ 387,904	$ 22,510	$ 35,357	$ 16,150	$ 1,516	$ 2,648	$ 639,362	$ 5,872	$ 1,111,319
Risk grade 9	—	1,677	662	2,011	—	398	5,035	1,400	11,183
Risk grade 10	—	—	52	—	—	—	—	—	52
Risk grade 11	188	—	2,038	—	36	—	—	—	2,262
Risk grade 12	—	—	—	—	56	1,321	2	—	1,379
Risk grade 13	—	—	—	—	—	—	2,700	—	2,700
	$ 388,092	$ 24,187	$ 38,109	$ 18,161	$ 1,608	$ 4,367	$ 647,099	$ 7,272	$ 1,128,895
W/A risk grade	6.16	7.14	7.53	4.75	6.47	8.97	5.05	7.31	5.58
Commercial real estate:									
Buildings, land, other									
Risk grades 1-8	$ 1,427,212	$ 1,288,934	$ 1,450,649	$ 1,006,922	$ 668,316	$ 965,448	$ 204,577	$ 91,444	$ 7,103,502
Risk grade 9	9,347	18,408	56,419	72,096	11,197	35,661	4,968	3,718	211,814
Risk grade 10	570	31,596	64,063	55,512	10,546	10,746	—	—	173,033
Risk grade 11	5,764	5,739	63,772	23,594	13,027	82,282	—	—	194,178
Risk grade 12	7,856	2,671	3,233	2,531	1,126	1,505	—	2,373	21,295
Risk grade 13	—	—	—	222	122	—	—	281	625
	$ 1,450,749	$ 1,347,348	$ 1,638,136	$ 1,160,877	$ 704,334	$ 1,095,642	$ 209,545	$ 97,816	$ 7,704,447
W/A risk grade	7.16	7.32	7.39	7.52	7.05	7.17	6.01	6.80	7.25
Construction									
Risk grades 1-8	$ 615,683	$ 601,151	$ 427,984	$ 59,895	$ 2,727	$ 559	$ 151,846	$ 159	$ 1,860,004
Risk grade 9	46,456	9,283	65,590	35,006	—	—	15,276	—	171,611
Risk grade 10	107,666	—	48,001	76,794	—	—	—	—	232,461
Risk grade 11	—	—	—	—	—	—	—	—	—
Risk grade 12	—	—	—	—	—	—	—	—	—
Risk grade 13	—	—	—	—	—	—	—	—	—
	$ 769,805	$ 610,434	$ 541,575	$ 171,695	$ 2,727	$ 559	$ 167,122	$ 159	$ 2,264,076
W/A risk grade	7.82	7.35	7.99	8.85	7.39	7.65	6.46	6.98	7.71
Total commercial real estate	$ 2,220,554	$ 1,957,782	$ 2,179,711	$ 1,332,572	$ 707,061	$ 1,096,201	$ 376,667	$ 97,975	$ 9,968,523
W/A risk grade	7.39	7.33	7.54	7.69	7.06	7.17	6.21	6.80	7.35

	December 31, 2023								
	2023	2022	2021	2020	2019	Prior	Revolving Loans	Revolving Loans Converted to Term	Total
Commercial and industrial									
Risk grades 1-8	$ 1,489,026	$ 706,210	$ 458,855	$ 349,744	$ 172,656	$ 206,643	$ 2,083,490	$ 41,254	$ 5,507,878
Risk grade 9	57,625	42,618	12,258	4,952	1,641	10,383	70,142	5,625	205,244
Risk grade 10	63,205	2,222	1,307	911	4,005	581	35,977	1,046	109,254
Risk grade 11	9,450	16,837	25,932	7,854	2,530	1,153	58,134	3,371	125,261
Risk grade 12	—	359	1,635	950	1,257	1,006	1	11,894	17,102
Risk grade 13	—	—	—	35	—	—	8	2,400	2,443
	$ 1,619,306	$ 768,246	$ 499,987	$ 364,446	$ 182,089	$ 219,766	$ 2,247,752	$ 65,590	$ 5,967,182
W/A risk grade	6.53	7.05	7.26	5.87	6.01	6.04	6.50	8.48	6.60
Energy									
Risk grades 1-8	$ 270,710	$ 54,185	$ 75,004	$ 3,673	$ 1,819	$ 4,047	$ 451,897	$ 9,886	$ 871,221
Risk grade 9	1,137	7,315	1,041	—	456	—	17,680	14	27,643
Risk grade 10	—	—	33	—	291	494	—	—	818
Risk grade 11	—	—	25	106	2,989	—	21,650	785	25,555
Risk grade 12	5,875	—	—	56	1,321	—	1,402	146	8,800
Risk grade 13	—	—	—	—	—	—	2,700	—	2,700
	$ 277,722	$ 61,500	$ 76,103	$ 3,835	$ 6,876	$ 4,541	$ 495,329	$ 10,831	$ 936,737
W/A risk grade	6.19	7.07	6.00	6.99	10.02	7.07	5.75	7.33	6.05
Commercial real estate:									
Buildings, land, other									
Risk grades 1-8	$ 1,601,175	$ 1,667,750	$ 1,186,559	$ 747,289	$ 503,303	$ 874,942	$ 214,874	$ 99,466	$ 6,895,358
Risk grade 9	12,173	68,007	28,870	13,250	16,272	23,214	11,143	541	173,470
Risk grade 10	7,671	29,278	17,364	34,672	747	3,153	3,716	—	96,601
Risk grade 11	4,105	20,589	20,119	16,363	793	51,739	—	363	114,071
Risk grade 12	17,449	—	150	—	1,451	720	—	—	19,770
Risk grade 13	2,650	—	—	—	—	—	—	—	2,650
	$ 1,645,223	$ 1,785,624	$ 1,253,062	$ 811,574	$ 522,566	$ 953,768	$ 229,733	$ 100,370	$ 7,301,920
W/A risk grade	7.23	7.18	7.29	7.22	6.90	7.16	7.49	6.77	7.20
Construction									
Risk grades 1-8	$ 538,072	$ 537,705	$ 264,770	$ 28,063	$ 296	$ 1,613	$ 155,567	$ —	$ 1,526,086
Risk grade 9	3,414	35,565	79,871	—	—	—	8,252	—	127,102
Risk grade 10	13,322	—	—	—	—	—	3,713	—	17,035
Risk grade 11	5,912	3,104	—	—	—	—	1,485	—	10,501
Risk grade 12	—	—	—	—	—	—	—	—	—
Risk grade 13	—	—	—	—	—	—	—	—	—
	$ 560,720	$ 576,374	$ 344,641	$ 28,063	$ 296	$ 1,613	$ 169,017	$ —	$ 1,680,724
W/A risk grade	7.44	7.44	7.93	2.55	7.22	6.78	7.34	—	7.45
Total commercial real estate	$ 2,205,943	$ 2,361,998	$ 1,597,703	$ 839,637	$ 522,862	$ 955,381	$ 398,750	$ 100,370	$ 8,982,644
W/A risk grade	7.28	7.24	7.43	7.07	6.90	7.15	7.43	6.77	7.24

Age analysis of Past Due Consumer Loans by Class and Year of Origination

Information about the payment status of consumer loans, segregated by portfolio segment and year of origination, as of December 31, 2024 and December 31, 2023 was as follows:

	December 31, 2024								
	2024	2023	2022	2021	2020	Prior	Revolving Loans	Revolving Loans Converted to Term	Total
Consumer real estate:									
Past due 30-89 days	$ 632	$ 1,030	$ 1,897	$ 965	$ 645	$ 1,944	$ 9,790	$ 112	$ 17,015
Past due 90 or more days	—	292	972	1,165	213	3,255	2,452	3,679	12,028
Total past due	632	1,322	2,869	2,130	858	5,199	12,242	3,791	29,043
Current loans	699,196	544,811	387,344	248,225	146,972	152,517	886,848	8,433	3,074,346
Total	$ 699,828	$ 546,133	$ 390,213	$ 250,355	$ 147,830	$ 157,716	$ 899,090	$ 12,224	$ 3,103,389
Consumer and other:									
Past due 30-89 days	$ 3,378	$ 772	$ 249	$ 22	$ 66	$ 23	$ 1,734	$ 449	$ 6,693
Past due 90 or more days	243	—	—	—	—	3	395	181	822
Total past due	3,621	772	249	22	66	26	2,129	630	7,515
Current loans	54,440	27,705	9,276	3,006	1,906	1,124	315,038	24,464	436,959
Total	$ 58,061	$ 28,477	$ 9,525	$ 3,028	$ 1,972	$ 1,150	$ 317,167	$ 25,094	$ 444,474

	December 31, 2023								
	2023	2022	2021	2020	2019	Prior	Revolving Loans	Revolving Loans Converted to Term	Total
Consumer real estate:									
Past due 30-89 days	$ 874	$ 2,066	$ 1,318	$ 959	$ 537	$ 2,641	$ 3,570	$ 539	$ 12,504
Past due 90 or more days	—	512	626	38	—	887	2,566	3,087	7,716
Total past due	874	2,578	1,944	997	537	3,528	6,136	3,626	20,220
Current loans	579,505	432,719	281,820	170,225	58,744	134,319	775,465	7,709	2,440,506
Total	$ 580,379	$ 435,297	$ 283,764	$ 171,222	$ 59,281	$ 137,847	$ 781,601	$ 11,335	$ 2,460,726
Consumer and other:									
Past due 30-89 days	$ 3,014	$ 488	$ 148	$ 66	$ 28	$ 40	$ 2,553	$ 158	$ 6,495
Past due 90 or more days	153	—	27	—	20	—	51	—	251
Total past due	3,167	488	175	66	48	40	2,604	158	6,746
Current loans	67,272	28,885	6,290	3,581	1,199	1,230	339,789	21,970	470,216
Total	$ 70,439	$ 29,373	$ 6,465	$ 3,647	$ 1,247	$ 1,270	$ 342,393	$ 22,128	$ 476,962

Financing Receivable Revolving Loans Converted to Term

Revolving loans that converted to term during 2024 and 2023 were as follows:

	2024	2023
Commercial and industrial	$ 71,275	$ 28,713
Energy	2,393	6,409
Commercial real estate:		
Buildings, land and other	9,776	4,780
Construction	159	—
Consumer real estate	3,425	2,467
Consumer and other	11,158	7,482
Total	$ 98,186	$ 49,851

Financing Receivable, Allowance for Credit Loss By Loan Class Calculated in Accordance With CECL Methodology

The following table presents details of the allowance for credit losses on loans segregated by loan portfolio segment as of December 31, 2024 and 2023, calculated in accordance with the CECL methodology described above.

	Commercial and Industrial	Energy	Commercial Real Estate	Consumer Real Estate	Consumer and Other	Total
December 31, 2024						
Modeled expected credit losses	$ 51,669	$ 3,969	$ 17,549	$ 17,720	$ 7,019	$ 97,926
Q-Factor and other qualitative adjustments	22,635	3,323	125,031	620	3,095	154,704
Specific allocations	13,265	2,700	625	766	165	17,521
Total	$ 87,569	$ 9,992	$ 143,205	$ 19,106	$ 10,279	$ 270,151
December 31, 2023						
Modeled expected credit losses	$ 50,959	$ 7,838	$ 15,443	$ 12,364	$ 5,969	$ 92,573
Q-Factor and other qualitative adjustments	20,612	7,276	112,505	433	4,071	144,897
Specific allocations	2,435	2,700	2,650	741	—	8,526
Total	$ 74,006	$ 17,814	$ 130,598	$ 13,538	$ 10,040	$ 245,996

Activity in Allowance for Loan Losses by Portfolio Segment

The following table details activity in the allowance for credit losses on loans by portfolio segment for 2024, 2023 and 2022. Allocation of a portion of the allowance to one category of loans does not preclude its availability to absorb losses in other categories.

	Commercial and Industrial	Energy	Commercial Real Estate	Consumer Real Estate	Consumer and Other	Total
2024						
Beginning balance	$ 74,006	$ 17,814	$ 130,598	$ 13,538	$ 10,040	$ 245,996
Credit loss expense (benefit)	24,494	(8,977)	16,479	9,753	23,083	64,832
Charge-offs	(14,828)	(79)	(3,919)	(4,940)	(33,344)	(57,110)
Recoveries	3,897	1,234	47	755	10,500	16,433
Net (charge-offs) recoveries	(10,931)	1,155	(3,872)	(4,185)	(22,844)	(40,677)
Ending balance	$ 87,569	$ 9,992	$ 143,205	$ 19,106	$ 10,279	$ 270,151
2023						
Beginning balance	$ 104,237	$ 18,062	$ 90,301	$ 8,004	$ 7,017	$ 227,621
Credit loss expense (benefit)	(16,709)	(1,067)	40,889	6,736	23,012	52,861
Charge-offs	(18,315)	(518)	(955)	(2,883)	(31,260)	(53,931)
Recoveries	4,793	1,337	363	1,681	11,271	19,445
Net (charge-offs) recoveries	(13,522)	819	(592)	(1,202)	(19,989)	(34,486)
Ending balance	$ 74,006	$ 17,814	$ 130,598	$ 13,538	$ 10,040	$ 245,996
2022						
Beginning balance	$ 72,091	$ 17,217	$ 144,936	$ 6,585	$ 7,837	$ 248,666
Credit loss expense (benefit)	34,479	(313)	(54,775)	1,813	13,517	(5,279)
Charge-offs	(6,575)	(371)	(702)	(912)	(24,388)	(32,948)
Recoveries	4,242	1,529	842	518	10,051	17,182
Net (charge-offs) recoveries	(2,333)	1,158	140	(394)	(14,337)	(15,766)
Ending balance	$ 104,237	$ 18,062	$ 90,301	$ 8,004	$ 7,017	$ 227,621

Gross Charge-Offs By Year of Origination [Table]

The following table presents year-to-date gross charge-offs by year of origination as of December 31, 2024.

	2024	2023	2022	2021	2020	Prior	Revolving Loans	Revolving Loans Converted to Term	Total
Commercial and industrial	$ 1,423	$ 1,820	$ 804	$ 487	$ 403	$ 625	$ 6,273	$ 2,993	$ 14,828
Energy	—	79	—	—	—	—	—	—	79
Commercial real estate:									
Buildings, land and other	—	3,797	122	—	—	—	—	—	3,919
Construction	—	—	—	—	—	—	—	—	—
Consumer real estate	—	537	315	253	—	704	3,064	67	4,940
Consumer and other	24,485	5,793	218	56	30	71	2,459	232	33,344
Total	$ 25,908	$ 12,026	$ 1,459	$ 796	$ 433	$ 1,400	$ 11,796	$ 3,292	$ 57,110

In the table above, $24.2 million of the consumer and other loan charge-offs reported as 2024 originations and $5.5 million of the total reported as 2023 originations were related to deposit overdrafts.

Investment in Loans Related to the Allowance for Loan Losses by Portfolio Segment Disaggregated Based on Impairment Methodology

The following table presents loans that were evaluated for expected credit losses on an individual basis and the related specific allocations, by loan portfolio segment as of December 31, 2024 and December 31, 2023.

	December 31, 2024		December 31, 2023	
	Loan Balance	Specific Allocations	Loan Balance	Specific Allocations
Commercial and industrial	$ 45,009	$ 13,265	$ 18,670	$ 2,435
Energy	4,078	2,700	11,353	2,700
Commercial real estate:				
Buildings, land and other	18,797	122	21,373	2,650
Construction	2,012	503	—	—
Consumer real estate	6,039	766	7,235	741
Consumer and other	352	165	—	—
Total	$ 76,287	$ 17,521	$ 58,631	$ 8,526

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Premises and Equipment (Tables)

12 Months Ended Dec. 31, 2024

Property, Plant and Equipment [Abstract]

Premises and Equipment

Year-end premises and equipment were as follows:

	2024	2023
Land	$ 224,290	$ 191,594
Buildings	644,240	581,745
Technology, furniture and equipment	281,697	262,666
Leasehold improvements	250,572	230,642
Construction and projects in progress	24,135	36,910
Lease right-of-use assets	270,282	280,502
	1,695,216	1,584,059
Less accumulated depreciation and amortization	(449,839)	(394,026)
Total premises and equipment, net	$ 1,245,377	$ 1,190,033

Lease Commitments, Components of Lease Expense

The components of total lease expense in 2024 and 2023 were as follows:

	2024	2023
Amortization of lease right-of-use assets	$ 35,400	$ 34,137
Short-term lease expense	1,456	2,576
Non-lease components (including taxes, insurance, common maintenance, etc.)	12,835	13,811
Total	$ 49,691	$ 50,524

Lessee, Operating Lease, Liability, Maturity

The following table reconciles future undiscounted lease payments due under non-cancelable operating leases (those amounts subject to recognition) to the aggregate operating lessee lease liability as of December 31, 2024:

Future lease payments:	
2025	$ 36,953
2026	37,007
2027	35,958
2028	34,007
2029	29,795
Thereafter	206,868
Total undiscounted operating lease liability	380,588
Imputed interest	72,535
Total operating lease liability included in the accompanying balance sheet	$ 308,053
Weighted-average lease term in years	12.39
Weighted-average discount rate	3.39%

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Deposits (Tables)

12 Months Ended Dec. 31, 2024

Deposits [Abstract]

Deposit Liabilities, Type

Year-end deposits were as follows:

	2024	2023
Non-interest-bearing demand deposits	$ 14,441,820	$ 14,926,094
Interest-bearing deposits:		
Savings and interest checking	10,310,942	10,512,637
Money market accounts	11,568,254	10,997,279
Time accounts	6,401,732	5,484,558
Total interest-bearing deposits	28,280,928	26,994,474
Total deposits	$ 42,722,748	$ 41,920,568

Additional Information About Corporation's Deposits

The following table presents additional information about our year-end deposits:

	2024	2023
Deposits from foreign sources (primarily Mexico)	$ 1,219,463	$ 1,061,701
Non-interest-bearing public funds deposits	759,819	675,016
Interest-bearing public funds deposits	625,104	630,455
Total deposits not covered by deposit insurance	22,972,618	22,393,786
Time deposits not covered by deposit insurance	2,744,112	2,339,716
Deposits from certain directors, executive officers and their affiliates	121,113	115,798

Scheduled Maturities of Time Deposits

Scheduled maturities of time deposits at December 31, 2024 were as follows:

2025	$ 6,214,390
2026	17,636
2027	169,706
	$ 6,401,732

Time Deposit Maturities

Scheduled maturities of time deposits not covered by deposit insurance at December 31, 2024, were as follows:

Due within 3 months or less	$ 2,500,536
Due after 3 months and within 6 months	91,140
Due after 6 months and within 12 months	107,808
Due after 12 months	44,628
	$ 2,744,112

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Off-Balance-Sheet Arrangements, Commitments, Guarantees and Contingencies (Tables)

12 Months Ended

Dec. 31, 2024

Commitments and Contingencies Disclosure [Abstract]

Financial Instruments With Off-Balance-Sheet Risk

Year-end financial instruments with off-balance-sheet risk are presented in the following table. Commitments and standby letters of credit are presented at contractual amounts; however, since many of these commitments are expected to expire unused or only partially used, the total amounts of these commitments do not necessarily reflect future cash requirements.

	2024	2023
Commitments to extend credit	$ 12,046,520	$ 12,195,073
Standby letters of credit	449,176	438,635
Deferred standby letter of credit fees	3,071	2,912

Commitments, Off-Balance-Sheet, Allowance for Credit Losses

The following table details activity in the allowance for credit losses on off-balance-sheet credit exposures.

	2024	2023	2022
Beginning balance	$ 51,751	$ 58,593	$ 50,314
Credit loss expense (benefit)	153	(6,842)	8,279
Ending balance	$ 51,904	$ 51,751	$ 58,593

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Capital and Regulatory Matters (Tables)

12 Months Ended

Dec. 31, 2024

Broker-Dealer, Net Capital Requirement, SEC Regulation [Abstract]

Actual and Required Capital Ratios

The following table presents actual and required capital ratios as of December 31, 2024 and December 31, 2023 for Cullen/Frost and Frost Bank under the Basel III Capital Rules. Capital levels required to be considered well capitalized are based upon prompt corrective action regulations, as amended to reflect the changes under the Basel III Capital Rules.

	Actual		Minimum Capital Required Plus Capital Conservation Buffer		Required to be Considered Well Capitalized[1]	
	Capital Amount	Ratio	Capital Amount	Ratio	Capital Amount	Ratio
2024						
Common Equity Tier 1 to Risk-Weighted Assets						
Cullen/Frost	$ 4,343,666	13.62 %	$ 2,232,822	7.00 %	N/A	N/A
Frost Bank	4,387,862	13.76	2,231,710	7.00	$ 2,072,302	6.50 %
Tier 1 Capital to Risk-Weighted Assets						
Cullen/Frost	4,489,118	14.07	2,711,283	8.50	1,913,847	6.00
Frost Bank	4,387,862	13.76	2,709,934	8.50	2,550,526	8.00
Total Capital to Risk-Weighted Assets						
Cullen/Frost	4,954,136	15.53	3,349,232	10.50	3,189,745	10.00
Frost Bank	4,692,880	14.72	3,347,565	10.50	3,188,157	10.00
Leverage Ratio						
Cullen/Frost	4,489,118	8.63	2,079,715	4.00	N/A	N/A
Frost Bank	4,387,862	8.44	2,079,965	4.00	2,599,956	5.00
2023						
Common Equity Tier 1 to Risk-Weighted Assets						
Cullen/Frost	$ 4,036,945	13.25 %	$ 2,132,516	7.00 %	N/A	N/A
Frost Bank	4,057,111	13.33	2,129,784	7.00	$ 1,977,656	6.50 %
Tier 1 Capital to Risk-Weighted Assets						
Cullen/Frost	4,182,397	13.73	2,589,484	8.50	1,827,871	6.00
Frost Bank	4,057,111	13.33	2,586,166	8.50	2,434,038	8.00
Total Capital to Risk-Weighted Assets						
Cullen/Frost	4,625,760	15.18	3,198,774	10.50	3,046,452	10.00
Frost Bank	4,320,474	14.20	3,194,676	10.50	3,042,548	10.00
Leverage Ratio						
Cullen/Frost	4,182,397	8.35	2,003,020	4.00	N/A	N/A
Frost Bank	4,057,111	8.10	2,003,152	4.00	2,503,940	5.00

(1) "Well-capitalized" minimum Common Equity Tier 1 to Risk-Weighted Assets and Leverage Ratio are not formally defined under applicable banking regulations for bank holding companies.

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Earnings Per Common Share (Tables)

12 Months Ended

Dec. 31, 2024

Earnings Per Share [Abstract]

Basic and Diluted Earnings Per Common Share

The following table presents a reconciliation of net income available to common shareholders, net earnings allocated to common stock and the number of shares used in the calculation of basic and diluted earnings per common share.

	2024	2023	2022
Net Income	$ 582,542	$ 597,973	$ 579,150
Less: Preferred stock dividends	6,675	6,675	6,675
Net income available to common shareholders	575,867	591,298	572,475
Less: Earnings allocated to participating securities	6,236	6,283	5,210
Net earnings allocated to common stock	$ 569,631	$ 585,015	$ 567,265
Distributed earnings allocated to common stock	$ 239,879	$ 229,749	$ 207,924
Undistributed earnings allocated to common stock	329,752	355,266	359,341
Net earnings allocated to common stock	$ 569,631	$ 585,015	$ 567,265
Weighted-average shares outstanding for basic earnings per common share	64,120,455	64,204,239	64,156,870
Dilutive effect of stock compensation	142,191	200,594	363,648
Weighted-average shares outstanding for diluted earnings per common share	64,262,646	64,404,833	64,520,518

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Employee Benefit Plans (Tables)

12 Months Ended

Dec. 31, 2024

Retirement Benefits [Abstract]

Combined Activity in Corporations Defined

We use a December 31 measurement date for our defined benefit plans. Combined activity in our defined benefit pension plans was as follows:

Benefit Pension Plans

	2024	2023	2022
Change in plan assets:			
Fair value of plan assets at beginning of year	$ 174,611	$ 161,823	$ 197,747
Actual return on plan assets	5,306	22,477	(26,108)
Employer contributions	1,150	1,105	1,114
Benefits paid	(11,340)	(10,794)	(10,930)
Fair value of plan assets at end of year	169,727	174,611	161,823
Change in benefit obligation:			
Benefit obligation at beginning of year	142,372	143,944	185,925
Interest cost	6,647	6,983	4,017
Actuarial (gain) loss	(6,779)	2,239	(35,068)
Benefits paid	(11,340)	(10,794)	(10,930)
Benefit obligation at end of year	130,900	142,372	143,944
Funded status of the plan at end of year and accrued benefit (liability) recognized	$ 38,827	$ 32,239	$ 17,879
Accumulated benefit obligation at end of year	$ 130,900	$ 142,372	$ 143,944

Disaggregated Information Related to Corporations Defined Benefit Pension Plans

Certain disaggregated information related to our defined benefit pension plans as of year-end was as follows:

	Retirement Plan		Restoration Plan	
	2024	2023	2024	2023
Projected benefit obligation	$ 120,179	$ 130,750	$ 10,721	$ 11,622
Accumulated benefit obligation	120,179	130,750	10,721	11,622
Fair value of plan assets	169,727	174,611	—	—
Funded status of the plan at end of year and accrued benefit (liability) recognized	49,548	43,861	(10,721)	(11,622)

Net Periodic Benefit Cost (Benefit)

The components of the combined net periodic cost (benefit) for our defined benefit pension plans are presented in the table below.

	2024	2023	2022
Expected return on plan assets, net of expenses	$ (9,645)	$ (10,959)	$ (13,966)
Interest cost on projected benefit obligation	6,647	6,983	4,017
Net amortization and deferral	1,673	3,479	2,964
Net periodic expense (benefit)	$ (1,325)	$ (497)	$ (6,985)

Defined Benefit Pension Plans Recognized as Component of Other Comprehensive Income

Amounts related to our defined benefit pension plans recognized as a component of other comprehensive income were as follows:

	2024	2023	2022
Net actuarial gain (loss)	$ 4,112	$ 12,757	$ (2,041)
Deferred tax (expense) benefit	(863)	(2,679)	429
Other comprehensive income (loss), net of tax	$ 3,249	$ 10,078	$ (1,612)

Defined Benefit Pension Plans Not Recognized as Component of Combined Net Period Benefit Cost

Amounts recognized as a component of accumulated other comprehensive loss as of year-end that have not been recognized as a component of the combined net periodic benefit cost of our defined benefit pension plans are presented in the following table.

	2024	2023
Net actuarial loss	$ (26,806)	$ (30,918)
Deferred tax benefit	5,630	6,493
Amounts included in accumulated other comprehensive income/loss, net of tax	(21,176)	(24,425)

Weighted-Average Assumptions Used to Determine Benefit Obligations

The weighted-average assumptions used to determine the benefit obligations as of the end of the years indicated and the net periodic benefit cost for the years indicated are presented in the table below. Because the plans were frozen, increases in compensation are not considered after 2001.

	2024	2023	2022
Benefit obligations:			
Discount rate	5.58 %	4.95 %	5.14 %
Net periodic benefit cost:			
Discount rate	4.95 %	5.14 %	2.79 %
Expected return on plan assets	5.70	7.00	7.25

Fair Value of Plan Assets

The major categories of assets in our Retirement Plan as of year-end are presented in the following table. Assets are segregated by the level of the valuation inputs within the fair value hierarchy established by ASC Topic 820 "Fair Value Measurements and Disclosures," utilized to measure fair value (see Note 16 - Fair Value Measurements). Our Restoration Plan is unfunded.

	2024	2023
Level 1:		
Mutual funds and ETFs	$ 34,564	$ 38,793
U.S. Treasury	24,341	26,633
Common stock	14,921	13,001
Cash and cash equivalents	431	1,241
Level 2:		
Corporate bonds and notes	62,405	58,669
U.S. government agency securities	7,232	7,041
States and political subdivisions	25,833	29,233
Total fair value of plan assets	$ 169,727	$ 174,611

Expected Future Benefit Payments Related to Defined Benefit Plans

As of December 31, 2024, expected future benefit payments related to our defined benefit plans were as follows:

2025	$ 12,080
2026	12,025
2027	11,905
2028	11,596
2029	11,488
2030 through 2034	49,199
	$ 108,293

Disclosure of Share-based Compensation Arrangements by Share-based Payment Award [Table Text Block]

A combined summary of activity in our active stock plans is presented in the table. Performance stock units outstanding are presented assuming attainment of the maximum payout rate as set forth by the performance criteria. The target award level for performance stock units granted in 2024, 2023 and 2022 was 21,554, 66,471 and 35,015, respectively. As of December 31, 2024, there were 2,361,570 shares remaining available for grant for future awards.

	Director Deferred Stock Units Outstanding		Non-Vested Restricted Stock Units Outstanding		Performance Stock Units Outstanding		Stock Options Outstanding	
	Number of Units	Weighted-Average Fair Value at Grant	Number of Shares/Units	Weighted-Average Fair Value at Grant	Number of Units	Weighted-Average Fair Value at Grant	Number of Shares	Weighted-Average Exercise Price
January 1, 2021	56,301	$ 79.21	449,337	$ 93.05	202,460	$ 84.71	877,681	$ 69.02
Granted	5,382	133.67	119,176	142.56	52,527	133.40	—	—
Exercised/vested	(16,022)	74.89	(97,154)	94.81	(25,180)	87.18	(261,454)	63.72
Forfeited/expired	—	—	(6,040)	93.28	(16,058)	87.18	—	—
December 31, 2022	45,661	87.15	465,319	105.36	213,749	96.20	616,227	71.27
Granted	8,503	103.47	217,561	85.39	99,710	74.71	—	—
Exercised/vested	—	—	(108,920)	94.00	(28,151)	85.74	(130,286)	71.37
Forfeited/expired	—	—	(7,154)	114.53	(18,254)	85.74	—	—
December 31, 2023	54,164	89.71	566,806	99.77	267,054	89.99	485,941	71.25
Granted	7,997	116.84	176,892	129.44	32,334	119.17	—	—
Exercised/vested	(9,382)	80.99	(232,617)	91.78	(45,818)	57.89	(301,965)	74.98
Forfeited/expired	—	—	(3,219)	106.74	(22,913)	57.89	—	—
December 31, 2024	52,779	95.37	507,862	113.72	230,657	103.65	183,976	65.11

Shares Issued in Connection With Stock Compensation Awards

Shares issued in connection with stock compensation awards are issued from available treasury shares. If no treasury shares are available, new shares are issued from available authorized shares. Shares issued in connection with stock compensation awards along with other related information were as follows:

	2024	2023	2022
New shares issued from available authorized shares	—	49,887	118,389
Shares issued from available treasury stock	589,782	217,470	281,421
Total	589,782	267,357	399,810
Proceeds from stock option exercises	$ 22,643	$ 9,299	$ 16,659
Intrinsic value of stock options exercised	13,454	3,614	19,616
Fair value of restricted/director deferred stock units vested	35,922	13,445	19,308

Stock-Based Compensation Expense

Stock-based compensation expense and the related income tax benefit is presented in the following table. The service period for performance stock units granted each year begins on January 1 of the following year.

	2024	2023	2022
Non-vested restricted stock units	$ 19,457	$ 16,734	$ 13,162
Director deferred stock units	934	880	720
Performance stock units	(628)	6,976	4,440
Total	$ 19,763	$ 24,590	$ 18,322
Income tax benefit	$ 4,776	$ 4,120	$ 2,969

Unrecognized Stock-Based Compensation Expense

Unrecognized stock-based compensation expense and the weighted-average period over which the expense is expected to be recognized at December 31, 2024 is presented in the table below. Unrecognized stock-based compensation expense related to performance stock units is presented assuming attainment of the maximum payout rate as set forth by the performance criteria.

	Unrecognized Expense	Weighted-Average Number of Years for Expense Recognition
Non-vested restricted stock units	$ 25,827	2.20
Performance stock units	12,912	2.02
Total	$ 38,739	

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Other Non-Interest Income and Expense (Tables)

12 Months Ended
Dec. 31, 2024

Other Income and Expenses [Abstract]

Other Non-Interest Income and Expense

Other non-interest income and expense totals are presented in the following table. Components of these totals exceeding 1% of the aggregate of total net interest income and total non-interest income for any of the years presented are stated separately.

	2024	2023	2022
Other non-interest income:			
Other	$ 52,060	$ 54,941	$ 45,217
Total	$ 52,060	$ 54,941	$ 45,217
Other non-interest expense:			
Professional services	$ 56,385	$ 53,932	$ 40,908
Advertising, promotions and public relations	51,403	48,608	39,994
Other	136,623	126,827	113,799
Total	$ 244,411	$ 229,367	$ 194,701

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Income Taxes (Tables)

12 Months Ended
Dec. 31, 2024

Income Tax Disclosure [Abstract]

Income Tax Expense

Income tax expense was as follows:

	2024	2023	2022
Current income tax expense	$ 125,025	$ 129,229	$ 94,595
Deferred income tax expense (benefit)	(11,600)	(14,829)	(4,918)
Income tax expense, as reported	$ 113,425	$ 114,400	$ 89,677
Effective tax rate	16.3 %	16.1 %	13.4 %

Income Tax Computed by Applying U.S. Federal Statutory Income Tax Rate

A reconciliation between reported income tax expense and the amounts computed by applying the U.S. federal statutory income tax rate of 21% to income before income taxes is presented in the following table.

	2024	2023	2022
Income tax expense computed at the statutory rate	$ 146,153	$ 149,598	$ 140,454
Effect of tax-exempt interest	(38,498)	(43,114)	(50,602)
Net tax benefit from stock-based compensation	(3,795)	(894)	(4,602)
Tax benefit on dividends paid in our 401k plan	(2,281)	(2,135)	(1,854)
Non-deductible FDIC premiums	5,943	5,263	3,277
Non-deductible meals and entertainment	1,861	1,692	683
Non-deductible compensation	1,629	2,591	2,250
Other	2,413	1,399	71
Income tax expense, as reported	$ 113,425	$ 114,400	$ 89,677

Schedule of Deferred Tax Assets and Liabilities

Year-end deferred taxes are presented in the table below. Deferred taxes are based on the U.S. statutory federal income tax rate of 21%.

	2024	2023
Deferred tax assets:		
Net unrealized loss on securities available for sale and transferred securities	$ 327,184	$ 291,023
Allowance for credit losses	67,697	62,592
Lease liabilities under operating leases	64,691	66,442
Bonus accrual	13,753	9,680
FDIC deposit insurance special assessment	8,647	9,468
Stock-based compensation	6,321	7,712
Net actuarial loss on defined benefit post-retirement benefit plans	5,630	6,493
Deferred loan and lease origination fees	3,990	4,129
Other	6,496	5,892
Total gross deferred tax assets	504,409	463,431
Deferred tax liabilities:		
Right-of-use assets under operating leases	(56,759)	(58,905)
Premises and equipment	(38,352)	(42,640)
Intangible assets	(18,048)	(18,106)
Defined benefit post-retirement benefit plans	(13,591)	(13,073)
Other	(2,422)	(2,368)
Total gross deferred tax liabilities	(129,172)	(135,092)
Net deferred tax asset (liability)	$ 375,237	$ 328,339

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Other Comprehensive Income (Loss) (Tables)

12 Months Ended
Dec. 31, 2024

Equity [Abstract]

Component of Other Comprehensive Income (Loss)

The tax effects allocated to each component of other comprehensive income (loss) were as follows:

	Before Tax Amount	Tax Expense, (Benefit)	Net of Tax Amount
2024			
Securities available for sale and transferred securities:			
Change in net unrealized gain/loss during the period	$ (171,662)	$ (36,049)	$ (135,613)
Change in net unrealized gain on securities transferred to held to maturity	(629)	(132)	(497)
Reclassification adjustment for net (gains) losses included in net income	96	20	76
Total securities available for sale and transferred securities	(172,195)	(36,161)	(136,034)
Defined-benefit post-retirement benefit plans:			
Change in the net actuarial gain/loss	2,439	512	1,927
Reclassification adjustment for net amortization of actuarial gain/loss included in net income as a component of net periodic cost (benefit)	1,673	351	1,322
Total defined-benefit post-retirement benefit plans	4,112	863	3,249
Total other comprehensive income (loss)	$ (168,083)	$ (35,298)	$ (132,785)

	Before Tax Amount	Tax Expense, (Benefit)	Net of Tax Amount
2023			
Securities available for sale and transferred securities:			
Change in net unrealized gain/loss during the period	$ 277,926	$ 58,364	$ 219,562
Change in net unrealized gain on securities transferred to held to maturity	(649)	(136)	(513)
Reclassification adjustment for net (gains) losses included in net income	(66)	(14)	(52)
Total securities available for sale and transferred securities	277,211	58,214	218,997
Defined-benefit post-retirement benefit plans:			
Change in the net actuarial gain/loss	9,278	1,948	7,330
Reclassification adjustment for net amortization of actuarial gain/loss included in net income as a component of net periodic cost (benefit)	3,479	731	2,748
Total defined-benefit post-retirement benefit plans	12,757	2,679	10,078
Total other comprehensive income (loss)	$ 289,968	$ 60,893	$ 229,075
2022			
Securities available for sale and transferred securities:			
Change in net unrealized gain/loss during the period	$ (2,143,567)	$ (450,149)	$ (1,693,418)
Change in net unrealized gain on securities transferred to held to maturity	(737)	(155)	(582)
Total securities available for sale and transferred securities	(2,144,304)	(450,304)	(1,694,000)
Defined-benefit post-retirement benefit plans:			
Change in the net actuarial gain/loss	(5,005)	(1,051)	(3,954)
Reclassification adjustment for net amortization of actuarial gain/loss included in net income as a component of net periodic cost (benefit)	2,964	622	2,342
Total defined-benefit post-retirement benefit plans	(2,041)	(429)	(1,612)
Total other comprehensive income (loss)	$ (2,146,345)	$ (450,733)	$ (1,695,612)

Schedule of Accumulated Other Comprehensive Income, Net of Tax

Activity in accumulated other comprehensive income, net of tax, was as follows:

	Securities Available For Sale	Defined Benefit Plans	Accumulated Other Comprehensive Income
2024			
Beginning balance	$ (1,094,794)	$ (24,425)	$ (1,119,219)
Other comprehensive income (loss) before reclassification	(136,110)	1,927	(134,183)
Reclassification of amounts included in net income	76	1,322	1,398
Net other comprehensive income (loss) during period	(136,034)	3,249	(132,785)
Ending balance	$ (1,230,828)	$ (21,176)	$ (1,252,004)
2023			
Beginning balance	$ (1,313,791)	$ (34,503)	$ (1,348,294)
Other comprehensive income (loss) before reclassification	219,049	7,330	226,379
Reclassification of amounts included in net income	(52)	2,748	2,696
Net other comprehensive income (loss) during period	218,997	10,078	229,075
Ending balance	$ (1,094,794)	$ (24,425)	$ (1,119,219)
2022			
Beginning balance	$ 380,209	$ (32,891)	$ 347,318
Other comprehensive income (loss) before reclassification	(1,694,000)	(3,954)	(1,697,954)
Reclassification of amounts included in net income	—	2,342	2,342
Net other comprehensive income (loss) during period	(1,694,000)	(1,612)	(1,695,612)
Ending balance	$ (1,313,791)	$ (34,503)	$ (1,348,294)

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Derivative Financial Instruments (Tables)

12 Months Ended
Dec. 31, 2024

Derivative Instruments and Hedging Activities Disclosure [Abstract]

Schedule of Notional Amounts and Estimated Fair Values of Interest Rate Derivative Contracts Outstanding

The notional amounts and estimated fair values of interest rate derivative contracts outstanding are presented in the following table. The fair values of these contracts are estimated utilizing internal valuation methods with observable market data inputs, or as determined by the Chicago Mercantile Exchange ("CME") for centrally cleared derivative contracts. CME rules legally characterize variation margin payments for centrally cleared derivatives as settlements of the derivatives' exposure rather than collateral. As a result, the variation margin payment and the related derivative instruments are considered a single unit of account for accounting and financial reporting purposes. Variation margin, as determined by the CME, is settled daily. As a result, derivative contracts that clear through the CME have an estimated fair value of zero at both December 31, 2024 and 2023.

	December 31, 2024		December 31, 2023	
	Notional Amount	Estimated Fair Value	Notional Amount	Estimated Fair Value
Non-hedging interest rate derivatives:				
Financial institution counterparties:				
Loan/lease interest rate swaps - assets	$ 1,213,519	$ 63,001	$ 1,040,659	$ 58,486
Loan/lease interest rate swaps - liabilities	663,078	(9,068)	617,266	(20,293)
Loan/lease interest rate caps - assets	205,164	7,053	275,000	11,747
Customer counterparties:				
Loan/lease interest rate swaps - assets	663,078	9,068	617,266	20,482
Loan/lease interest rate swaps - liabilities	1,213,519	(63,000)	1,040,659	(58,485)
Loan/lease interest rate caps - liabilities	205,164	(7,054)	275,000	(11,747)

Schedule of Weighted-Average Rates Paid and Received for Interest Rate Swaps Outstanding

The weighted-average rates paid and received for interest rate swaps outstanding at December 31, 2024 were as follows:

	Weighted-Average	
	Interest Rate Paid	Interest Rate Received
Interest rate swaps:		
Non-hedging interest rate swaps - financial institution counterparties	5.08 %	6.26 %
Non-hedging interest rate swaps - customer counterparties	6.26	5.08

Schedule of Notional Amounts and Estimated Fair Values of Commodity Derivative Positions

The notional amounts and estimated fair values of non-hedging commodity derivative contracts outstanding are presented in the following table. The fair values of these contracts are estimated utilizing internal valuation methods with observable market data inputs.

		December 31, 2024		December 31, 2023	
	Notional Units	Notional Amount	Estimated Fair Value	Notional Amount	Estimated Fair Value
Financial institution counterparties:					
Oil - assets	Barrels	7,097	$ 27,471	5,601	$ 37,667
Oil - liabilities	Barrels	4,768	(12,897)	4,581	(18,500)
Natural gas - assets	MMBTUs	25,454	3,804	17,363	11,822
Natural gas - liabilities	MMBTUs	26,082	(4,054)	6,462	(2,499)
Customer counterparties:					
Oil - assets	Barrels	4,872	$ 12,973	4,618	$ 18,722
Oil - liabilities	Barrels	6,993	(26,753)	5,564	(36,877)
Natural gas - assets	MMBTUs	26,767	4,255	6,462	2,499
Natural gas - liabilities	MMBTUs	24,769	(3,600)	17,363	(11,571)

Schedule of Foreign Exchange Contracts, Statement of Financial Position

The notional amounts and fair values of non-hedging foreign currency derivative contracts are presented in the following table. The fair values of these contracts are estimated utilizing internal valuation methods with observable market data inputs.

		December 31, 2024		December 31, 2023	
	Notional Currency	Notional Amount	Estimated Fair Value	Notional Amount	Estimated Fair Value
Financial institution counterparties:					
Forward/option contracts - assets	CAD	—	$ —	250	$ 1
Forward/option contracts - liabilities	EUR	—	—	3,000	(14)
Forward contracts - liabilities	CAD	—	—	250	(5)
Customer counterparties:					
Forward/option contracts - assets	EUR	—	—	3,000	16
Forward/option contracts - assets	CAD	—	—	250	5
Forward contracts - liabilities	CAD	—	—	250	—

Schedule of Amounts Included in Income Related to Interest Rate Derivatives Designated as Hedges of Fair Value

Amounts included in the consolidated statements of income related to interest rate derivatives designated as hedges of fair value were as follows:

	2024	2023	2022
Commercial loan/lease interest rate swaps:			
Amount of gain (loss) included in interest income on loans	$ —	$ 16	$ (7)
Amount of (gain) loss included in other non-interest expense	—	—	6

Schedule of Amounts Related to Non-Hedging Interest Rate and Commodity Derivatives

Amounts included in the consolidated statements of income related to non-hedging interest rate, commodity, foreign currency and other derivative instruments are presented in the table below.

	2024	2023	2022
Non-hedging interest rate derivatives:			
Other non-interest income	$ 4,304	$ 6,982	$ 1,742
Other non-interest expense	3	—	—
Non-hedging commodity derivatives:			
Other non-interest income	2,183	1,889	2,297
Non-hedging foreign currency derivatives:			
Other non-interest income	11	30	63

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Balance Sheet Offsetting Balance Sheet Offsetting (Tables)

12 Months Ended

Dec. 31, 2024 **Dec. 31, 2023**

Derivative Instruments and Hedging Activities Disclosure [Abstract]

Financial Instruments Eligible for Offset Consolidated Balance Sheet

Information about financial instruments that are eligible for offset in the consolidated balance sheet as of December 31, 2024 is presented in the following tables.

Information about financial instruments that are eligible for offset in the consolidated balance sheet as of December 31, 2023 is presented in the following tables.

	Gross Amount Recognized	Gross Amount Offset	Net Amount Recognized
December 31, 2024			
Financial assets:			
Derivatives:			
Loan/lease interest rate swaps and caps	$ 70,054	$ —	$ 70,054
Commodity swaps and options	31,275	—	31,275
Total derivatives	101,329	—	101,329
Resell agreements	9,650	—	9,650
Total	$ 110,979	$ —	$ 110,979
Financial liabilities:			
Derivatives:			
Loan/lease interest rate swaps	$ 9,068	$ —	$ 9,068
Commodity swaps and options	16,951	—	16,951
Total derivatives	26,019	—	26,019
Repurchase agreements	4,342,941	—	4,342,941
Total	$ 4,368,960	$ —	$ 4,368,960

	Gross Amount Recognized	Gross Amount Offset	Net Amount Recognized
December 31, 2023			
Financial assets:			
Derivatives:			
Loan/lease interest rate swaps and caps	$ 70,233	$ —	$ 70,233
Commodity swaps and options	49,489	—	49,489
Foreign currency forward/option contracts	1	—	1
Total derivatives	119,723	—	119,723
Resell agreements	84,650	—	84,650
Total	$ 204,373	$ —	$ 204,373
Financial liabilities:			
Derivatives:			
Loan/lease interest rate swaps	$ 20,293	$ —	$ 20,293
Commodity swaps and options	20,999	—	20,999
Foreign currency forward contracts	19	—	19
Total derivatives	41,311	—	41,311
Repurchase agreements	4,127,188	—	4,127,188
Total	$ 4,168,499	$ —	$4,168,499

Financial Instruments Derivative Assets Liabilities And Resell Agreements Net Of Amount Not Offset

	Net Amount Recognized	Gross Amounts Not Offset: Financial Instruments	Gross Amounts Not Offset: Collateral	Net Amount
December 31, 2024				
Financial assets:				
Derivatives:				
Counterparty H	$ 36,286	$ (10,129)	$ (26,157)	$ —
Counterparty F	15,505	(2,322)	(11,759)	1,424
Counterparty B	22,338	(4,522)	(17,816)	—
Counterparty E	14,219	(2,109)	(12,100)	10
Other counterparties	12,981	(6,632)	(6,325)	24
Total derivatives	101,329	(25,714)	(74,157)	1,458
Resell agreements	9,650	—	(9,650)	—
Total	$ 110,979	$ (25,714)	$ (83,807)	$ 1,458
Financial liabilities:				
Derivatives:				
Counterparty H	$ 10,129	$ (10,129)	$ —	$ —
Counterparty F	2,322	(2,322)	—	—
Counterparty B	4,522	(4,522)	—	—
Counterparty E	2,109	(2,109)	—	—
Other counterparties	6,937	(6,632)	(305)	—
Total derivatives	26,019	(25,714)	(305)	—
Repurchase agreements	4,342,941	—	(4,342,941)	—
Total	$ 4,368,960	$ (25,714)	$(4,343,246)	$ —

	Net Amount Recognized	Gross Amounts Not Offset: Financial Instruments	Gross Amounts Not Offset: Collateral	Net Amount
December 31, 2023				
Financial assets:				
Derivatives:				
Counterparty H	$ 36,551	$ (8,870)	$ (27,170)	$ 511
Counterparty F	31,202	(7,444)	(22,954)	804
Counterparty B	23,829	(5,151)	(18,472)	206
Counterparty E	13,271	(4,548)	(8,723)	—
Other counterparties	14,870	(6,418)	(7,520)	932
Total derivatives	119,723	(32,431)	(84,839)	2,453
Resell agreements	84,650	—	(84,650)	—
Total	$ 204,373	$ (32,431)	$ (169,489)	$ 2,453
Financial liabilities:				
Derivatives:				
Counterparty H	$ 8,870	$ (8,870)	$ —	$ —
Counterparty F	7,444	(7,444)	—	—
Counterparty B	5,151	(5,151)	—	—
Counterparty E	4,548	(4,548)	—	—
Other counterparties	15,298	(6,418)	(8,580)	300
Total derivatives	41,311	(32,431)	(8,580)	300
Repurchase agreements	4,127,188	—	(4,127,188)	—
Total	$4,168,499	$ (32,431)	$(4,135,768)	$ 300

Remaining Contractual Maturity of the Securities Sold Under Agreement

The remaining contractual maturity of repurchase agreements in the consolidated balance sheets as of December 31, 2024 and December 31, 2023 is presented in the following tables.

	Remaining Contractual Maturity of the Agreements: Overnight and Continuous	Up to 30 Days	30-90 Days	Greater than 90 Days	Total
December 31, 2024					
Repurchase agreements:					
U.S. Treasury	$ 2,170,482	$ —	$ —	$ —	$ 2,170,482
Residential mortgage-backed securities	2,172,459	—	—	—	2,172,459
Total borrowings	$ 4,342,941	$ —	$ —	$ —	$ 4,342,941
Gross amount of recognized liabilities for repurchase agreements					$ 4,342,941
Amounts related to agreements not included in offsetting disclosures above					$ —
December 31, 2023					
Repurchase agreements:					
U.S. Treasury	$ 3,300,662	$ —	$ —	$ —	$ 3,300,662
Residential mortgage-backed securities	826,526	—	—	—	826,526
Total borrowings	$ 4,127,188	$ —	$ —	$ —	$ 4,127,188
Gross amount of recognized liabilities for repurchase agreements					$ 4,127,188
Amounts related to agreements not included in offsetting disclosures above					$ —

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Fair Value Measurements (Tables)

12 Months Ended

Dec. 31, 2024

Fair Value Disclosures [Abstract]

Financial Assets and Financial Liabilities Measured at Fair Value on a Recurring Basis

The following tables summarize financial assets and financial liabilities measured at fair value on a recurring basis as of December 31, 2024 and 2023, segregated by the level of the valuation inputs within the fair value hierarchy utilized to measure fair value:

	Level 1 Inputs	Level 2 Inputs	Level 3 Inputs	Total Fair Value
2024				
Securities available for sale:				
U.S. Treasury	$ 3,442,320	$ —	$ —	$ 3,442,320
Residential mortgage-backed securities	—	6,997,902	—	6,997,902
States and political subdivisions	—	4,560,224	—	4,560,224
Other	—	43,179	—	43,179
Trading account securities:				
U.S. Treasury	33,910	—	—	33,910
States and political subdivisions	—	—	—	—
Derivative assets:				
Interest rate swaps, caps and floors	—	79,122	—	79,122
Commodity swaps and options	—	48,503	—	48,503
Foreign currency forward/option contracts	—	—	—	—
Derivative liabilities:				
Interest rate swaps, caps and floors	—	79,122	—	79,122
Commodity swaps and options	—	47,304	—	47,304
Foreign currency forward/option contracts	—	—	—	—
2023				
Securities available for sale:				
U.S. Treasury	$ 4,927,589	$ —	$ —	$ 4,927,589
Residential mortgage-backed securities	—	6,596,682	—	6,596,682
States and political subdivisions	—	5,011,331	—	5,011,331
Other	—	42,769	—	42,769
Trading account securities:				
U.S. Treasury	30,265	—	—	30,265
States and political subdivisions	—	1,452	—	1,452
Derivative assets:				
Interest rate swaps, caps and floors	—	90,715	—	90,715
Commodity swaps and options	—	70,710	—	70,710
Foreign currency forward contracts	—	22	—	22
Derivative liabilities:				
Interest rate swaps, caps and floors	—	90,525	—	90,525
Commodity swaps and options	—	69,447	—	69,447
Foreign currency forward contracts	—	19	—	19

Impaired Loans Remeasured and Reported at Fair Value of Underlying Collateral

The following table presents collateral dependent loans that were remeasured and reported at fair value through a specific allocation of the allowance for credit losses on loans based upon the fair value of the underlying collateral:

	2024	2023	2022
Level 2			
Carrying value before allocations	$ 4,982	$ 19,719	$ 6,237
Specific (allocations) reversals of prior allocations	(650)	(3,391)	(1,480)
Fair value	$ 4,332	$ 16,328	$ 4,757
Level 3			
Carrying value before allocations	$ 37,082	$ 15,465	$ 8,156
Specific (allocations) reversals of prior allocations	(10,987)	(2,344)	625
Fair value	$ 26,095	$ 13,121	$ 8,781

Foreclosed Assets Remeasured And Reported At Fair Value

The following table presents foreclosed assets that were remeasured and reported at fair value:

	2024	2023	2022
Foreclosed assets remeasured at initial recognition:			
Carrying value of foreclosed assets prior to remeasurement	$ 19,297	$ —	$ 239
Charge-offs recognized in the allowance for credit losses on loans	(3,797)	—	—
Fair value	$ 15,500	$ —	$ 239

Estimated Fair Values of Financial Instruments

The estimated fair values of financial instruments that are reported at amortized cost in our consolidated balance sheets, segregated by the level of valuation inputs within the fair value hierarchy utilized to measure fair value, were as follows:

	December 31, 2024		December 31, 2023	
	Carrying Amount	Estimated Fair Value	Carrying Amount	Estimated Fair Value
Financial assets:				
Level 2 inputs:				
Cash and cash equivalents	$ 10,234,258	$ 10,234,258	$ 8,687,276	$ 8,687,276
Securities held to maturity	3,533,775	3,360,546	3,619,428	3,532,044
Accrued interest receivable	236,591	236,591	251,385	251,385
Level 3 inputs:				
Loans, net	20,484,662	20,066,512	18,578,255	18,117,369
Financial liabilities:				
Level 2 inputs:				
Deposits	42,722,748	42,712,907	41,920,568	41,903,580
Federal funds purchased	21,975	21,975	14,200	14,200
Repurchase agreements	4,342,941	4,342,941	4,127,188	4,127,188
Junior subordinated deferrable interest debentures	123,184	123,712	123,127	123,712
Subordinated notes	99,648	98,453	99,491	96,071
Accrued interest payable	58,870	58,870	61,222	61,222

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Operating Segments (Tables)

Segment Reporting [Abstract]

Summary of Operating Results by Segment

12 Months Ended Dec. 31, 2024

Financial results by operating segment, including significant expense categories provided to the chief operating decision maker, are detailed below. Certain prior period amounts have been reclassified to conform to the current presentation. Frost Wealth Advisors excludes off-balance-sheet managed and custody assets with a total fair value of $51.4 billion, $47.2 billion and $42.9 billion at December 31, 2024, 2023 and 2022.

	Banking	Frost Wealth Advisors	Non-Banks	Consolidated
2024				
Interest income	$ 2,382,675	$ 7,962	$ —	$ 2,390,637
Interest expense	772,075	421	13,529	786,025
Net interest income (expense)	1,610,600	7,541	(13,529)	1,604,612
Credit loss expense	64,985	—	—	64,985
Net interest income after credit loss expense	1,545,615	7,541	(13,529)	1,539,627
Non-interest income:				
Trust and investment management fees	—	167,448	(2,178)	165,270
Service charges on deposit accounts	106,217	13	—	106,230
Insurance commissions and fees	61,269	—	—	61,269
Interchange and card transaction fees	21,017	—	—	21,017
Other charges, commissions and fees	30,626	22,717	5	53,348
Net gain (loss) on securities transactions	(96)	—	—	(96)
Other	45,790	6,011	259	52,060
Total non-interest income	264,823	196,189	(1,914)	459,098
Non-interest expense:				
Salaries and wages	544,843	74,928	1,623	621,394
Employee benefits	109,431	12,911	104	122,446
Net occupancy	115,136	13,615	—	128,751
Technology, furniture and equipment	142,517	5,764	206	148,487
Deposit insurance	37,203	66	—	37,269
Other	189,700	49,790	4,921	244,411
Total non-interest expense	1,138,830	157,074	6,854	1,302,758
Income (loss) before income taxes	671,608	46,656	(22,297)	695,967
Income tax expense (benefit)	110,524	9,798	(6,897)	113,425
Net income (loss)	561,084	36,858	(15,400)	582,542
Preferred stock dividends	—	—	6,675	6,675
Net income (loss) available to common shareholders	$ 561,084	$ 36,858	$ (22,075)	$ 575,867
Revenues from (expenses to) external customers	$ 1,875,423	$ 203,730	$ (15,443)	$ 2,063,710
Average assets (in millions)	$ 49,621	$ 64	$ 9	$ 49,694

	Banking	Frost Wealth Advisors	Non-Banks	Consolidated
2023				
Interest income	$ 2,209,659	$ 8,057	$ —	$ 2,217,716
Interest expense	647,218	437	11,397	659,052
Net interest income (expense)	1,562,441	7,620	(11,397)	1,558,664
Credit loss expense	46,171	—	—	46,171
Net interest income after credit loss expense	1,516,270	7,620	(11,397)	1,512,493
Non-interest income:				
Trust and investment management fees	—	155,278	(1,963)	153,315
Service charges on deposit accounts	93,478	26	—	93,504
Insurance commissions and fees	58,271	—	—	58,271
Interchange and card transaction fees	19,419	—	—	19,419
Other charges, commissions and fees	30,217	18,809	—	49,026
Net gain (loss) on securities transactions	66	—	—	66
Other	49,868	4,793	280	54,941
Total non-interest income	251,319	178,906	(1,683)	428,542
Non-interest expense:				
Salaries and wages	480,083	66,070	1,565	547,718
Employee benefits	103,427	11,776	103	115,306
Net occupancy	109,953	14,443	—	124,396
Technology, furniture and equipment	129,042	6,054	190	135,286
Deposit insurance	76,535	54	—	76,589
Other	178,784	46,081	4,502	229,367
Total non-interest expense	1,077,824	144,478	6,360	1,228,662
Income (loss) before income taxes	689,765	42,048	(19,440)	712,373
Income tax expense (benefit)	111,145	8,830	(5,575)	114,400
Net income (loss)	578,620	33,218	(13,865)	597,973
Preferred stock dividends	—	—	6,675	6,675
Net income (loss) available to common shareholders	$ 578,620	$ 33,218	$ (20,540)	$ 591,298
Revenues from (expenses to) external customers	$ 1,813,760	$ 186,526	$ (13,080)	$ 1,987,206
Average assets (in millions)	$ 49,536	$ 59	$ 9	$ 49,604

	Banking	Frost Wealth Advisors	Non-Banks	Consolidated
2022				
Interest income	$ 1,470,947	$ 4,774	$ —	$ 1,475,721
Interest expense	175,480	129	8,829	184,438
Net interest income (expense)	1,295,467	4,645	(8,829)	1,291,283
Credit loss expense	3,000	—	—	3,000
Net interest income after credit loss expense	1,292,467	4,645	(8,829)	1,288,283
Non-interest income:				
Trust and investment management fees	—	156,751	(2,072)	154,679
Service charges on deposit accounts	91,851	40	—	91,891
Insurance commissions and fees	53,210	—	—	53,210
Interchange and card transaction fees	18,231	—	—	18,231
Other charges, commissions and fees	24,520	17,070	—	41,590
Net gain (loss) on securities transactions	—	—	—	—
Other	43,064	2,013	140	45,217
Total non-interest income	230,876	175,874	(1,932)	404,818
Non-interest expense:				
Salaries and wages	430,660	59,988	1,448	492,096
Employee benefits	78,178	10,273	157	88,608
Net occupancy	98,916	13,579	—	112,495
Technology, furniture and equipment	115,257	5,341	173	120,771
Deposit insurance	15,569	34	—	15,603
Other	147,841	42,794	4,066	194,701
Total non-interest expense	886,421	132,009	5,844	1,024,274
Income (loss) before income taxes	636,922	48,510	(16,605)	668,827
Income tax expense (benefit)	85,127	10,187	(5,637)	89,677
Net income (loss)	551,795	38,323	(10,968)	579,150
Preferred stock dividends	—	—	6,675	6,675
Net income (loss) available to common shareholders	$ 551,795	$ 38,323	$ (17,643)	$ 572,475
Revenues from (expenses to) external customers	$ 1,526,343	$ 180,519	$ (10,761)	$ 1,696,101
Average assets (in millions)	$ 51,448	$ 57	$ 8	$ 51,513

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Condensed Financial Statements of Parent Company (Tables)

12 Months Ended

Dec. 31, 2024

Condensed Financial Information Disclosure [Abstract]

Schedule of Condensed Balance Sheets

Condensed Balance Sheets

	December 31,	
	2024	2023
Assets:		
Cash	$ 334,512	$ 350,525
Total cash and cash equivalents	334,512	350,525
Investment in subsidiaries	3,828,890	3,625,951
Accrued interest receivable and other assets	1,231	1,233
Total assets	$ 4,164,633	$ 3,977,709
Liabilities:		
Junior subordinated deferrable interest debentures, net of unamortized issuance costs	$ 123,184	$ 123,127
Subordinated notes, net of unamortized issuance costs	99,648	99,491
Accrued interest payable and other liabilities	43,213	38,644
Total liabilities	266,045	261,262
Shareholders' Equity	3,898,588	3,716,447
Total liabilities and shareholders' equity	$ 4,164,633	$ 3,977,709

Schedule of Condensed Statements of Income

Condensed Statements of Income

	Year Ended December 31,		
	2024	2023	2022
Income:			
Dividend income paid by Frost Bank	$ 262,214	$ 279,679	$ 51,711
Dividend income paid by non-banks	268	255	109
Interest and other income	—	1,929	—
Total income	262,482	281,863	51,820
Expenses:			
Interest expense	13,529	13,304	8,829
Salaries and employee benefits	1,727	1,668	1,605
Other	7,304	6,653	6,316
Total expenses	22,560	21,625	16,750
Income before income taxes and equity in undistributed earnings of subsidiaries	239,922	260,238	35,070
Income tax benefit	6,896	5,974	5,641
Equity in undistributed earnings of subsidiaries	335,724	331,761	538,439
Net income	582,542	597,973	579,150
Preferred stock dividends	6,675	6,675	6,675
Net income available to common shareholders	$ 575,867	$ 591,298	$ 572,475

Schedule of Condensed Statements of Cash Flows

Condensed Statements of Cash Flows

	Year Ended December 31,		
	2024	2023	2022
Operating Activities:			
Net income	$ 582,542	$ 597,973	$ 579,150
Adjustments to reconcile net income to net cash provided by operating activities:			
Equity in undistributed earnings of subsidiaries	(335,724)	(331,761)	(538,439)
Stock-based compensation	934	880	720
Net tax benefit from stock-based compensation	463	331	472
Net change in other assets and other liabilities	4,322	19,867	(15,249)
Net cash from operating activities	252,537	287,290	26,654
Investing Activities:			
Net cash from investing activities	—	—	—
Financing Activities:			
Proceeds from stock option exercises	22,643	9,299	16,659
Proceeds from stock-based compensation activities of subsidiaries	18,829	23,710	17,602
Purchase of treasury stock	(60,901)	(42,720)	(4,391)
Cash dividends paid on preferred stock	(6,675)	(6,675)	(6,675)
Cash dividends paid on common stock	(242,446)	(232,323)	(209,780)
Net cash from financing activities	(268,550)	(248,709)	(186,585)
Net change in cash and cash equivalents	(16,013)	38,581	(159,931)
Cash and cash equivalents at beginning of year	350,525	311,944	471,875
Cash and cash equivalents at end of year	$ 334,512	$ 350,525	$ 311,944

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Summary of Significant Accounting Policies (Narrative) (Detail) - USD ($) $ in Thousands

12 Months Ended

	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
New Accounting Pronouncements or Change in Accounting Principle [Line Items]			
Cash collateral on deposit	$ 350	$ 8,600	
Foreclosed assets	14,100	725	
Real Estate Owned, Valuation Allowance, Provision	$ 0	$ 0	$ 0
Amount of significant concentrations of any properties with write downs from any single geographic region	0.00%	0.00%	0.00%
Minimum [Member]			
New Accounting Pronouncements or Change in Accounting Principle [Line Items]			
Range of change in fair value of derivative hedging instrument to be considered highly effective	80.00%		
Maximum [Member]			
New Accounting Pronouncements or Change in Accounting Principle [Line Items]			
Range of change in fair value of derivative hedging instrument to be considered highly effective	125.00%		

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Summary of Significant Accounting Policies

12 Months Ended

(Additional Cash Flow Information) (Detail) - USD ($) $ in Thousands	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Accounting Policies [Abstract]			
Cash paid for interest	$ 788,377	$ 616,274	$ 169,020
Cash paid for income tax	122,000	118,000	100,000
Unsettled securities transactions	501,587	1,452	94,884
Loans foreclosed and transferred to other real estate owned and foreclosed assets	19,297	0	239
Right-of-use lease assets obtained in exchange for lessee operating lease liabilities	$ 15,044	$ 15,259	$ 31,787

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Securities (Narrative) (Detail) - USD ($) $ in Thousands	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022	Dec. 31, 2021
Schedule Of Marketable Securities [Line Items]				
Net unamortized, unrealized gain on transferred securities included in accumulated other comprehensive income, pre tax	$ 522	$ 1,200		
Net unamortized, unrealized gain on transferred securities included in accumulated other comprehensive income, net of tax	412	909		
Debt Securities, Held-to-maturity, 90 Days or More Past Due, Still Accruing	0			
Securities held to maturity, net of allowance for credit losses of $310 at both 2024 and 2023	$ 310	310		
Percent Municipal Bond Portfolio Issued By Political Subdivision Or Agencies Within State Of Texas Guaranteed By Texas Permanent School Fund Or Have Been Pre-Refunded	70.60%			
Debt Securities, Available-for-sale, Allowance for Credit Loss	$ 0	0		
Debt Securities [Member]				
Schedule Of Marketable Securities [Line Items]				
Securities held to maturity, net of allowance for credit losses of $310 at both 2024 and 2023	310	310	$ 158	$ 158
Held-to-maturity Securities [Member]				
Schedule Of Marketable Securities [Line Items]				
Carry value of securities pledged	1,400,000	1,000,000		
Accrued interest receivable	37,800	40,900		
Guaranteed by the Texas PSF [Member] | Debt Securities [Member]				
Schedule Of Marketable Securities [Line Items]				
Securities held to maturity, net of allowance for credit losses of $310 at both 2024 and 2023	0			
Pre-Refunded [Member] | Debt Securities [Member]				
Schedule Of Marketable Securities [Line Items]				
Securities held to maturity, net of allowance for credit losses of $310 at both 2024 and 2023	0			
Available-for-sale Securities [Member]				
Schedule Of Marketable Securities [Line Items]				
Carry value of securities pledged	6,200,000	6,100,000		
Accrued interest receivable	$ 104,900	$ 114,900		

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Securities (Year End Securities Held to Maturity) (Detail) - USD ($) $ in Thousands	Dec. 31, 2024	Dec. 31, 2023
Schedule of Investments [Line Items]		
Held to Maturity, Amortized Cost	$ 3,534,085	$ 3,619,738
Debt Securities, Held-to-maturity, Accumulated Unrecognized Gain	13,954	43,066
Debt Securities, Held-to-maturity, Accumulated Unrecognized Loss	187,493	130,760
Debt Securities, Held to Maturity, Estimated Fair Value	3,360,546	3,532,044
Debt Securities, Held-to-maturity, Allowance for Credit Loss	(310)	(310)
Securities held to maturity, net of allowance for credit losses of $310 at both 2024 and 2023	3,533,775	3,619,428
Residential Mortgage Backed Securities [Member]		
Schedule of Investments [Line Items]		
Held to Maturity, Amortized Cost	1,193,840	1,250,431
Debt Securities, Held-to-maturity, Accumulated Unrecognized Gain	0	76
Debt Securities, Held-to-maturity, Accumulated Unrecognized Loss	71,076	54,175
Debt Securities, Held to Maturity, Estimated Fair Value	1,122,764	1,196,332
Debt Securities, Held-to-maturity, Allowance for Credit Loss	0	0
Securities held to maturity, net of allowance for credit losses of $310 at both 2024 and 2023	1,193,840	1,250,431
States and Political Subdivisions [Member]		
Schedule of Investments [Line Items]		
Held to Maturity, Amortized Cost	2,338,745	2,367,807
Debt Securities, Held-to-maturity, Accumulated Unrecognized Gain	13,954	42,990
Debt Securities, Held-to-maturity, Accumulated Unrecognized Loss	116,414	76,540
Debt Securities, Held to Maturity, Estimated Fair Value	2,236,285	2,334,257
Debt Securities, Held-to-maturity, Allowance for Credit Loss	(310)	(310)
Securities held to maturity, net of allowance for credit losses of $310 at both 2024 and 2023	2,338,435	2,367,497
Other [Member]		
Schedule of Investments [Line Items]		
Held to Maturity, Amortized Cost	1,500	1,500
Debt Securities, Held-to-maturity, Accumulated Unrecognized Gain	0	0
Debt Securities, Held-to-maturity, Accumulated Unrecognized Loss	3	45
Debt Securities, Held to Maturity, Estimated Fair Value	1,497	1,455
Debt Securities, Held-to-maturity, Allowance for Credit Loss	0	0
Securities held to maturity, net of allowance for credit losses of $310 at both 2024 and 2023	$ 1,500	$ 1,500

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Securities (Securities Moody's and Standard & Poor's Bond Rating) (Details) - USD ($) $ in Thousands	Dec. 31, 2024	Dec. 31, 2023
Schedule of Held-to-maturity Securities [Line Items]		
Held to Maturity, Amortized Cost	$ 3,534,085	$ 3,619,738
States and Political Subdivisions [Member]		
Schedule of Held-to-maturity Securities [Line Items]		
Held to Maturity, Amortized Cost	2,338,745	2,367,807
States and Political Subdivisions [Member] | Not Guaranteed or Pre-Refunded [Member]		
Schedule of Held-to-maturity Securities [Line Items]		
Held to Maturity, Amortized Cost	799,508	
States and Political Subdivisions [Member] | Guaranteed by the Texas PSF [Member]		
Schedule of Held-to-maturity Securities [Line Items]		
Held to Maturity, Amortized Cost	1,504,951	
States and Political Subdivisions [Member] | Guaranteed by Third Party		
Schedule of Held-to-maturity Securities [Line Items]		
Held to Maturity, Amortized Cost	19,755	
States and Political Subdivisions [Member] | Pre-Refunded [Member]		
Schedule of Held-to-maturity Securities [Line Items]		
Held to Maturity, Amortized Cost	14,531	

Other [Member]		
Schedule of Held-to-maturity Securities [Line Items]		
Held to Maturity, Amortized Cost	1,500	$ 1,500
Aaa/AAA [Member] | States and Political Subdivisions [Member]		
Schedule of Held-to-maturity Securities [Line Items]		
Held to Maturity, Amortized Cost	1,834,432	
Aaa/AAA [Member] | States and Political Subdivisions [Member] | Not Guaranteed or Pre-Refunded [Member]		
Schedule of Held-to-maturity Securities [Line Items]		
Held to Maturity, Amortized Cost	301,310	
Aaa/AAA [Member] | States and Political Subdivisions [Member] | Guaranteed by the Texas PSF [Member]		
Schedule of Held-to-maturity Securities [Line Items]		
Held to Maturity, Amortized Cost	1,504,951	
Aaa/AAA [Member] | States and Political Subdivisions [Member] | Guaranteed by Third Party		
Schedule of Held-to-maturity Securities [Line Items]		
Held to Maturity, Amortized Cost	13,640	
Aaa/AAA [Member] | States and Political Subdivisions [Member] | Pre-Refunded [Member]		
Schedule of Held-to-maturity Securities [Line Items]		
Held to Maturity, Amortized Cost	14,531	
Aaa/AAA [Member] | Other [Member]		
Schedule of Held-to-maturity Securities [Line Items]		
Held to Maturity, Amortized Cost	0	
Aa/AA [Member] | States and Political Subdivisions [Member]		
Schedule of Held-to-maturity Securities [Line Items]		
Held to Maturity, Amortized Cost	504,313	
Aa/AA [Member] | States and Political Subdivisions [Member] | Not Guaranteed or Pre-Refunded [Member]		
Schedule of Held-to-maturity Securities [Line Items]		
Held to Maturity, Amortized Cost	498,198	
Aa/AA [Member] | States and Political Subdivisions [Member] | Guaranteed by the Texas PSF [Member]		
Schedule of Held-to-maturity Securities [Line Items]		
Held to Maturity, Amortized Cost	0	
Aa/AA [Member] | States and Political Subdivisions [Member] | Guaranteed by Third Party		
Schedule of Held-to-maturity Securities [Line Items]		
Held to Maturity, Amortized Cost	6,115	
Aa/AA [Member] | States and Political Subdivisions [Member] | Pre-Refunded [Member]		
Schedule of Held-to-maturity Securities [Line Items]		
Held to Maturity, Amortized Cost	0	
Aa/AA [Member] | Other [Member]		
Schedule of Held-to-maturity Securities [Line Items]		
Held to Maturity, Amortized Cost	0	
Not rated [Member] | States and Political Subdivisions [Member]		
Schedule of Held-to-maturity Securities [Line Items]		
Held to Maturity, Amortized Cost	0	
Not rated [Member] | States and Political Subdivisions [Member] | Not Guaranteed or Pre-Refunded [Member]		
Schedule of Held-to-maturity Securities [Line Items]		
Held to Maturity, Amortized Cost	0	
Not rated [Member] | States and Political Subdivisions [Member] | Guaranteed by the Texas PSF [Member]		
Schedule of Held-to-maturity Securities [Line Items]		
Held to Maturity, Amortized Cost	0	
Not rated [Member] | States and Political Subdivisions [Member] | Guaranteed by Third Party		
Schedule of Held-to-maturity Securities [Line Items]		
Held to Maturity, Amortized Cost	0	
Not rated [Member] | States and Political Subdivisions [Member] | Pre-Refunded [Member]		
Schedule of Held-to-maturity Securities [Line Items]		
Held to Maturity, Amortized Cost	0	
Not rated [Member] | Other [Member]		
Schedule of Held-to-maturity Securities [Line Items]		
Held to Maturity, Amortized Cost	$ 1,500	

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Securities (Securities Held to Maturity Allowance for Credit Loss) (Details) - USD ($) $ in Thousands	**12 Months Ended**			
	Dec. 31, 2024	**Dec. 31, 2023**	**Dec. 31, 2022**	**Dec. 31, 2021**
Schedule of Held-to-maturity Securities [Line Items]				
Securities held to maturity, net of allowance for credit losses of $310 at both 2024 and 2023	$ 310	$ 310		
Debt Securities [Member]				
Schedule of Held-to-maturity Securities [Line Items]				
Securities held to maturity, net of allowance for credit losses of $310 at both 2024 and 2023	310	310	$ 158	$ 158
Debt Securities, Held-to-maturity, Allowance for Credit Loss, Period Increase (Decrease)	$ 0	$ 152	$ 0	

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Securities (Securities Available for Sale) (Details) - USD ($) $ in Thousands	**Dec. 31, 2024**	**Dec. 31, 2023**
Schedule of Investments [Line Items]		
Debt Securities, Available-for-sale, Amortized Cost	$ 16,602,158	$ 17,965,338
Available-for-sale Securities, Accumulated Gross Unrealized Gain, before Tax	4,845	14,828
Available-for-sale Securities, Accumulated Gross Unrealized Loss, before Tax	1,563,378	1,401,795
Debt Securities, Available-for-sale, Allowance for Credit Loss	0	0
Debt Securities, Available-for-sale	15,043,625	16,578,371
US Treasury [Member]		
Schedule of Investments [Line Items]		
Debt Securities, Available-for-sale, Amortized Cost	3,692,215	5,212,894
Available-for-sale Securities, Accumulated Gross Unrealized Gain, before Tax	0	0
Available-for-sale Securities, Accumulated Gross Unrealized Loss, before Tax	249,895	285,305
Debt Securities, Available-for-sale, Allowance for Credit Loss	0	0
Debt Securities, Available-for-sale	3,442,320	4,927,589
Residential Mortgage Backed Securities [Member]		
Schedule of Investments [Line Items]		
Debt Securities, Available-for-sale, Amortized Cost	8,024,704	7,463,954
Available-for-sale Securities, Accumulated Gross Unrealized Gain, before Tax	2,352	9,066
Available-for-sale Securities, Accumulated Gross Unrealized Loss, before Tax	1,029,154	876,338
Debt Securities, Available-for-sale, Allowance for Credit Loss	0	0
Debt Securities, Available-for-sale	6,997,902	6,596,682
States and Political Subdivisions [Member]		
Schedule of Investments [Line Items]		
Debt Securities, Available-for-sale, Amortized Cost	4,842,060	5,245,721
Available-for-sale Securities, Accumulated Gross Unrealized Gain, before Tax	2,493	5,762

Available-for-sale Securities, Accumulated Gross Unrealized Loss, before Tax	284,329	240,152
Debt Securities, Available-for-sale, Allowance for Credit Loss	0	0
Debt Securities, Available-for-sale	4,560,224	5,011,331
Other [Member]		
Schedule of Investments [Line Items]		
Debt Securities, Available-for-sale, Amortized Cost	43,179	42,769
Available-for-sale Securities, Accumulated Gross Unrealized Gain, before Tax	0	0
Available-for-sale Securities, Accumulated Gross Unrealized Loss, before Tax	0	0
Debt Securities, Available-for-sale, Allowance for Credit Loss	0	0
Debt Securities, Available-for-sale	$ 43,179	$ 42,769

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Securities (Year End Securities with Unrealized Losses Segregated by Length of Impairment) (Detail) - USD ($) $ in Thousands

	Dec. 31, 2024	Dec. 31, 2023
Schedule of Available-for-Sale Securities [Line Items]		
Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months	$ 2,126,451	
Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss	33,381	
Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer	11,658,462	
Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss	1,529,997	
Available for Sale, Total Estimated Fair Value	13,784,913	
Available-for-sale Securities, Accumulated Gross Unrealized Loss, before Tax	1,563,378	$ 1,401,795
US Treasury [Member]		
Schedule of Available-for-Sale Securities [Line Items]		
Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months	0	
Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss	0	
Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer	3,442,320	
Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss	249,895	
Available for Sale, Total Estimated Fair Value	3,442,320	
Available-for-sale Securities, Accumulated Gross Unrealized Loss, before Tax	249,895	285,305
Residential Mortgage Backed Securities [Member]		
Schedule of Available-for-Sale Securities [Line Items]		
Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months	1,289,852	
Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss	26,420	
Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer	4,725,498	
Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss	1,002,734	
Available for Sale, Total Estimated Fair Value	6,015,350	
Available-for-sale Securities, Accumulated Gross Unrealized Loss, before Tax	1,029,154	876,338
States and Political Subdivisions [Member]		
Schedule of Available-for-Sale Securities [Line Items]		
Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months	836,599	
Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss	6,961	
Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer	3,490,644	
Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss	277,368	
Available for Sale, Total Estimated Fair Value	4,327,243	
Available-for-sale Securities, Accumulated Gross Unrealized Loss, before Tax	$ 284,329	$ 240,152

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Securities (Amortized Cost and Estimated Fair Value of Securities Excluding Trading Securities Presented by Contractual Maturity) (Detail) - USD ($) $ in Thousands

	Dec. 31, 2024	Dec. 31, 2023
Schedule of Available-for-Sale Securities [Line Items]		
Held to Maturity, Due in one year or less, Amortized Cost	$ 9,072	
Held to Maturity, Due after one year through five years, Amortized Cost	528,192	
Held to Maturity, Due after five years through ten years, Amortized Cost	62,934	
Held to Maturity, Due after ten years, Amortized Cost	2,933,887	
Held to Maturity, Amortized Cost	3,534,085	$ 3,619,738
Held to Maturity, Due in one year or less, Estimated Fair Value	9,067	
Held to Maturity, Due after one year through five years, Estimated Fair Value	477,554	
Held to Maturity, Due after five years through ten years, Estimated Fair Value	58,653	
Held to Maturity, Due after ten years, Estimated Fair Value	2,815,272	
Held to Maturity, Estimated Fair Value	3,360,546	3,532,044
Available for Sale, Due in one year or less, Amortized Cost	1,381,425	
Available for Sale, Due after one year through five years, Amortized Cost	2,430,874	
Available for Sale, Due after five years through ten years, Amortized Cost	1,015,030	
Available for Sale, Due after ten years, Amortized Cost	11,731,650	
Debt Securities, Available-for-sale, Amortized Cost	16,602,158	17,965,338
Available for Sale, Due in one year or less, Estimated Fair Value	1,373,388	
Available for Sale, Due after one year through five years, Estimated Fair Value	2,278,099	
Available for Sale, Due after five years through ten years, Estimated Fair Value	942,623	
Available for Sale, Due after ten years, Estimated Fair Value	10,406,336	
Debt Securities, Available-for-sale	15,043,625	16,578,371
US Treasury [Member]		
Schedule of Available-for-Sale Securities [Line Items]		
Available for Sale, Due in one year or less, Amortized Cost	1,096,734	
Available for Sale, Due after one year through five years, Amortized Cost	2,204,591	
Available for Sale, Due after five years through ten years, Amortized Cost	198,105	
Available for Sale, Due after ten years, Amortized Cost	192,785	
Debt Securities, Available-for-sale, Amortized Cost	3,692,215	5,212,894
Available for Sale, Due in one year or less, Estimated Fair Value	1,088,890	
Available for Sale, Due after one year through five years, Estimated Fair Value	2,054,258	
Available for Sale, Due after five years through ten years, Estimated Fair Value	165,031	
Available for Sale, Due after ten years, Estimated Fair Value	134,141	
Debt Securities, Available-for-sale	3,442,320	4,927,589
Residential Mortgage Backed Securities [Member]		
Schedule of Available-for-Sale Securities [Line Items]		
Held to Maturity, Due in one year or less, Amortized Cost	0	
Held to Maturity, Due after one year through five years, Amortized Cost	510,490	
Held to Maturity, Due after five years through ten years, Amortized Cost	11,244	
Held to Maturity, Due after ten years, Amortized Cost	672,106	
Held to Maturity, Amortized Cost	1,193,840	1,250,431
Held to Maturity, Due in one year or less, Estimated Fair Value	0	

Held to Maturity, Due after one year through five years, Estimated Fair Value	459,859	
Held to Maturity, Due after five years through ten years, Estimated Fair Value	9,164	
Held to Maturity, Due after ten years, Estimated Fair Value	653,741	
Held to Maturity, Estimated Fair Value	1,122,764	1,196,332
Available for Sale, Due in one year or less, Amortized Cost	39	
Available for Sale, Due after one year through five years, Amortized Cost	869	
Available for Sale, Due after five years through ten years, Amortized Cost	12,553	
Available for Sale, Due after ten years, Amortized Cost	8,011,243	
Debt Securities, Available-for-sale, Amortized Cost	8,024,704	7,463,954
Available for Sale, Due in one year or less, Estimated Fair Value	39	
Available for Sale, Due after one year through five years, Estimated Fair Value	881	
Available for Sale, Due after five years through ten years, Estimated Fair Value	12,588	
Available for Sale, Due after ten years, Estimated Fair Value	6,984,394	
Debt Securities, Available-for-sale	6,997,902	6,596,682
States and Political Subdivisions [Member]		
Schedule of Available-for-Sale Securities [Line Items]		
Held to Maturity, Due in one year or less, Amortized Cost	7,572	
Held to Maturity, Due after one year through five years, Amortized Cost	17,702	
Held to Maturity, Due after five years through ten years, Amortized Cost	51,690	
Held to Maturity, Due after ten years, Amortized Cost	2,261,781	
Held to Maturity, Amortized Cost	2,338,745	2,367,807
Held to Maturity, Due in one year or less, Estimated Fair Value	7,570	
Held to Maturity, Due after one year through five years, Estimated Fair Value	17,695	
Held to Maturity, Due after five years through ten years, Estimated Fair Value	49,489	
Held to Maturity, Due after ten years, Estimated Fair Value	2,161,531	
Held to Maturity, Estimated Fair Value	2,236,285	2,334,257
Available for Sale, Due in one year or less, Amortized Cost	284,652	
Available for Sale, Due after one year through five years, Amortized Cost	225,414	
Available for Sale, Due after five years through ten years, Amortized Cost	804,372	
Available for Sale, Due after ten years, Amortized Cost	3,527,622	
Debt Securities, Available-for-sale, Amortized Cost	4,842,060	5,245,721
Available for Sale, Due in one year or less, Estimated Fair Value	284,459	
Available for Sale, Due after one year through five years, Estimated Fair Value	222,960	
Available for Sale, Due after five years through ten years, Estimated Fair Value	765,004	
Available for Sale, Due after ten years, Estimated Fair Value	3,287,801	
Debt Securities, Available-for-sale	4,560,224	5,011,331
Other [Member]		
Schedule of Available-for-Sale Securities [Line Items]		
Held to Maturity, Due in one year or less, Amortized Cost	1,500	
Held to Maturity, Due after one year through five years, Amortized Cost	0	
Held to Maturity, Due after five years through ten years, Amortized Cost	0	
Held to Maturity, Due after ten years, Amortized Cost	0	
Held to Maturity, Amortized Cost	1,500	1,500
Held to Maturity, Due in one year or less, Estimated Fair Value	1,497	
Held to Maturity, Due after one year through five years, Estimated Fair Value	0	
Held to Maturity, Due after five years through ten years, Estimated Fair Value	0	
Held to Maturity, Due after ten years, Estimated Fair Value	0	
Held to Maturity, Estimated Fair Value	1,497	1,455
Available for Sale, Due in one year or less, Amortized Cost	0	
Available for Sale, Due after one year through five years, Amortized Cost	0	
Available for Sale, Due after five years through ten years, Amortized Cost	0	
Available for Sale, Due after ten years, Amortized Cost	0	
Debt Securities, Available-for-sale, Amortized Cost	43,179	42,769
Available for Sale, Due in one year or less, Estimated Fair Value	0	
Available for Sale, Due after one year through five years, Estimated Fair Value	0	
Available for Sale, Due after five years through ten years, Estimated Fair Value	0	
Available for Sale, Due after ten years, Estimated Fair Value	0	
Debt Securities, Available-for-sale	$ 43,179	$ 42,769

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Securities (Sales of Securities Available for Sale) (Detail) - USD ($) $ in Thousands	**12 Months Ended**		
	Dec. 31, 2024	**Dec. 31, 2023**	**Dec. 31, 2022**
Investments, Debt and Equity Securities [Abstract]			
Proceeds from sales	$ 123,254	$ 1,904,067	$ 0
Gross realized gains	426	5,758	0
Gross realized losses	(522)	(5,692)	0
Tax benefit (expense) related to securities gains/losses	$ 20	$ (14)	$ 0

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Securities Securities - (Premium Amortization and Discount Accretion Included in Income on Securities) (Details) - USD ($) $ in Thousands	**12 Months Ended**		
	Dec. 31, 2024	**Dec. 31, 2023**	**Dec. 31, 2022**
Investments, Debt and Equity Securities [Abstract]			
Premium amortization	$ (66,257)	$ (85,506)	$ (110,997)
Discount accretion	21,044	21,613	13,597
Net (premium amortization) discount accretion	$ (45,213)	$ (63,893)	$ (97,400)

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Securities (Year End Trading Account Securities at Estimated Fair Value) (Detail) - USD ($) $ in Thousands		
	Dec. 31, 2024	**Dec. 31, 2023**
Debt and Equity Securities, FV-NI [Line Items]		
Trading account securities	$ 33,910	$ 31,717
US Treasury [Member]		
Debt and Equity Securities, FV-NI [Line Items]		
Trading account securities	33,910	30,265
States and Political Subdivisions [Member]		
Debt and Equity Securities, FV-NI [Line Items]		
Trading account securities	$ 0	$ 1,452

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Securities (Net Gains and Losses on Trading Account	**12 Months Ended**

Securities) (Detail) - USD ($) $ in Thousands	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Investments, Debt and Equity Securities [Abstract]			
Net gain on sales transactions	$ 4,876	$ 3,843	$ 3,129
Net mark-to-market gains (losses)	(109)	(33)	(230)
Net gain on trading account securities	$ 4,767	$ 3,810	$ 2,899

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Loans (Narrative) (Detail) $ in Thousands	12 Months Ended		
	Dec. 31, 2024 USD ($) Grade Rate	Dec. 31, 2023 USD ($) Grade Rate	Dec. 31, 2022 USD ($)
Accounts, Notes, Loans and Financing Receivable [Line Items]			
U.S. dollar denominated loans and commitments to borrowers in Mexico	$ 0	$ 0	
Commercial and industrial loans related to overdraft for correspondent bank customer	$ 14,600	13,400	
Financing Receivable, Threshold Period Past Due	90 days		
Loans, net of unearned discounts	$ 20,754,813	$ 18,824,251	
Loans Receivable, Basis Spread on Variable Rate | Rate	(0.50%)	(1.75%)	
Loan Receivable Variable Rate | Rate	8.50%	10.25%	
Number of days past due for payment of interest on loans, minimum	120 days		
Texas Leading Index economic condition indicator	125.9	127.2	
Financing Receivable, Change in Method, Credit Loss Expense (Reversal)	$ 7,200	$ (45,000)	
Prime Rate			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans Receivable, Basis Spread on Variable Rate | Rate	(1.50%)		
Additional Funding Agreement Terms			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	$ 44,100		
Contractual Interest Rate Reduction			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable Modified Interest Rate After Modification | Rate	6.50%	6.74%	
Contractual Interest Rate Reduction | Minimum [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable Modified Interest Rate After Modification | Rate	6.00%		
Loans Receivable [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Accrued interest receivable	$ 86,800	$ 90,800	
Commercial and Industrial Total Energy Loans [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Percentage of total loans	5.40%		
Loans, net of unearned discounts	$ 1,128,895	$ 936,737	
Weighted Average Risk Grade | Grade	5.58	6.05	
Commercial and Industrial Total Energy Loans [Member] | Risk Grade One To Eight [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	$ 1,111,319	$ 871,221	
Weighted Average Risk Grade | Grade	5.51	5.73	
Non Accrual Loans [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Excluding Accrued Interest, Impaired Interest Lost On Nonaccrual Loans	$ 5,700	$ 4,000	$ 1,700
Grade 12 [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
General percentage of valuation allowance in excess of principal balance, maximum	30.00%		
Grade 13 [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
General percentage of valuation allowance in excess of principal balance, minimum	30.00%		
Commercial Portfolio Segment [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	$ 6,109,532	$ 5,967,182	
Weighted Average Risk Grade | Grade	6.64	6.60	
Commercial Portfolio Segment [Member] | Risk Grade One To Eight [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	$ 5,553,757	$ 5,507,878	
Weighted Average Risk Grade | Grade	6.30	6.32	
Commercial and Industrial, Other Commercial [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Number of days past due for payment of interest on loans, minimum	180 days		
Commercial Real Estate Portfolio Segment [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	$ 9,968,523	$ 8,982,644	
Weighted Average Risk Grade | Grade	7.35	7.24	
Commercial Real Estate Buildings Land And Other Financing Receivable [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	$ 7,704,447	$ 7,301,920	
Weighted Average Risk Grade | Grade	7.25	7.20	
Commercial Real Estate Buildings Land And Other Financing Receivable [Member] | Risk Grade One To Eight [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	$ 7,103,502	$ 6,895,358	
Weighted Average Risk Grade | Grade	7.01	7.03	
Construction Loans [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	$ 2,264,076	$ 1,680,724	
Weighted Average Risk Grade | Grade	7.71	7.45	
Construction Loans [Member] | Risk Grade One To Eight [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	$ 1,860,004	$ 1,526,086	
Weighted Average Risk Grade | Grade	7.31	7.27	
Consumer Loan [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	$ 444,474	$ 476,962	
Financing Receivable, Change in Method, Credit Loss Expense (Reversal)	923		
Bank Overdrafts | Financial Asset, Other than Financial Asset Acquired with Credit Deterioration | Nonperforming Financial Instruments [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Year One, Originated, Current Fiscal Year	24,200		
Financing Receivable, Year Two, Originated, Fiscal Year before Current Fiscal Year	$ 5,500		
Automobile Loan			
Accounts, Notes, Loans and Financing Receivable [Line Items]			

Percentage of total loans	6.00%	
Commercial mortgage [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	$ 7,165,220	$ 6,746,709
Financing Receivable, Change in Method, Credit Loss Expense (Reversal)	6,200	
Commitments to Extend Credit [Member] | Commercial and Industrial Total Energy Loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Unfunded balances	1,000,000	
Commitments to Extend Credit [Member] | Automobile Loan		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Unfunded balances	535,500	
Standby Letters of Credit [Member] | Commercial and Industrial Total Energy Loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Unfunded balances	62,800	
Standby Letters of Credit [Member] | Automobile Loan		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Unfunded balances	$ 20,200	

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Loans (Loans) (Detail) - USD ($) $ in Thousands	**Dec. 31, 2024**	**Dec. 31, 2023**
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	$ 20,754,813	$ 18,824,251
Commercial Portfolio Segment [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	6,109,532	5,967,182
Energy Production [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	903,654	681,568
Energy Service [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	203,629	194,126
Energy Other [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	21,612	61,043
Commercial and Industrial Total Energy Loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	1,128,895	936,737
Commercial mortgage [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	7,165,220	6,746,709
Construction Loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	2,264,076	1,680,724
Commercial land loan [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	539,227	555,211
Commercial Real Estate Portfolio Segment [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	9,968,523	8,982,644
Home Equity Line of Credit [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	911,239	792,876
Home Equity Loan [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	914,738	694,966
Home Improvement Loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	852,536	765,887
Residential Mortgage [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	259,456	38,923
Other consumer real estate loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	165,420	168,074
Total consumer real estate loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	3,103,389	2,460,726
Real Estate Loan [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	13,071,912	11,443,370
Consumer Loan [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	$ 444,474	$ 476,962

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Loans (Activities in Related Party Loans) (Detail) $ in Thousands	**12 Months Ended Dec. 31, 2024 USD ($)**
Receivables [Abstract]	
Beginning balance	$ 416,107
Principal additions	306,414
Principal payments	(296,754)
Other changes	(129,931)
Ending balance	$ 295,836

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Loans (Non-Accrual Loans, Segregated by Class of Loans) (Detail) - USD ($) $ in Thousands	**Dec. 31, 2024**	**Dec. 31, 2023**
Non Accrual Loans Segregated By Class Of Loans [Line Items]		
Financing Receivable, Nonaccrual	$ 78,866	$ 60,907
Financing Receivable, Nonaccrual, No Allowance	32,885	22,932
Commercial Portfolio Segment [Member]		
Non Accrual Loans Segregated By Class Of Loans [Line Items]		
Financing Receivable, Nonaccrual	46,004	19,545
Financing Receivable, Nonaccrual, No Allowance	8,800	5,391
Commercial and Industrial Total Energy Loans [Member]		

Non Accrual Loans Segregated By Class Of Loans [Line Items]		
Financing Receivable, Nonaccrual	4,079	11,500
Financing Receivable, Nonaccrual, No Allowance	1,377	7,398
Commercial Real Estate, Buildings, Land and Other [Member]		
Non Accrual Loans Segregated By Class Of Loans [Line Items]		
Financing Receivable, Nonaccrual	21,920	22,420
Financing Receivable, Nonaccrual, No Allowance	18,660	4,983
Construction Loans [Member]		
Non Accrual Loans Segregated By Class Of Loans [Line Items]		
Financing Receivable, Nonaccrual	0	0
Financing Receivable, Nonaccrual, No Allowance	0	0
Total consumer real estate loans [Member]		
Non Accrual Loans Segregated By Class Of Loans [Line Items]		
Financing Receivable, Nonaccrual	6,511	7,442
Financing Receivable, Nonaccrual, No Allowance	4,048	5,160
Consumer Loan [Member]		
Non Accrual Loans Segregated By Class Of Loans [Line Items]		
Financing Receivable, Nonaccrual	352	0
Financing Receivable, Nonaccrual, No Allowance	$ 0	$ 0

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Loans (Non-Accrual Loans, Segregated by Class of Loan and Year of Origination) (Details) - USD ($) $ in Thousands

	Dec. 31, 2024	Dec. 31, 2023
Loans and Leases Receivable Disclosure [Line Items]		
Financing Receivable, Nonaccrual	$ 78,866	$ 60,907
Commercial Portfolio Segment [Member]		
Loans and Leases Receivable Disclosure [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	1,630,146	1,619,306
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	567,373	768,246
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	508,217	499,987
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	289,789	364,446
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	308,636	182,089
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	279,503	219,766
Financing Receivable, Excluding Accrued Interest, Revolving	2,413,231	2,247,752
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	112,637	65,590
Financing Receivable, Nonaccrual	46,004	19,545
Commercial and Industrial Total Energy Loans [Member]		
Loans and Leases Receivable Disclosure [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	388,092	277,722
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	24,187	61,500
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	38,109	76,103
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	18,161	3,835
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	1,608	6,876
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	4,367	4,541
Financing Receivable, Excluding Accrued Interest, Revolving	647,099	495,329
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	7,272	10,831
Financing Receivable, Nonaccrual	4,079	11,500
Commercial Real Estate, Buildings, Land and Other [Member]		
Loans and Leases Receivable Disclosure [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	1,450,749	1,645,223
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	1,347,348	1,785,624
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	1,638,136	1,253,062
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	1,160,877	811,574
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	704,334	522,566
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	1,095,642	953,768
Financing Receivable, Excluding Accrued Interest, Revolving	209,545	229,733
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	97,816	100,370
Financing Receivable, Nonaccrual	21,920	22,420
Construction Loans [Member]		
Loans and Leases Receivable Disclosure [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	769,805	560,720
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	610,434	576,374
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	541,575	344,641
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	171,695	28,063
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	2,727	296
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	559	1,613
Financing Receivable, Excluding Accrued Interest, Revolving	167,122	169,017
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	159	0
Financing Receivable, Nonaccrual	0	0
Total consumer real estate loans [Member]		
Loans and Leases Receivable Disclosure [Line Items]		
Financing Receivable, Nonaccrual	6,511	7,442
Consumer Loan [Member]		
Loans and Leases Receivable Disclosure [Line Items]		
Financing Receivable, Nonaccrual	352	0
Nonperforming Financial Instruments [Member]		
Loans and Leases Receivable Disclosure [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	28,675	25,974
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	5,985	359
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	7,286	1,785
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	4,345	1,079
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	1,731	6,310
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	7,172	2,209
Financing Receivable, Excluding Accrued Interest, Revolving	4,475	5,711
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	19,197	17,480
Nonperforming Financial Instruments [Member] | Commercial Portfolio Segment [Member]		
Loans and Leases Receivable Disclosure [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	20,819	0
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	2,915	359
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	4,053	1,635
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	1,592	985
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	335	1,257
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	2,144	1,006
Financing Receivable, Excluding Accrued Interest, Revolving	1,186	9
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	12,960	14,294
Nonperforming Financial Instruments [Member] | Commercial and Industrial Total Energy Loans [Member]		

Loans and Leases Receivable Disclosure [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	0	5,875
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	0	56
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	56	1,321
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	1,321	0
Financing Receivable, Excluding Accrued Interest, Revolving	2,702	4,102
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	0	146
Nonperforming Financial Instruments [Member] | Commercial Real Estate, Buildings, Land and Other [Member]		
Loans and Leases Receivable Disclosure [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	7,856	20,099
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	2,671	0
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	3,233	150
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	2,753	0
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	1,248	1,451
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	1,505	720
Financing Receivable, Excluding Accrued Interest, Revolving	0	0
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	2,654	0
Nonperforming Financial Instruments [Member] | Construction Loans [Member]		
Loans and Leases Receivable Disclosure [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Revolving	0	0
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	0	0
Nonperforming Financial Instruments [Member] | Total consumer real estate loans [Member]		
Loans and Leases Receivable Disclosure [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	47	0
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	0	38
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	92	2,281
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	2,202	483
Financing Receivable, Excluding Accrued Interest, Revolving	587	1,600
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	3,583	3,040
Nonperforming Financial Instruments [Member] | Consumer Loan [Member]		
Loans and Leases Receivable Disclosure [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	352	0
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Revolving	0	0
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	$ 0	$ 0

Loans (Age Analysis of Past Due Loans, Segregated by Class of Loans) (Detail) - USD ($) $ in Thousands

	Dec. 31, 2024	Dec. 31, 2023
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	$ 20,754,813	$ 18,824,251
Financing Receivable, Excluding Accrued Interest, 90 Days or More Past Due, Still Accruing	15,711	
Commercial Portfolio Segment [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	6,109,532	5,967,182
Financing Receivable, Excluding Accrued Interest, 90 Days or More Past Due, Still Accruing	7,685	
Commercial and Industrial Total Energy Loans [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	1,128,895	936,737
Financing Receivable, Excluding Accrued Interest, 90 Days or More Past Due, Still Accruing	0	
Commercial Real Estate, Buildings, Land and Other [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	7,704,447	7,301,920
Financing Receivable, Excluding Accrued Interest, 90 Days or More Past Due, Still Accruing	1,523	
Construction Loans [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	2,264,076	1,680,724
Financing Receivable, Excluding Accrued Interest, 90 Days or More Past Due, Still Accruing	0	
Total consumer real estate loans [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	3,103,389	2,460,726
Financing Receivable, Excluding Accrued Interest, 90 Days or More Past Due, Still Accruing	5,681	
Consumer Loan [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	444,474	476,962
Financing Receivable, Excluding Accrued Interest, 90 Days or More Past Due, Still Accruing	822	
Financing Receivables, 30 to 89 Days Past Due [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	103,496	
Financing Receivables, 30 to 89 Days Past Due [Member] | Commercial Portfolio Segment [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	37,130	
Financing Receivables, 30 to 89 Days Past Due [Member] | Commercial and Industrial Total Energy Loans [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	4,263	
Financing Receivables, 30 to 89 Days Past Due [Member] | Commercial Real Estate, Buildings, Land and Other [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	37,525	
Financing Receivables, 30 to 89 Days Past Due [Member] | Construction Loans [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	870	

Financing Receivables, 30 to 89 Days Past Due [Member] | Total consumer real estate loans [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	17,015	12,504
Financing Receivables, 30 to 89 Days Past Due [Member] | Consumer Loan [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	6,693	6,495
Financial Asset, Equal to or Greater than 90 Days Past Due [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	58,089	
Financial Asset, Equal to or Greater than 90 Days Past Due [Member] | Commercial Portfolio Segment [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	28,120	
Financial Asset, Equal to or Greater than 90 Days Past Due [Member] | Commercial and Industrial Total Energy Loans [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	4,079	
Financial Asset, Equal to or Greater than 90 Days Past Due [Member] | Commercial Real Estate, Buildings, Land and Other [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	13,040	
Financial Asset, Equal to or Greater than 90 Days Past Due [Member] | Construction Loans [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	0	
Financial Asset, Equal to or Greater than 90 Days Past Due [Member] | Total consumer real estate loans [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	12,028	7,716
Financial Asset, Equal to or Greater than 90 Days Past Due [Member] | Consumer Loan [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	822	251
Financial Asset, Past Due		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	161,585	
Financial Asset, Past Due | Commercial Portfolio Segment [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	65,250	
Financial Asset, Past Due | Commercial and Industrial Total Energy Loans [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	8,342	
Financial Asset, Past Due | Commercial Real Estate, Buildings, Land and Other [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	50,565	
Financial Asset, Past Due | Construction Loans [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	870	
Financial Asset, Past Due | Total consumer real estate loans [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	29,043	20,220
Financial Asset, Past Due | Consumer Loan [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	7,515	6,746
Financial Asset, Not Past Due		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	20,593,228	
Financial Asset, Not Past Due | Commercial Portfolio Segment [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	6,044,282	
Financial Asset, Not Past Due | Commercial and Industrial Total Energy Loans [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	1,120,553	
Financial Asset, Not Past Due | Commercial Real Estate, Buildings, Land and Other [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	7,653,882	
Financial Asset, Not Past Due | Construction Loans [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	2,263,206	
Financial Asset, Not Past Due | Total consumer real estate loans [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	3,074,346	2,440,506
Financial Asset, Not Past Due | Consumer Loan [Member]		
Financing Receivable, Past Due [Line Items]		
Loans, net of unearned discounts	$ 436,959	$ 470,216

Loans (Modification to Borrowers Experiencing Financial Difficulty) (Detail) - USD ($) $ in Thousands	**12 Months Ended**	
	Dec. 31, 2024	**Dec. 31, 2023**
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Loans, net of unearned discounts	$ 20,754,813	$ 18,824,251
Payment Deferral		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Loans, net of unearned discounts	$ 8,138	$ 0
Financing Receivable, Modified in Period, to Total Financing Receivables, Percentage	0.00%	0.00%
Combination: Payment Delay and Term Extention		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Loans, net of unearned discounts	$ 45,835	$ 33,251
Financing Receivable, Modified in Period, to Total Financing Receivables, Percentage	0.20%	0.20%
Extended Maturity and Interest Rate Reduction		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Loans, net of unearned discounts	$ 31,302	$ 2,092
Financing Receivable, Modified in Period, to Total Financing Receivables, Percentage	0.20%	0.00%
Commercial Portfolio Segment [Member]		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Loans, net of unearned discounts	$ 6,109,532	$ 5,967,182
Commercial Portfolio Segment [Member] | Payment Deferral		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Loans, net of unearned discounts	$ 6,126	$ 0
Financing Receivable, Modified in Period, to Total Financing Receivables, Percentage	0.10%	0.00%
Commercial Portfolio Segment [Member] | Combination: Payment Delay and Term Extention		

Financing Receivable, Troubled Debt Restructuring [Line Items]		
Loans, net of unearned discounts	$ 45,835	$ 13,813
Financing Receivable, Modified in Period, to Total Financing Receivables, Percentage	0.80%	0.20%
Commercial Portfolio Segment [Member] | Extended Maturity and Interest Rate Reduction		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Loans, net of unearned discounts	$ 0	$ 0
Financing Receivable, Modified in Period, to Total Financing Receivables, Percentage	0.00%	0.00%
Commercial Real Estate, Buildings, Land and Other [Member]		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Loans, net of unearned discounts	$ 7,704,447	$ 7,301,920
Commercial Real Estate, Buildings, Land and Other [Member] | Payment Deferral		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Loans, net of unearned discounts	$ 2,012	$ 0
Financing Receivable, Modified in Period, to Total Financing Receivables, Percentage	0.00%	0.00%
Commercial Real Estate, Buildings, Land and Other [Member] | Combination: Payment Delay and Term Extention		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Loans, net of unearned discounts	$ 0	$ 19,438
Financing Receivable, Modified in Period, to Total Financing Receivables, Percentage	0.00%	0.30%
Commercial Real Estate, Buildings, Land and Other [Member] | Extended Maturity and Interest Rate Reduction		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Loans, net of unearned discounts	$ 31,302	$ 2,092
Financing Receivable, Modified in Period, to Total Financing Receivables, Percentage	0.40%	0.00%

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Loans (Modified Loans by Type of Modification) (Details) - USD ($) $ in Thousands	**Dec. 31, 2024**	**Dec. 31, 2023**	**Dec. 31, 2022**
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	$ 20,754,813	$ 18,824,251	
Payment Deferral			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	8,138	0	
Combination: Payment Delay and Term Extention			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	45,835	33,251	
Financial Asset, Equal to or Greater than 90 Days Past Due [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	58,089		
Financial Asset, Equal to or Greater than 90 Days Past Due [Member] | Payment Deferral			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	3,705	0	$ 1,051
Financial Asset, Equal to or Greater than 90 Days Past Due [Member] | Combination: Payment Delay and Term Extention			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	0	33,251	0
Charge-offs | Payment Deferral			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts			371
Charge-offs | Combination: Payment Delay and Term Extention			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts			352
Proceeds from sales | Payment Deferral			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts			0
Proceeds from sales | Combination: Payment Delay and Term Extention			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts			1,070
Commercial Portfolio Segment [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	6,109,532	5,967,182	
Commercial Portfolio Segment [Member] | Payment Deferral			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	6,126	0	
Commercial Portfolio Segment [Member] | Combination: Payment Delay and Term Extention			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	45,835	13,813	
Commercial Portfolio Segment [Member] | Financial Asset, Equal to or Greater than 90 Days Past Due [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	28,120		
Commercial Portfolio Segment [Member] | Financial Asset, Equal to or Greater than 90 Days Past Due [Member] | Payment Deferral			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	1,693	0	
Commercial Portfolio Segment [Member] | Financial Asset, Equal to or Greater than 90 Days Past Due [Member] | Combination: Payment Delay and Term Extention			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	0	13,813	
Commercial Real Estate, Buildings, Land and Other [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	7,704,447	7,301,920	
Commercial Real Estate, Buildings, Land and Other [Member] | Payment Deferral			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	2,012	0	
Commercial Real Estate, Buildings, Land and Other [Member] | Combination: Payment Delay and Term Extention			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	0	19,438	
Commercial Real Estate, Buildings, Land and Other [Member] | Financial Asset, Equal to or Greater than 90 Days Past Due [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	13,040		
Commercial Real Estate, Buildings, Land and Other [Member] | Financial Asset, Equal to or Greater than 90 Days Past Due [Member] | Payment Deferral			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	2,012	0	1,051
Commercial Real Estate, Buildings, Land and Other [Member] | Financial Asset, Equal to or Greater than 90 Days Past Due [Member] | Combination: Payment Delay and Term Extention			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts	$ 0	$ 19,438	0
Commercial Real Estate, Buildings, Land and Other [Member] | Charge-offs | Payment Deferral			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans, net of unearned discounts			371

Commercial Real Estate, Buildings, Land and Other [Member] | Charge-offs | Combination: Payment Delay and Term Extention	
Accounts, Notes, Loans and Financing Receivable [Line Items]	
Loans, net of unearned discounts	352
Commercial Real Estate, Buildings, Land and Other [Member] | Proceeds from sales | Payment Deferral	
Accounts, Notes, Loans and Financing Receivable [Line Items]	
Loans, net of unearned discounts	0
Commercial Real Estate, Buildings, Land and Other [Member] | Proceeds from sales | Combination: Payment Delay and Term Extention	
Accounts, Notes, Loans and Financing Receivable [Line Items]	
Loans, net of unearned discounts	$ 1,070

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Loans (Weighted Average Risk Grades for All Commercial Loans by Class) (Detail)
$ in Thousands

	Dec. 31, 2024 USD ($) Grade	Dec. 31, 2023 USD ($) Grade
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	$ 20,754,813	$ 18,824,251
Commercial Portfolio Segment [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	1,630,146	1,619,306
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	567,373	768,246
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	508,217	499,987
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	289,789	364,446
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	308,636	182,089
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	279,503	219,766
Financing Receivable, Excluding Accrued Interest, Revolving	2,413,231	2,247,752
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	112,637	65,590
Loans, net of unearned discounts	$ 6,109,532	$ 5,967,182
Weighted Average Risk Grade | Grade	6.64	6.60
Commercial Portfolio Segment [Member] | Revolving Credit Facility		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	6.30	6.50
Commercial Portfolio Segment [Member] | Revolving Loans Converted to Term		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	9.12	8.48
Commercial Portfolio Segment [Member] | 2024		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	6.73	
Commercial Portfolio Segment [Member] | 2023		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	7.12	6.53
Commercial Portfolio Segment [Member] | 2022		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	7.52	7.05
Commercial Portfolio Segment [Member] | 2021		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	7.13	7.26
Commercial Portfolio Segment [Member] | 2020		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	5.58	5.87
Commercial Portfolio Segment [Member] | 2019		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade		6.01
Commercial Portfolio Segment [Member] | Prior Years		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	6.11	6.04
Commercial and Industrial Total Energy Loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	$ 388,092	$ 277,722
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	24,187	61,500
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	38,109	76,103
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	18,161	3,835
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	1,608	6,876
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	4,367	4,541
Financing Receivable, Excluding Accrued Interest, Revolving	647,099	495,329
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	7,272	10,831
Loans, net of unearned discounts	$ 1,128,895	$ 936,737
Weighted Average Risk Grade | Grade	5.58	6.05
Commercial and Industrial Total Energy Loans [Member] | Revolving Credit Facility		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	5.05	5.75
Commercial and Industrial Total Energy Loans [Member] | Revolving Loans Converted to Term		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	7.31	7.33
Commercial and Industrial Total Energy Loans [Member] | 2024		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	6.16	
Commercial and Industrial Total Energy Loans [Member] | 2023		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	7.14	6.19
Commercial and Industrial Total Energy Loans [Member] | 2022		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	7.53	7.07
Commercial and Industrial Total Energy Loans [Member] | 2021		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	4.75	6.00
Commercial and Industrial Total Energy Loans [Member] | 2020		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	6.47	6.99
Commercial and Industrial Total Energy Loans [Member] | 2019		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade		10.02
Commercial and Industrial Total Energy Loans [Member] | Prior Years		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	8.97	7.07
Commercial Real Estate, Buildings, Land and Other [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	$ 1,450,749	$ 1,645,223

Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	1,347,348	1,785,624
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	1,638,136	1,253,062
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	1,160,877	811,574
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	704,334	522,566
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	1,095,642	953,768
Financing Receivable, Excluding Accrued Interest, Revolving	209,545	229,733
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	97,816	100,370
Loans, net of unearned discounts	$ 7,704,447	$ 7,301,920
Weighted Average Risk Grade | Grade	7.25	7.20
Commercial Real Estate, Buildings, Land and Other [Member] | Revolving Credit Facility		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	6.01	7.49
Commercial Real Estate, Buildings, Land and Other [Member] | Revolving Loans Converted to Term		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	6.80	6.77
Commercial Real Estate, Buildings, Land and Other [Member] | 2024		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	7.16	
Commercial Real Estate, Buildings, Land and Other [Member] | 2023		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	7.32	7.23
Commercial Real Estate, Buildings, Land and Other [Member] | 2022		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	7.39	7.18
Commercial Real Estate, Buildings, Land and Other [Member] | 2021		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	7.52	7.29
Commercial Real Estate, Buildings, Land and Other [Member] | 2020		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	7.05	7.22
Commercial Real Estate, Buildings, Land and Other [Member] | 2019		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade		6.90
Commercial Real Estate, Buildings, Land and Other [Member] | Prior Years		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	7.17	7.16
Construction Loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	$ 769,805	$ 560,720
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	610,434	576,374
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	541,575	344,641
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	171,695	28,063
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	2,727	296
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	559	1,613
Financing Receivable, Excluding Accrued Interest, Revolving	167,122	169,017
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	159	0
Loans, net of unearned discounts	$ 2,264,076	$ 1,680,724
Weighted Average Risk Grade | Grade	7.71	7.45
Construction Loans [Member] | Revolving Credit Facility		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	6.46	7.34
Construction Loans [Member] | Revolving Loans Converted to Term		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	6.98	0
Construction Loans [Member] | 2024		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	7.82	
Construction Loans [Member] | 2023		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	7.35	7.44
Construction Loans [Member] | 2022		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	7.99	7.44
Construction Loans [Member] | 2021		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	8.85	7.93
Construction Loans [Member] | 2020		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	7.39	2.55
Construction Loans [Member] | 2019		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade		7.22
Construction Loans [Member] | Prior Years		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	7.65	6.78
Commercial Real Estate Portfolio Segment [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	$ 2,220,554	$ 2,205,943
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	1,957,782	2,361,998
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	2,179,711	1,597,703
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	1,332,572	839,637
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	707,061	522,862
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	1,096,201	955,381
Financing Receivable, Excluding Accrued Interest, Revolving	376,667	398,750
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	97,975	100,370
Loans, net of unearned discounts	$ 9,968,523	$ 8,982,644
Weighted Average Risk Grade | Grade	7.35	7.24
Commercial Real Estate Portfolio Segment [Member] | Revolving Credit Facility		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	6.21	7.43
Commercial Real Estate Portfolio Segment [Member] | Revolving Loans Converted to Term		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	6.80	6.77
Commercial Real Estate Portfolio Segment [Member] | 2024		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	7.39	
Commercial Real Estate Portfolio Segment [Member] | 2023		

Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	7.33	7.28
Commercial Real Estate Portfolio Segment [Member] | 2022		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	7.54	7.24
Commercial Real Estate Portfolio Segment [Member] | 2021		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	7.69	7.43
Commercial Real Estate Portfolio Segment [Member] | 2020		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	7.06	7.07
Commercial Real Estate Portfolio Segment [Member] | 2019		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade		6.90
Commercial Real Estate Portfolio Segment [Member] | Prior Years		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Weighted Average Risk Grade | Grade	7.17	7.15
Risk Grade One To Eight [Member] | Commercial Portfolio Segment [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	$ 1,553,200	$ 1,489,026
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	513,073	706,210
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	385,824	458,855
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	257,280	349,744
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	298,912	172,656
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	253,018	206,643
Financing Receivable, Excluding Accrued Interest, Revolving	2,242,193	2,083,490
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	50,257	41,254
Loans, net of unearned discounts	$ 5,553,757	$ 5,507,878
Weighted Average Risk Grade | Grade	6.30	6.32
Risk Grade One To Eight [Member] | Commercial and Industrial Total Energy Loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	$ 387,904	$ 270,710
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	22,510	54,185
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	35,357	75,004
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	16,150	3,673
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	1,516	1,819
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	2,648	4,047
Financing Receivable, Excluding Accrued Interest, Revolving	639,362	451,897
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	5,872	9,886
Loans, net of unearned discounts	$ 1,111,319	$ 871,221
Weighted Average Risk Grade | Grade	5.51	5.73
Risk Grade One To Eight [Member] | Commercial Real Estate, Buildings, Land and Other [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	$ 1,427,212	$ 1,601,175
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	1,288,934	1,667,750
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	1,450,649	1,186,559
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	1,006,922	747,289
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	668,316	503,303
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	965,448	874,942
Financing Receivable, Excluding Accrued Interest, Revolving	204,577	214,874
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	91,444	99,466
Loans, net of unearned discounts	$ 7,103,502	$ 6,895,358
Weighted Average Risk Grade | Grade	7.01	7.03
Risk Grade One To Eight [Member] | Construction Loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	$ 615,683	$ 538,072
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	601,151	537,705
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	427,984	264,770
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	59,895	28,063
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	2,727	296
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	559	1,613
Financing Receivable, Excluding Accrued Interest, Revolving	151,846	155,567
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	159	0
Loans, net of unearned discounts	$ 1,860,004	$ 1,526,086
Weighted Average Risk Grade | Grade	7.31	7.27
Risk Grade Nine [Member] | Commercial Portfolio Segment [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	$ 15,552	$ 57,625
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	24,059	42,618
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	58,521	12,258
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	25,818	4,952
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	3,796	1,641
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	9,959	10,383
Financing Receivable, Excluding Accrued Interest, Revolving	109,594	70,142
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	15,147	5,625
Loans, net of unearned discounts	262,446	205,244
Risk Grade Nine [Member] | Commercial and Industrial Total Energy Loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	0	1,137
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	1,677	7,315
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	662	1,041
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	2,011	0
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	0	456
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	398	0
Financing Receivable, Excluding Accrued Interest, Revolving	5,035	17,680
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	1,400	14
Loans, net of unearned discounts	11,183	27,643
Risk Grade Nine [Member] | Commercial Real Estate, Buildings, Land and Other [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	9,347	12,173
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	18,408	68,007
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	56,419	28,870
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	72,096	13,250
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	11,197	16,272
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	35,661	23,214
Financing Receivable, Excluding Accrued Interest, Revolving	4,968	11,143
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	3,718	541
Loans, net of unearned discounts	211,814	173,470

Risk Grade Nine [Member] | Construction Loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	46,456	3,414
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	9,283	35,565
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	65,590	79,871
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	35,006	0
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Revolving	15,276	8,252
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	0	0
Loans, net of unearned discounts	171,611	127,102
Risk Grade Ten [Member] | Commercial Portfolio Segment [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	4,992	63,205
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	9,269	2,222
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	42,146	1,307
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	2,112	911
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	918	4,005
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	12,290	581
Financing Receivable, Excluding Accrued Interest, Revolving	15,332	35,977
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	1,876	1,046
Loans, net of unearned discounts	88,935	109,254
Risk Grade Ten [Member] | Commercial and Industrial Total Energy Loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	52	33
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	0	291
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	0	494
Financing Receivable, Excluding Accrued Interest, Revolving	0	0
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	0	0
Loans, net of unearned discounts	52	818
Risk Grade Ten [Member] | Commercial Real Estate, Buildings, Land and Other [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	570	7,671
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	31,596	29,278
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	64,063	17,364
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	55,512	34,672
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	10,546	747
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	10,746	3,153
Financing Receivable, Excluding Accrued Interest, Revolving	0	3,716
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	0	0
Loans, net of unearned discounts	173,033	96,601
Risk Grade Ten [Member] | Construction Loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	107,666	13,322
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	48,001	0
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	76,794	0
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Revolving	0	3,713
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	0	0
Loans, net of unearned discounts	232,461	17,035
Risk Grade Eleven [Member] | Commercial Portfolio Segment [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	35,583	9,450
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	18,057	16,837
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	17,673	25,932
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	2,987	7,854
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	4,675	2,530
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	2,092	1,153
Financing Receivable, Excluding Accrued Interest, Revolving	44,926	58,134
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	32,397	3,371
Loans, net of unearned discounts	158,390	125,261
Risk Grade Eleven [Member] | Commercial and Industrial Total Energy Loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	188	0
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	2,038	25
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	0	106
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	36	2,989
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Revolving	0	21,650
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	0	785
Loans, net of unearned discounts	2,262	25,555
Risk Grade Eleven [Member] | Commercial Real Estate, Buildings, Land and Other [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	5,764	4,105
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	5,739	20,589
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	63,772	20,119
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	23,594	16,363
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	13,027	793
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	82,282	51,739
Financing Receivable, Excluding Accrued Interest, Revolving	0	0
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	0	363
Loans, net of unearned discounts	194,178	114,071
Risk Grade Eleven [Member] | Construction Loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	0	5,912
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	0	3,104
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Revolving	0	1,485
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	0	0

Loans, net of unearned discounts	0	10,501
Risk Grade Twelve [Member] | Commercial Portfolio Segment [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	13,107	0
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	2,443	359
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	2,574	1,635
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	1,564	950
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	324	1,257
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	2,144	1,006
Financing Receivable, Excluding Accrued Interest, Revolving	1,179	1
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	9,404	11,894
Loans, net of unearned discounts	32,739	17,102
Risk Grade Twelve [Member] | Commercial and Industrial Total Energy Loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	0	5,875
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	0	56
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	56	1,321
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	1,321	0
Financing Receivable, Excluding Accrued Interest, Revolving	2	1,402
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	0	146
Loans, net of unearned discounts	1,379	8,800
Risk Grade Twelve [Member] | Commercial Real Estate, Buildings, Land and Other [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	7,856	17,449
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	2,671	0
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	3,233	150
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	2,531	0
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	1,126	1,451
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	1,505	720
Financing Receivable, Excluding Accrued Interest, Revolving	0	0
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	2,373	0
Loans, net of unearned discounts	21,295	19,770
Risk Grade Twelve [Member] | Construction Loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Revolving	0	0
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	0	0
Loans, net of unearned discounts	0	0
Risk Grade Thirteen [Member] | Commercial Portfolio Segment [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	7,712	0
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	472	0
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	1,479	0
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	28	35
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	11	0
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Revolving	7	8
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	3,556	2,400
Loans, net of unearned discounts	13,265	2,443
Risk Grade Thirteen [Member] | Commercial and Industrial Total Energy Loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Revolving	2,700	2,700
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	0	0
Loans, net of unearned discounts	2,700	2,700
Risk Grade Thirteen [Member] | Commercial Real Estate, Buildings, Land and Other [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	0	2,650
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	222	0
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	122	0
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Revolving	0	0
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	281	0
Loans, net of unearned discounts	625	2,650
Risk Grade Thirteen [Member] | Construction Loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	0	0
Financing Receivable, Excluding Accrued Interest, Revolving	0	0
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	0	0
Loans, net of unearned discounts	$ 0	$ 0

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Loans (Age Analysis of Past Due Consumer Loans, Segregated By Class and Year of Origination) (Details) - USD ($) $ in Thousands

	Dec. 31, 2024	Dec. 31, 2023
Accounts, Notes, Loans and Financing Receivable [Line Items]		

Loans, net of unearned discounts	$ 20,754,813	$ 18,824,251
Financing Receivables, 30 to 89 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	103,496	
Financial Asset, Equal to or Greater than 90 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	58,089	
Financial Asset, Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	161,585	
Financial Asset, Not Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	20,593,228	
Total consumer real estate loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	3,103,389	2,460,726
Total consumer real estate loans [Member] | Revolving Credit Facility		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	899,090	781,601
Total consumer real estate loans [Member] | Revolving Loans Converted to Term		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	12,224	11,335
Total consumer real estate loans [Member] | Financing Receivables, 30 to 89 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	17,015	12,504
Total consumer real estate loans [Member] | Financing Receivables, 30 to 89 Days Past Due [Member] | Revolving Credit Facility		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	9,790	3,570
Total consumer real estate loans [Member] | Financing Receivables, 30 to 89 Days Past Due [Member] | Revolving Loans Converted to Term		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	112	539
Total consumer real estate loans [Member] | Financial Asset, Equal to or Greater than 90 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	12,028	7,716
Total consumer real estate loans [Member] | Financial Asset, Equal to or Greater than 90 Days Past Due [Member] | Revolving Credit Facility		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	2,452	2,566
Total consumer real estate loans [Member] | Financial Asset, Equal to or Greater than 90 Days Past Due [Member] | Revolving Loans Converted to Term		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	3,679	3,087
Total consumer real estate loans [Member] | Financial Asset, Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	29,043	20,220
Total consumer real estate loans [Member] | Financial Asset, Past Due | Revolving Credit Facility		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	12,242	6,136
Total consumer real estate loans [Member] | Financial Asset, Past Due | Revolving Loans Converted to Term		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	3,791	3,626
Total consumer real estate loans [Member] | Financial Asset, Not Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	3,074,346	2,440,506
Total consumer real estate loans [Member] | Financial Asset, Not Past Due | Revolving Credit Facility		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	886,848	775,465
Total consumer real estate loans [Member] | Financial Asset, Not Past Due | Revolving Loans Converted to Term		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	8,433	7,709
Consumer Loan [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	444,474	476,962
Consumer Loan [Member] | Revolving Credit Facility		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	317,167	342,393
Consumer Loan [Member] | Revolving Loans Converted to Term		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	25,094	22,128
Consumer Loan [Member] | Financing Receivables, 30 to 89 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	6,693	6,495
Consumer Loan [Member] | Financing Receivables, 30 to 89 Days Past Due [Member] | Revolving Credit Facility		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	1,734	2,553
Consumer Loan [Member] | Financing Receivables, 30 to 89 Days Past Due [Member] | Revolving Loans Converted to Term		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	449	158
Consumer Loan [Member] | Financial Asset, Equal to or Greater than 90 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	822	251
Consumer Loan [Member] | Financial Asset, Equal to or Greater than 90 Days Past Due [Member] | Revolving Credit Facility		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	395	51
Consumer Loan [Member] | Financial Asset, Equal to or Greater than 90 Days Past Due [Member] | Revolving Loans Converted to Term		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	181	0
Consumer Loan [Member] | Financial Asset, Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	7,515	6,746
Consumer Loan [Member] | Financial Asset, Past Due | Revolving Credit Facility		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	2,129	2,604
Consumer Loan [Member] | Financial Asset, Past Due | Revolving Loans Converted to Term		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	630	158
Consumer Loan [Member] | Financial Asset, Not Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	436,959	470,216

Consumer Loan [Member] | Financial Asset, Not Past Due | Revolving Credit Facility		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	315,038	339,789
Consumer Loan [Member] | Financial Asset, Not Past Due | Revolving Loans Converted to Term		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	24,464	21,970
2024 | Total consumer real estate loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	699,828	
2024 | Total consumer real estate loans [Member] | Financing Receivables, 30 to 89 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	632	
2024 | Total consumer real estate loans [Member] | Financial Asset, Equal to or Greater than 90 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	0	
2024 | Total consumer real estate loans [Member] | Financial Asset, Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	632	
2024 | Total consumer real estate loans [Member] | Financial Asset, Not Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	699,196	
2024 | Consumer Loan [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	58,061	
2024 | Consumer Loan [Member] | Financing Receivables, 30 to 89 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	3,378	
2024 | Consumer Loan [Member] | Financial Asset, Equal to or Greater than 90 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	243	
2024 | Consumer Loan [Member] | Financial Asset, Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	3,621	
2024 | Consumer Loan [Member] | Financial Asset, Not Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	54,440	
2023 | Total consumer real estate loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	546,133	580,379
2023 | Total consumer real estate loans [Member] | Financing Receivables, 30 to 89 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	1,030	874
2023 | Total consumer real estate loans [Member] | Financial Asset, Equal to or Greater than 90 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	292	0
2023 | Total consumer real estate loans [Member] | Financial Asset, Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	1,322	874
2023 | Total consumer real estate loans [Member] | Financial Asset, Not Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	544,811	579,505
2023 | Consumer Loan [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	28,477	70,439
2023 | Consumer Loan [Member] | Financing Receivables, 30 to 89 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	772	3,014
2023 | Consumer Loan [Member] | Financial Asset, Equal to or Greater than 90 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	0	153
2023 | Consumer Loan [Member] | Financial Asset, Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	772	3,167
2023 | Consumer Loan [Member] | Financial Asset, Not Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	27,705	67,272
2022 | Total consumer real estate loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	390,213	435,297
2022 | Total consumer real estate loans [Member] | Financing Receivables, 30 to 89 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	1,897	2,066
2022 | Total consumer real estate loans [Member] | Financial Asset, Equal to or Greater than 90 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	972	512
2022 | Total consumer real estate loans [Member] | Financial Asset, Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	2,869	2,578
2022 | Total consumer real estate loans [Member] | Financial Asset, Not Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	387,344	432,719
2022 | Consumer Loan [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	9,525	29,373
2022 | Consumer Loan [Member] | Financing Receivables, 30 to 89 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	249	488
2022 | Consumer Loan [Member] | Financial Asset, Equal to or Greater than 90 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	0	0
2022 | Consumer Loan [Member] | Financial Asset, Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	249	488
2022 | Consumer Loan [Member] | Financial Asset, Not Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	9,276	28,885
2021 | Total consumer real estate loans [Member]		

Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	250,355	283,764
2021 | Total consumer real estate loans [Member] | Financing Receivables, 30 to 89 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	965	1,318
2021 | Total consumer real estate loans [Member] | Financial Asset, Equal to or Greater than 90 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	1,165	626
2021 | Total consumer real estate loans [Member] | Financial Asset, Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	2,130	1,944
2021 | Total consumer real estate loans [Member] | Financial Asset, Not Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	248,225	281,820
2021 | Consumer Loan [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	3,028	6,465
2021 | Consumer Loan [Member] | Financing Receivables, 30 to 89 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	22	148
2021 | Consumer Loan [Member] | Financial Asset, Equal to or Greater than 90 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	0	27
2021 | Consumer Loan [Member] | Financial Asset, Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	22	175
2021 | Consumer Loan [Member] | Financial Asset, Not Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	3,006	6,290
2020 | Total consumer real estate loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	147,830	171,222
2020 | Total consumer real estate loans [Member] | Financing Receivables, 30 to 89 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	645	959
2020 | Total consumer real estate loans [Member] | Financial Asset, Equal to or Greater than 90 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	213	38
2020 | Total consumer real estate loans [Member] | Financial Asset, Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	858	997
2020 | Total consumer real estate loans [Member] | Financial Asset, Not Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	146,972	170,225
2020 | Consumer Loan [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	1,972	3,647
2020 | Consumer Loan [Member] | Financing Receivables, 30 to 89 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	66	66
2020 | Consumer Loan [Member] | Financial Asset, Equal to or Greater than 90 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	0	0
2020 | Consumer Loan [Member] | Financial Asset, Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	66	66
2020 | Consumer Loan [Member] | Financial Asset, Not Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	1,906	3,581
2019 | Total consumer real estate loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts		59,281
2019 | Total consumer real estate loans [Member] | Financing Receivables, 30 to 89 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts		537
2019 | Total consumer real estate loans [Member] | Financial Asset, Equal to or Greater than 90 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts		0
2019 | Total consumer real estate loans [Member] | Financial Asset, Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts		537
2019 | Total consumer real estate loans [Member] | Financial Asset, Not Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts		58,744
2019 | Consumer Loan [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts		1,247
2019 | Consumer Loan [Member] | Financing Receivables, 30 to 89 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts		28
2019 | Consumer Loan [Member] | Financial Asset, Equal to or Greater than 90 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts		20
2019 | Consumer Loan [Member] | Financial Asset, Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts		48
2019 | Consumer Loan [Member] | Financial Asset, Not Past Due		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts		1,199
Prior Years | Total consumer real estate loans [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	157,716	137,847
Prior Years | Total consumer real estate loans [Member] | Financing Receivables, 30 to 89 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans, net of unearned discounts	1,944	2,641
Prior Years | Total consumer real estate loans [Member] | Financial Asset, Equal to or Greater than 90 Days Past Due [Member]		
Accounts, Notes, Loans and Financing Receivable [Line Items]		

Loans, net of unearned discounts Prior Years | Total consumer real estate loans [Member] | Financial Asset, Past Due	3,255	887
Accounts, Notes, Loans and Financing Receivable [Line Items] Loans, net of unearned discounts Prior Years | Total consumer real estate loans [Member] | Financial Asset, Not Past Due	5,199	3,528
Accounts, Notes, Loans and Financing Receivable [Line Items] Loans, net of unearned discounts Prior Years | Consumer Loan [Member]	152,517	134,319
Accounts, Notes, Loans and Financing Receivable [Line Items] Loans, net of unearned discounts Prior Years | Consumer Loan [Member] | Financing Receivables, 30 to 89 Days Past Due [Member]	1,150	1,270
Accounts, Notes, Loans and Financing Receivable [Line Items] Loans, net of unearned discounts Prior Years | Consumer Loan [Member] | Financial Asset, Equal to or Greater than 90 Days Past Due [Member]	23	40
Accounts, Notes, Loans and Financing Receivable [Line Items] Loans, net of unearned discounts Prior Years | Consumer Loan [Member] | Financial Asset, Past Due	3	0
Accounts, Notes, Loans and Financing Receivable [Line Items] Loans, net of unearned discounts Prior Years | Consumer Loan [Member] | Financial Asset, Not Past Due	26	40
Accounts, Notes, Loans and Financing Receivable [Line Items] Loans, net of unearned discounts	$ 1,124	$ 1,230

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Loans (Revolving Loans Converted to Term) (Details) - Revolving Loans Converted to Term - USD ($) $ in Thousands

	12 Months Ended	
	Dec. 31, 2024	Dec. 31, 2023
Accounts, Notes, Loans and Financing Receivable [Line Items] Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan During Period Commercial Portfolio Segment [Member]	$ 98,186	$ 49,851
Accounts, Notes, Loans and Financing Receivable [Line Items] Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan During Period Commercial and Industrial Total Energy Loans [Member]	71,275	28,713
Accounts, Notes, Loans and Financing Receivable [Line Items] Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan During Period Commercial Real Estate, Buildings, Land and Other [Member]	2,393	6,409
Accounts, Notes, Loans and Financing Receivable [Line Items] Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan During Period Construction Loans [Member]	9,776	4,780
Accounts, Notes, Loans and Financing Receivable [Line Items] Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan During Period Total consumer real estate loans [Member]	159	0
Accounts, Notes, Loans and Financing Receivable [Line Items] Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan During Period Consumer Loan [Member]	3,425	2,467
Accounts, Notes, Loans and Financing Receivable [Line Items] Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan During Period	$ 11,158	$ 7,482

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Loans (Allowance for Credit Loss By Loan Class Calculated in Accordance With CECL Methodology) (Details) - USD ($) $ in Thousands

	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022	Dec. 31, 2021
Financing Receivable, Allowance for Credit Loss [Line Items] Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest Commercial Portfolio Segment [Member]	$ 270,151	$ 245,996		
Financing Receivable, Allowance for Credit Loss [Line Items] Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest Commercial and Industrial Total Energy Loans [Member]	87,569	74,006	$ 104,237	$ 72,091
Financing Receivable, Allowance for Credit Loss [Line Items] Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest Commercial Real Estate Portfolio Segment [Member]	9,992	17,814	18,062	17,217
Financing Receivable, Allowance for Credit Loss [Line Items] Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest Total consumer real estate loans [Member]	143,205	130,598	90,301	144,936
Financing Receivable, Allowance for Credit Loss [Line Items] Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest Consumer Loan [Member]	19,106	13,538	8,004	6,585
Financing Receivable, Allowance for Credit Loss [Line Items] Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest Loans Receivable [Member]	10,279	10,040	7,017	7,837
Financing Receivable, Allowance for Credit Loss [Line Items] Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest Modeled Expected Credit Losses [Member]	270,151	245,996	$ 227,621	$ 248,666
Financing Receivable, Allowance for Credit Loss [Line Items] Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest Modeled Expected Credit Losses [Member] | Commercial Portfolio Segment [Member]	97,926	92,573		
Financing Receivable, Allowance for Credit Loss [Line Items] Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest Modeled Expected Credit Losses [Member] | Commercial and Industrial Total Energy Loans [Member]	51,669	50,959		
Financing Receivable, Allowance for Credit Loss [Line Items] Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest Modeled Expected Credit Losses [Member] | Commercial Real Estate Portfolio Segment [Member]	3,969	7,838		
Financing Receivable, Allowance for Credit Loss [Line Items] Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest Modeled Expected Credit Losses [Member] | Total consumer real estate loans [Member]	17,549	15,443		
Financing Receivable, Allowance for Credit Loss [Line Items] Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest Modeled Expected Credit Losses [Member] | Consumer Loan [Member]	17,720	12,364		
Financing Receivable, Allowance for Credit Loss [Line Items] Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest Q-factor adjustments [Member]	7,019	5,969		
Financing Receivable, Allowance for Credit Loss [Line Items] Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest	154,704	144,897		

Q-factor adjustments [Member] | Commercial Portfolio Segment [Member]		
Financing Receivable, Allowance for Credit Loss [Line Items]		
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest	22,635	20,612
Q-factor adjustments [Member] | Commercial and Industrial Total Energy Loans [Member]		
Financing Receivable, Allowance for Credit Loss [Line Items]		
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest	3,323	7,276
Q-factor adjustments [Member] | Commercial Real Estate Portfolio Segment [Member]		
Financing Receivable, Allowance for Credit Loss [Line Items]		
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest	125,031	112,505
Q-factor adjustments [Member] | Total consumer real estate loans [Member]		
Financing Receivable, Allowance for Credit Loss [Line Items]		
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest	620	433
Q-factor adjustments [Member] | Consumer Loan [Member]		
Financing Receivable, Allowance for Credit Loss [Line Items]		
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest	3,095	4,071
Specific Valuation Allowances [Member]		
Financing Receivable, Allowance for Credit Loss [Line Items]		
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest	17,521	8,526
Specific Valuation Allowances [Member] | Commercial Portfolio Segment [Member]		
Financing Receivable, Allowance for Credit Loss [Line Items]		
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest	13,265	2,435
Specific Valuation Allowances [Member] | Commercial and Industrial Total Energy Loans [Member]		
Financing Receivable, Allowance for Credit Loss [Line Items]		
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest	2,700	2,700
Specific Valuation Allowances [Member] | Commercial Real Estate Portfolio Segment [Member]		
Financing Receivable, Allowance for Credit Loss [Line Items]		
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest	625	2,650
Specific Valuation Allowances [Member] | Total consumer real estate loans [Member]		
Financing Receivable, Allowance for Credit Loss [Line Items]		
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest	766	741
Specific Valuation Allowances [Member] | Consumer Loan [Member]		
Financing Receivable, Allowance for Credit Loss [Line Items]		
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest	$ 165	$ 0

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Loans (Activity in Allowance for Loan Losses by Portfolio Segment) (Detail) - USD ($) $ in Thousands	**12 Months Ended**		
	Dec. 31, 2024	**Dec. 31, 2023**	**Dec. 31, 2022**
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest, Beginning Balance	$ 245,996		
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest, Ending Balance	270,151	$ 245,996	
Commercial Portfolio Segment [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest, Beginning Balance	74,006	104,237	$ 72,091
Financing Receivable, Excluding Accrued Interest, Credit Loss Expense (Reversal)	24,494	(16,709)	34,479
Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff	(14,828)	(18,315)	(6,575)
Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Recovery	3,897	4,793	4,242
Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Write-offs, Net	(10,931)	(13,522)	(2,333)
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest, Ending Balance	87,569	74,006	104,237
Commercial And Industrial Energy Financing Receivable [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest, Beginning Balance	17,814	18,062	17,217
Financing Receivable, Excluding Accrued Interest, Credit Loss Expense (Reversal)	(8,977)	(1,067)	(313)
Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff	(79)	(518)	(371)
Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Recovery	1,234	1,337	1,529
Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Write-offs, Net	1,155	819	1,158
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest, Ending Balance	9,992	17,814	18,062
Commercial Real Estate Portfolio Segment [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest, Beginning Balance	130,598	90,301	144,936
Financing Receivable, Excluding Accrued Interest, Credit Loss Expense (Reversal)	16,479	40,889	(54,775)
Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff	(3,919)	(955)	(702)
Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Recovery	47	363	842
Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Write-offs, Net	(3,872)	(592)	140
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest, Ending Balance	143,205	130,598	90,301
Total consumer real estate loans [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest, Beginning Balance	13,538	8,004	6,585
Financing Receivable, Excluding Accrued Interest, Credit Loss Expense (Reversal)	9,753	6,736	1,813
Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff	(4,940)	(2,883)	(912)
Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Recovery	755	1,681	518
Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Write-offs, Net	(4,185)	(1,202)	(394)
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest, Ending Balance	19,106	13,538	8,004
Consumer Loan [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest, Beginning Balance	10,040	7,017	7,837
Financing Receivable, Excluding Accrued Interest, Credit Loss Expense (Reversal)	23,083	23,012	13,517
Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff	(33,344)	(31,260)	(24,388)
Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Recovery	10,500	11,271	10,051
Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Write-offs, Net	(22,844)	(19,989)	(14,337)
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest, Ending Balance	10,279	10,040	7,017
Loans Receivable [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest, Beginning Balance	245,996	227,621	248,666
Financing Receivable, Excluding Accrued Interest, Credit Loss Expense (Reversal)	64,832	52,861	(5,279)
Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff	(57,110)	(53,931)	(32,948)
Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Recovery	16,433	19,445	17,182
Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Write-offs, Net	(40,677)	(34,486)	(15,766)
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest, Ending Balance	$ 270,151	$ 245,996	$ 227,621

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Loans (Gross Charge-Offs By Year of Origination) (Details) - USD ($) $ in Thousands	**12 Months Ended**		
	Dec. 31, 2024	**Dec. 31, 2023**	**Dec. 31, 2022**
Nonperforming Financial Instruments [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			

Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	$ 28,675	$ 25,974	
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	5,985	359	
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	7,286	1,785	
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	4,345	1,079	
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	1,731	6,310	
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	7,172	2,209	
Financing Receivable, Excluding Accrued Interest, Revolving	4,475	5,711	
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	19,197	17,480	
Financial Asset, Other than Financial Asset Acquired with Credit Deterioration | Nonperforming Financial Instruments [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	25,908		
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	12,026		
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	1,459		
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	796		
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	433		
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	1,400		
Financing Receivable, Excluding Accrued Interest, Revolving	11,796		
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	3,292		
Commercial Portfolio Segment [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	1,630,146	1,619,306	
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	567,373	768,246	
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	508,217	499,987	
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	289,789	364,446	
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	308,636	182,089	
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	279,503	219,766	
Financing Receivable, Excluding Accrued Interest, Revolving	2,413,231	2,247,752	
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	112,637	65,590	
Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff	14,828	18,315	$ 6,575
Commercial Portfolio Segment [Member] | Nonperforming Financial Instruments [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	20,819	0	
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	2,915	359	
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	4,053	1,635	
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	1,592	985	
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	335	1,257	
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	2,144	1,006	
Financing Receivable, Excluding Accrued Interest, Revolving	1,186	9	
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	12,960	14,294	
Commercial Portfolio Segment [Member] | Financial Asset, Other than Financial Asset Acquired with Credit Deterioration | Nonperforming Financial Instruments [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	1,423		
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	1,820		
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	804		
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	487		
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	403		
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	625		
Financing Receivable, Excluding Accrued Interest, Revolving	6,273		
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	2,993		
Commercial and Industrial Total Energy Loans [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	388,092	277,722	
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	24,187	61,500	
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	38,109	76,103	
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	18,161	3,835	
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	1,608	6,876	
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	4,367	4,541	
Financing Receivable, Excluding Accrued Interest, Revolving	647,099	495,329	
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	7,272	10,831	
Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff	79	518	371
Commercial and Industrial Total Energy Loans [Member] | Nonperforming Financial Instruments [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	0	5,875	
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	0	0	
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	0	0	
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	0	56	
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	56	1,321	
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	1,321	0	
Financing Receivable, Excluding Accrued Interest, Revolving	2,702	4,102	
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	0	146	
Commercial and Industrial Total Energy Loans [Member] | Financial Asset, Other than Financial Asset Acquired with Credit Deterioration | Nonperforming Financial Instruments [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	0		
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	79		
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	0		
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	0		
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	0		
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	0		
Financing Receivable, Excluding Accrued Interest, Revolving	0		
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	0		
Commercial Real Estate, Buildings, Land and Other [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	1,450,749	1,645,223	
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	1,347,348	1,785,624	
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	1,638,136	1,253,062	
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	1,160,877	811,574	
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	704,334	522,566	
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	1,095,642	953,768	
Financing Receivable, Excluding Accrued Interest, Revolving	209,545	229,733	
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	97,816	100,370	
Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff	3,919		
Commercial Real Estate, Buildings, Land and Other [Member] | Nonperforming Financial Instruments [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	7,856	20,099	
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	2,671	0	
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	3,233	150	
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	2,753	0	

Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	1,248	1,451	
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	1,505	720	
Financing Receivable, Excluding Accrued Interest, Revolving	0	0	
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	2,654	0	
Commercial Real Estate, Buildings, Land and Other [Member] | Financial Asset, Other than Financial Asset Acquired with Credit Deterioration | Nonperforming Financial Instruments [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	0		
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	3,797		
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	122		
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	0		
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	0		
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	0		
Financing Receivable, Excluding Accrued Interest, Revolving	0		
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	0		
Construction Loans [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	769,805	560,720	
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	610,434	576,374	
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	541,575	344,641	
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	171,695	28,063	
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	2,727	296	
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	559	1,613	
Financing Receivable, Excluding Accrued Interest, Revolving	167,122	169,017	
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	159	0	
Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff	0		
Construction Loans [Member] | Nonperforming Financial Instruments [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	0	0	
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	0	0	
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	0	0	
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	0	0	
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	0	0	
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	0	0	
Financing Receivable, Excluding Accrued Interest, Revolving	0	0	
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	0	0	
Construction Loans [Member] | Financial Asset, Other than Financial Asset Acquired with Credit Deterioration | Nonperforming Financial Instruments [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	0		
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	0		
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	0		
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	0		
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	0		
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	0		
Financing Receivable, Excluding Accrued Interest, Revolving	0		
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	0		
Total consumer real estate loans [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff	4,940	2,883	912
Total consumer real estate loans [Member] | Nonperforming Financial Instruments [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	0	0	
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	47	0	
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	0	0	
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	0	38	
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	92	2,281	
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	2,202	483	
Financing Receivable, Excluding Accrued Interest, Revolving	587	1,600	
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	3,583	3,040	
Total consumer real estate loans [Member] | Financial Asset, Other than Financial Asset Acquired with Credit Deterioration | Nonperforming Financial Instruments [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	0		
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	537		
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	315		
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	253		
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	0		
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	704		
Financing Receivable, Excluding Accrued Interest, Revolving	3,064		
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	67		
Consumer Loan [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff	33,344	31,260	24,388
Consumer Loan [Member] | Nonperforming Financial Instruments [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	0	0	
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	352	0	
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	0	0	
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	0	0	
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	0	0	
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	0	0	
Financing Receivable, Excluding Accrued Interest, Revolving	0	0	
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	0	0	
Consumer Loan [Member] | Financial Asset, Other than Financial Asset Acquired with Credit Deterioration | Nonperforming Financial Instruments [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	24,485		
Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	5,793		
Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	218		
Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	56		
Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	30		
Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	71		
Financing Receivable, Excluding Accrued Interest, Revolving	2,459		
Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	232		
Loans Receivable [Member]			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff	$ 57,110	$ 53,931	$ 32,948

Loans (Investment in Loans Related to Allowance for Loan Loss by Portfolio Segment Disaggregated Based on Impairment Methodology) (Detail) - USD ($) $ in Thousands	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022	Dec. 31, 2021
Accounts, Notes, Loans and Financing Receivable [Line Items]				
Loans, net of unearned discounts	$ 20,754,813	$ 18,824,251		
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest	270,151	245,996		
Commercial Portfolio Segment [Member]				
Accounts, Notes, Loans and Financing Receivable [Line Items]				
Loans, net of unearned discounts	6,109,532	5,967,182		
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest	87,569	74,006	$ 104,237	$ 72,091
Commercial and Industrial Total Energy Loans [Member]				
Accounts, Notes, Loans and Financing Receivable [Line Items]				
Loans, net of unearned discounts	1,128,895	936,737		
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest	9,992	17,814	18,062	17,217
Commercial Real Estate, Buildings, Land and Other [Member]				
Accounts, Notes, Loans and Financing Receivable [Line Items]				
Loans, net of unearned discounts	7,704,447	7,301,920		
Construction Loans [Member]				
Accounts, Notes, Loans and Financing Receivable [Line Items]				
Loans, net of unearned discounts	2,264,076	1,680,724		
Total consumer real estate loans [Member]				
Accounts, Notes, Loans and Financing Receivable [Line Items]				
Loans, net of unearned discounts	3,103,389	2,460,726		
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest	19,106	13,538	8,004	6,585
Consumer Loan [Member]				
Accounts, Notes, Loans and Financing Receivable [Line Items]				
Loans, net of unearned discounts	444,474	476,962		
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest	10,279	10,040	$ 7,017	$ 7,837
Specific Valuation Allowances [Member]				
Accounts, Notes, Loans and Financing Receivable [Line Items]				
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest	17,521	8,526		
Specific Valuation Allowances [Member] | Commercial Portfolio Segment [Member]				
Accounts, Notes, Loans and Financing Receivable [Line Items]				
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest	13,265	2,435		
Specific Valuation Allowances [Member] | Commercial and Industrial Total Energy Loans [Member]				
Accounts, Notes, Loans and Financing Receivable [Line Items]				
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest	2,700	2,700		
Specific Valuation Allowances [Member] | Commercial Real Estate, Buildings, Land and Other [Member]				
Accounts, Notes, Loans and Financing Receivable [Line Items]				
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest	122	2,650		
Specific Valuation Allowances [Member] | Construction Loans [Member]				
Accounts, Notes, Loans and Financing Receivable [Line Items]				
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest	503	0		
Specific Valuation Allowances [Member] | Total consumer real estate loans [Member]				
Accounts, Notes, Loans and Financing Receivable [Line Items]				
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest	766	741		
Specific Valuation Allowances [Member] | Consumer Loan [Member]				
Accounts, Notes, Loans and Financing Receivable [Line Items]				
Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest	165	0		
Loans Individually Evaluated for Impairment [Member]				
Accounts, Notes, Loans and Financing Receivable [Line Items]				
Loans, net of unearned discounts	76,287	58,631		
Loans Individually Evaluated for Impairment [Member] | Commercial Portfolio Segment [Member]				
Accounts, Notes, Loans and Financing Receivable [Line Items]				
Loans, net of unearned discounts	45,009	18,670		
Loans Individually Evaluated for Impairment [Member] | Commercial and Industrial Total Energy Loans [Member]				
Accounts, Notes, Loans and Financing Receivable [Line Items]				
Loans, net of unearned discounts	4,078	11,353		
Loans Individually Evaluated for Impairment [Member] | Commercial Real Estate, Buildings, Land and Other [Member]				
Accounts, Notes, Loans and Financing Receivable [Line Items]				
Loans, net of unearned discounts	18,797	21,373		
Loans Individually Evaluated for Impairment [Member] | Construction Loans [Member]				
Accounts, Notes, Loans and Financing Receivable [Line Items]				
Loans, net of unearned discounts	2,012	0		
Loans Individually Evaluated for Impairment [Member] | Total consumer real estate loans [Member]				
Accounts, Notes, Loans and Financing Receivable [Line Items]				
Loans, net of unearned discounts	6,039	7,235		
Loans Individually Evaluated for Impairment [Member] | Consumer Loan [Member]				
Accounts, Notes, Loans and Financing Receivable [Line Items]				
Loans, net of unearned discounts	$ 352	$ 0		

Premises and Equipment (Narrative) (Detail) - USD ($) $ in Thousands	12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Property, Plant and Equipment [Line Items]			
Depreciation	$ 61,900	$ 60,600	$ 57,400
Operating Lease, Rent Expense	49,700	50,500	47,700
Operating Lease, Right-of-Use Asset	270,282	280,502	
Operating lease, payments	33,700	32,100	
Premises and Equipment			
Property, Plant and Equipment [Line Items]			
Operating Lease, Right-of-Use Asset	270,300	280,500	
Other Liabilities [Member]			
Property, Plant and Equipment [Line Items]			
Operating lease, liability	308,053	316,400	
Partnership Interest [Member]			
Property, Plant and Equipment [Line Items]			
Operating Lease, Rent Expense	$ 349	$ 337	$ 327

Premises and Equipment (Premises

and Equipment) (Detail) - USD ($) $ in Thousands	Dec. 31, 2024	Dec. 31, 2023
Property, Plant and Equipment [Abstract]		
Land	$ 224,290	$ 191,594
Buildings	644,240	581,745
Technology, furniture and equipment	281,697	262,666
Leasehold improvements	250,572	230,642
Construction and projects in progress	24,135	36,910
Operating lease, right-of-use asset	270,282	280,502
Premises and equipment, Gross	1,695,216	1,584,059
Less accumulated depreciation and amortization	(449,839)	(394,026)
Total premises and equipment, net	$ 1,245,377	$ 1,190,033

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Premises and Equipment (Lease Commitments, Components of Lease Expense) (Details) - USD ($) $ in Thousands	12 Months Ended	
	Dec. 31, 2024	Dec. 31, 2023
Property, Plant and Equipment [Line Items]		
Amortization of lease right-of-use assets	$ 35,400	$ 34,137
Short-term lease expense	1,456	2,576
Non-lease components (including taxes, insurance, common maintenance, etc.)	12,835	13,811
Total operating lease expense, excluding rent	$ 49,691	$ 50,524

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Premises and Equipment Future Minimum Lease Payments Due Under non-Cancelable Operating Leases (Details) - USD ($) $ in Thousands	Dec. 31, 2024	Dec. 31, 2023
Property, Plant and Equipment [Line Items]		
2025	$ 36,953	
2026	37,007	
2027	35,958	
2028	34,007	
2029	29,795	
Thereafter	206,868	
Total undiscounted operating lease liability	380,588	
Imputed interest	$ 72,535	
Weighted-average lease term in years	12 years 4 months 20 days	
Weighted-average discount rate	3.39%	
Other Liabilities [Member]		
Property, Plant and Equipment [Line Items]		
Operating lease, liability	$ 308,053	$ 316,400

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Deposits (Schedule of Deposits) (Detail) - USD ($) $ in Thousands	Dec. 31, 2024	Dec. 31, 2023
Deposit Liability [Line Items]		
Non-interest-bearing demand deposits	$ 14,441,820	$ 14,926,094
Savings and interest checking	10,310,942	10,512,637
Money market accounts	11,568,254	10,997,279
Time accounts	6,401,732	5,484,558
Total Interest-bearing deposits	28,280,928	26,994,474
Total deposits	$ 42,722,748	$ 41,920,568

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Deposits (Additional Information About Corporation's Deposits) (Detail) - USD ($) $ in Thousands	Dec. 31, 2024	Dec. 31, 2023
Deposit Liability [Line Items]		
Deposits from foreign sources (primarily Mexico)	$ 1,219,463	$ 1,061,701
Non-interest-bearing public funds deposits	14,441,820	14,926,094
Interest-bearing public funds deposits	28,280,928	26,994,474
Total deposits not covered by deposit insurance	22,972,618	22,393,786
Time deposits not covered by deposit insurance	2,744,112	2,339,716
Deposits from certain directors, executive officers and their affiliates	121,113	115,798
Public Funds [Member]		
Deposit Liability [Line Items]		
Non-interest-bearing public funds deposits	759,819	675,016
Interest-bearing public funds deposits	$ 625,104	$ 630,455

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Deposits (Scheduled Maturities of Time Deposits) (Detail) $ in Thousands	Dec. 31, 2024 USD ($)
Deposits [Abstract]	
2025	$ 6,214,390
2026	17,636
2027	169,706
Time deposits, Total	$ 6,401,732

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Deposits (Scheduled Maturities of Time Deposits Not Covered By Deposit Insurance) (Detail) - USD ($) $ in Thousands	Dec. 31, 2024	Dec. 31, 2023
Deposits [Abstract]		
Due within 3 months or less	$ 2,500,536	
Due after 3 months and within 6 months	91,140	
Due after 6 months and within 12 months	107,808	
Due after 12 months	44,628	
Time deposits liability, above US Insurance Limit Total	$ 2,744,112	$ 2,339,716

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Borrowed Funds (Narrative) (Detail) $ in Thousands	Mar. 17, 2017 USD ($)	12 Months Ended Dec. 31, 2024 USD ($) quarter	Dec. 31, 2023 USD ($)	Dec. 31, 2004 USD ($)
Borrowed Funds [Line Items]				
Federal funds purchased		$ 21,975	$ 14,200	
Repurchase agreements		4,342,941	4,127,188	
Subordinated notes		99,648	99,491	
Junior subordinated deferrable interest debentures		$ 123,184	123,127	
Maximum number of quarterly periods by which the corporation has the right to defer interest payments on junior subordinated deferrable interest debentures | quarter		20		
Cullen Frost Capital Trust II [Member]				
Borrowed Funds [Line Items]				
Maturity date				Mar. 01, 2034
Proceeds from Issuance of Trust Preferred Securities				$ 120,000
Floating rate 3 month SOFR plus margin				1.81%
Proceeds from issuance of Common Equity Securities				$ 3,700
Federal Funds Purchased [Member] | Minimum [Member]				
Borrowed Funds [Line Items]				
Short term debt maturity period		1 day		
Federal Funds Purchased [Member] | Maximum [Member]				
Borrowed Funds [Line Items]				
Short term debt maturity period		90 days		
Securities Loaned or Sold under Agreements to Repurchase [Member] | Minimum [Member]				
Borrowed Funds [Line Items]				
Short term debt maturity period		30 days		
Securities Loaned or Sold under Agreements to Repurchase [Member] | Maximum [Member]				
Borrowed Funds [Line Items]				
Short term debt maturity period		90 days		
Subordinated Debt [Member]				
Borrowed Funds [Line Items]				
Subordinated notes	$ 100,000			
Subordinated notes interest rate	4.50%			
Maturity date	Mar. 17, 2027			
Unamortized debt issuance cost related to note		$ 352	509	
Junior Subordinated Deferrable Interest Debenture [Member] | Cullen Frost Capital Trust II [Member]				
Borrowed Funds [Line Items]				
Unamortized debt issuance cost related to note		528	585	
Junior subordinated deferrable interest debentures		$ 123,700	$ 123,700	$ 123,700
Floating rate 3 month SOFR plus margin		6.28%	7.19%	

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Off-Balance Sheet Arrangements Commitments Guarantees and Contingencies (Narrative) (Detail) - USD ($) $ in Thousands	12 Months Ended Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Commitments And Guarantees [Line Items]			
Off-Balance-Sheet, Credit Loss, Liability, Change in Method, Credit Loss Expense (Reversal)	$ 1,800	$ (19,000)	
Credit card guarantees	4,900	5,500	
Fully collateralized credit card guarantees	673	762	
Consumer Loan [Member]			
Commitments And Guarantees [Line Items]			
Off-Balance-Sheet, Credit Loss, Liability, Change in Method, Credit Loss Expense (Reversal)	1,600		
Commercial mortgage [Member]			
Commitments And Guarantees [Line Items]			
Off-Balance-Sheet, Credit Loss, Liability, Change in Method, Credit Loss Expense (Reversal)	211		
Frost Wealth Advisors [Member]			
Commitments And Guarantees [Line Items]			
Fair value of off-balance sheet managed and custody assets	$ 51,400,000	$ 47,200,000	$ 42,900,000

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Off-Balance-Sheet Arrangements, Commitments, Guarantees and Contingencies (Financial Instruments With Off-Balance-Sheet Risk) (Detail) - USD ($) $ in Thousands	Dec. 31, 2024	Dec. 31, 2023
Standby Letters of Credit [Member]		
Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items]		
Financial instruments with off- balance-sheet risk	$ 449,176	$ 438,635
Deferred Standby Letter of Credit Fees [Member]		
Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items]		
Financial instruments with off- balance-sheet risk	3,071	2,912
Commitments to Extend Credit [Member]		
Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items]		
Financial instruments with off- balance-sheet risk	$ 12,046,520	$ 12,195,073

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Off-Balance-Sheet Arrangements, Commitments, Guarantees and Contingencies - Credit Losses on Off-Balance-Sheet Commitments (Details) - USD ($) $ in Thousands	12 Months Ended Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Fair Value Disclosures [Abstract]			
Off-Balance Sheet, Credit Loss, Liability, Beginning Balance	$ 51,751	$ 58,593	$ 50,314
Off-Balance Sheet, Credit Loss, Liability, Credit Loss Expense (Reversal)	153	(6,842)	8,279
Off-Balance Sheet, Credit Loss, Liability, Ending Balance	$ 51,904	$ 51,751	$ 58,593

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	12 Months Ended

Capital and Regulatory Matters (Narrative) (Detail)	Jan. 29, 2025 USD ($)	Jan. 24, 2024 USD ($)	Nov. 19, 2020 USD ($) / shares shares	Mar. 17, 2017 USD ($)	Dec. 31, 2024 USD ($) quarter / shares Rate shares	Dec. 31, 2023 USD ($) / shares Rate shares	Dec. 31, 2022 USD ($) shares	Jan. 01, 2019 Rate
Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]								
Credit loss optional transitional period under CECL					5 years			
CECL Transition Amount					$ 15,400,000	$ 30,800,000		
Subordinated notes					99,648,000	99,491,000		
Treasury stock, shares, acquired | shares							0	
Treasury Stock, Value, Acquired, Cost Method					$ (60,901,000)	$ (42,720,000)	$ (4,391,000)	
Excise Tax Percentage | Rate					1.00%			
Aggregate dividends available for payment without prior regulatory approval					$ 1,200,000,000			
Maximum number of quarterly periods by which the corporation has the right to defer interest payments on junior subordinated deferrable interest debentures | quarter					20			
Treasury Stock, Common								
Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]								
Treasury stock, shares, acquired | shares					577,637	436,765	31,351	
Series B Preferred Stock [Member]								
Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]								
Non-cumulative perpetual preferred stock, dividend rate percentage			4.45%					
Preferred Stock, Shares Issued | shares			150,000		150,000	150,000		
Preferred Stock, Aggregate Liquidation Preference, Value			$ 150,000,000.0		$ 1,000	$ 1,000		
Preferred Stock, Par or Stated Value Per Share | $ / shares			$ 0.01		$ 0.01	$ 0.01		
Liquidation preference per share | $ / shares			$ 1,000					
Number of Preferred Stock equivalent depositary shares | shares			40					
Payments of Stock Issuance Costs			$ 4,500,000					
Proceeds from issuance of preferred stock			$ 145,500,000					
Series B Preferred Stock Equivalent Depositary Shares Member [Member]								
Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]								
Liquidation preference per share | $ / shares			$ 25					
Subordinated Debt [Member]								
Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]								
Subordinated notes				$ 100,000,000				
Subordinated notes interest rate				4.50%				
Per year percentage of decreases in permissible portion of Subordinate Note included in Total Capital					20.00%			
Final years of the term of the notes					5 years			
Cullen/Frost [Member]								
Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]								
Additional Tier 1 Capital beyond Common Equity Tier 1					$ 145,500,000	$ 145,500,000		
Non-cumulative perpetual preferred stock, dividend rate percentage			4.45%					
Common Equity Tier One Risk Based Capital To Risk Weighted Assets Minimum Capital Required Basel III Phase In Schedule, Ratio								4.50%
Capital Conservation Buffer								2.50%
Effective common equity tier one capital to risk weighted assets, ratio upon full implementation					7.00%	7.00%		7.00%
Tier One Risk Based Capital Required for Capital Adequacy to Risk Weighted Assets | Rate								6.00%
Effective tier one capital ratio, upon full implementation					8.50%	8.50%		8.50%
Minimum ratio of Total capital to risk weighted assets | Rate					15.53%	15.18%		8.00%
Tier one risk based capital to risk weighted assets, ratio upon full implementation					10.50%	10.50%		10.50%
Minimum leverage ratio					4.00%	4.00%		4.00%
Cullen/Frost [Member] | Trust Preferred Securities Tier Two Capital Allowable Portion [Member]								
Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]								
Trust preferred securities					$ 120,000,000.0	$ 120,000,000.0		
Cullen/Frost [Member] | Subordinated Debt [Member]								
Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]								
Permissible Portion Of Subordinated Note Included In Capital					40,000,000.0	60,000,000.0		
Frost Bank [Member]								
Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]								
Additional Tier 1 Capital beyond Common Equity Tier 1					$ 0	$ 0		
Common Equity Tier One Risk Based Capital To Risk Weighted Assets Minimum Capital Required Basel III Phase In Schedule, Ratio								4.50%
Capital Conservation Buffer								2.50%
Effective common equity tier one capital to risk weighted assets, ratio upon full implementation					7.00%	7.00%		7.00%
Tier One Risk Based Capital Required for Capital Adequacy to Risk Weighted Assets | Rate								6.00%
Effective tier one capital ratio, upon full implementation					8.50%	8.50%		8.50%
Minimum ratio of Total capital to risk weighted assets | Rate					14.72%	14.20%		8.00%
Tier one risk based capital to risk weighted assets, ratio upon full implementation					10.50%	10.50%		10.50%
Minimum leverage ratio					4.00%	4.00%		4.00%
stock repurchase 2025 plan | Subsequent Event								
Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]								
Share repurchase authorized amount	$ 150,000,000.0							
Stock repurchase program, period in force	1 year							
stock repurchase 2024 plan								
Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]								
Share repurchase authorized amount		$ 150,000,000.0						
Stock repurchase program, period in force		1 year						

stock repurchase 2024 plan | Treasury Stock, Common			
Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]			
Treasury stock, shares, acquired | shares	489,862		
Treasury Stock, Value, Acquired, Cost Method	$ (50,000,000.0)		
stock repurchase 2023 plan | Treasury Stock, Common			
Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]			
Treasury stock, shares, acquired | shares	400,868		
Treasury Stock, Value, Acquired, Cost Method	$ (39,000,000.0)		
Share awards vesting | Treasury Stock, Common			
Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]			
Treasury stock, shares, acquired | shares	87,775	35,897	31,351
Treasury Stock, Value, Acquired, Cost Method	$ (10,900,000)	$ (3,500,000)	$ (4,400,000)

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Regulatory Matters (Actual and Required Capital Ratios) (Detail) - USD ($) $ in Thousands	**Dec. 31, 2024**	**Dec. 31, 2023**	**Jan. 01, 2019**
Cullen/Frost [Member]			
Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]			
Common Equity Tier One to Risk-Weighted Assets, Actual, Capital Amount	$ 4,343,666	$ 4,036,945	
Common Equity Tier One Risk-Based Capital Ratio, Actual	13.62%	13.25%	
Common Equity Tier One Capital Required For Capital Adequacy Minimum Capital Required Plus Capital Conservation Buffer, Capital Amount	$ 2,232,822	$ 2,132,516	
Common Equity Tier One Risk Based Capital To Risk Weighted Assets Minimum Capital Required Plus Capital Conservation Buffer, Ratio	7.00%	7.00%	7.00%
Tier 1 Capital to Risk-Weighted Assets, Actual, Capital Amount	$ 4,489,118	$ 4,182,397	
Tier 1 Capital to Risk-Weighted Assets, Actual, Ratio	14.07%	13.73%	
Tier One Risk Based Capital Required For Capital Adequacy Minimum Capital Required Plus Capital Conservation Buffer, Capital Amount	$ 2,711,283	$ 2,589,484	
Tier One Risk Based Capital Required for Capital Adequacy to Risk Weighted Assets Minimum Capital Required Plus Capital Conservation Buffer, Ratio	8.50%	8.50%	8.50%
Tier 1 Capital to Risk-Weighted Assets, Required to be Considered Well Capitalized, Capital Amount	$ 1,913,847	$ 1,827,871	
Tier 1 Capital to Risk-Weighted Assets, Required to be Considered Well Capitalized, Ratio	6.00%	6.00%	
Total Capital to Risk-Weighted Assets, Actual, Capital Amount	$ 4,954,136	$ 4,625,760	
Total Capital to Risk-Weighted Assets, Actual, Ratio	15.53%	15.18%	8.00%
Capital Required for Capital Adequacy Minimum Capital Required Plus Capital Conservation Buffer, Capital Amount	$ 3,349,232	$ 3,198,774	
Capital Required for Capital Adequacy to Risk Weighted Assets Minimum Capital Required Plus Capital Conservation Buffer, Ratio	10.50%	10.50%	10.50%
Total Capital to Risk-Weighted Assets, Required to be Considered Well Capitalized, Capital Amount	$ 3,189,745	$ 3,046,452	
Total Capital to Risk-Weighted Assets, Required to be Considered Well Capitalized, Ratio	10.00%	10.00%	
Leverage Ratio, Actual, Capital Amount	$ 4,489,118	$ 4,182,397	
Leverage Ratio, Actual, Ratio	8.63%	8.35%	
Tier One Leverage Capital Required for Capital Adequacy Minimum Capital Required Plus Capital Conservation Buffer, Capital Amount	$ 2,079,715	$ 2,003,020	
Tier One Leverage Capital Required for Capital Adequacy to Average Assets Minimum Capital Required Plus Capital Conservation Buffer, Ratio	4.00%	4.00%	4.00%
Frost Bank [Member]			
Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]			
Common Equity Tier One to Risk-Weighted Assets, Actual, Capital Amount	$ 4,387,862	$ 4,057,111	
Common Equity Tier One Risk-Based Capital Ratio, Actual	13.76%	13.33%	
Common Equity Tier One Capital Required For Capital Adequacy Minimum Capital Required Plus Capital Conservation Buffer, Capital Amount	$ 2,231,710	$ 2,129,784	
Common Equity Tier One Risk Based Capital To Risk Weighted Assets Minimum Capital Required Plus Capital Conservation Buffer, Ratio	7.00%	7.00%	7.00%
Common Equity Tier One Capital Required To Be Well Capitalized, Capital Amount	$ 2,072,302	$ 1,977,656	
Common Equity Tier One Risk-Based Capital Ratio, Well Capitalized, Minimum	6.50%	6.50%	
Tier 1 Capital to Risk-Weighted Assets, Actual, Capital Amount	$ 4,387,862	$ 4,057,111	
Tier 1 Capital to Risk-Weighted Assets, Actual, Ratio	13.76%	13.33%	
Tier One Risk Based Capital Required For Capital Adequacy Minimum Capital Required Plus Capital Conservation Buffer, Capital Amount	$ 2,709,934	$ 2,586,166	
Tier One Risk Based Capital Required for Capital Adequacy to Risk Weighted Assets Minimum Capital Required Plus Capital Conservation Buffer, Ratio	8.50%	8.50%	8.50%
Tier 1 Capital to Risk-Weighted Assets, Required to be Considered Well Capitalized, Capital Amount	$ 2,550,526	$ 2,434,038	
Tier 1 Capital to Risk-Weighted Assets, Required to be Considered Well Capitalized, Ratio	8.00%	8.00%	
Total Capital to Risk-Weighted Assets, Actual, Capital Amount	$ 4,692,880	$ 4,320,474	
Total Capital to Risk-Weighted Assets, Actual, Ratio	14.72%	14.20%	8.00%
Capital Required for Capital Adequacy Minimum Capital Required Plus Capital Conservation Buffer, Capital Amount	$ 3,347,565	$ 3,194,676	
Capital Required for Capital Adequacy to Risk Weighted Assets Minimum Capital Required Plus Capital Conservation Buffer, Ratio	10.50%	10.50%	10.50%
Total Capital to Risk-Weighted Assets, Required to be Considered Well Capitalized, Capital Amount	$ 3,188,157	$ 3,042,548	
Total Capital to Risk-Weighted Assets, Required to be Considered Well Capitalized, Ratio	10.00%	10.00%	
Leverage Ratio, Actual, Capital Amount	$ 4,387,862	$ 4,057,111	
Leverage Ratio, Actual, Ratio	8.44%	8.10%	
Tier One Leverage Capital Required for Capital Adequacy Minimum Capital Required Plus Capital Conservation Buffer, Capital Amount	$ 2,079,965	$ 2,003,152	
Tier One Leverage Capital Required for Capital Adequacy to Average Assets Minimum Capital Required Plus Capital Conservation Buffer, Ratio	4.00%	4.00%	4.00%
Leverage Ratio, Required to be Considered Well Capitalized, Capital Amount	$ 2,599,956	$ 2,503,940	
Leverage Ratio, Required to be Considered Well Capitalized, Ratio	5.00%	5.00%	

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Earnings Per Common Share (Basic and Diluted Earnings Per Common Share) (Detail) - USD ($) $ in Thousands	**12 Months Ended**		
	Dec. 31, 2024	**Dec. 31, 2023**	**Dec. 31, 2022**
Earnings Per Share [Abstract]			
Net income (loss)	$ 582,542	$ 597,973	$ 579,150
Less: Preferred stock dividends	6,675	6,675	6,675
Net income (loss) available to common shareholders	575,867	591,298	572,475
Less: Earnings allocated to participating securities	6,236	6,283	5,210
Net earnings allocated to common stock	569,631	585,015	567,265
Distributed earnings allocated to common stock	239,879	229,749	207,924
Undistributed earnings allocated to common stock	$ 329,752	$ 355,266	$ 359,341
Weighted-average shares outstanding for basic earnings per common share	64,120,455	64,204,239	64,156,870
Dilutive effect of stock compensation	142,191	200,594	363,648
Weighted-average shares outstanding for diluted earnings per common share	64,262,646	64,404,833	64,520,518

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Employee Benefit Plans (Narrative) (Detail) - USD ($)	**Apr. 24, 2024**	**12 Months Ended**		
		Dec. 31, 2024	**Dec. 31, 2023**	**Dec. 31, 2022**
Pension Plans, Postretirement and Other Employee Benefits [Line Items]				
Percentage of equity investments in mutual fund		74.00%		
Net periodic benefit cost, Expected return on plan assets		5.70%	7.00%	7.25%
Expected defined benefit plans contribution within a year		$ 1,100,000		
Participants contribution eligible for match		100.00%		

Defined contribution plan, cost	$ 30,400,000	$ 32,300,000	$ 28,000,000.0
Number of stock plans	3		
Options awarded during period	0	0	0
Dividends, share-based compensation	$ 0.95	$ 0.92	$ 0.87
Weighted-average risk-free interest rate	4.09%	5.01%	4.45%
Performance Shares [Member]			
Pension Plans, Postretirement and Other Employee Benefits [Line Items]			
Share-based compensation arrangement by share-based payment award, number of shares available for grant	2,361,570		
Performance Shares [Member] | Pro Forma [Member]			
Pension Plans, Postretirement and Other Employee Benefits [Line Items]			
Granted in period, number of shares/units	21,554	66,471	35,015
Share-based Payment Arrangement, Option [Member]			
Pension Plans, Postretirement and Other Employee Benefits [Line Items]			
Share-based Compensation Arrangement by Share-based Payment Award, Expiration Period	10 years		
Weighted-Average Exercise Price, Options Outstanding	$ 65.11		
Weighted- Average Remaining Contractual Life in Years	9 months 25 days		
Options Exercisable [Member]			
Pension Plans, Postretirement and Other Employee Benefits [Line Items]			
Share-based Compensation Arrangement by Share-based Payment Award, Options, Exercisable, Intrinsic Value	$ 12,700,000		
Equity Securities [Member]			
Pension Plans, Postretirement and Other Employee Benefits [Line Items]			
Target asset allocation percentage	31.00%		
Fixed Income Securities [Member]			
Pension Plans, Postretirement and Other Employee Benefits [Line Items]			
Target asset allocation percentage	64.00%		
Two Thousand Twenty-Four Plan [Member]			
Pension Plans, Postretirement and Other Employee Benefits [Line Items]			
Share-Based Compensation Arrangement by Share-Based Payment Award, Number of Shares Authorized	2,576,038		
Share-Based Compensation Arrangement by Share-Based Payment Award, Number of Additional Shares Authorized	2,350,000		
Two Thousand Twenty-Four Plan [Member] | Stock Options [Member]			
Pension Plans, Postretirement and Other Employee Benefits [Line Items]			
Share-based Compensation Arrangement by Share-based Payment Award, Expiration Period	10 years		
Vesting period of options awarded, years	4 years		
Two Thousand Twenty-Four Plan [Member] | Non Vested Stock Awards and Stock Units [Member] | Prior to 2021			
Pension Plans, Postretirement and Other Employee Benefits [Line Items]			
Vesting period of options awarded, years	4 years		
Two Thousand Twenty-Four Plan [Member] | Non Vested Stock Awards and Stock Units [Member] | 2023			
Pension Plans, Postretirement and Other Employee Benefits [Line Items]			
Vesting period of options awarded, years	3 years		
Two Thousand Twenty-Four Plan [Member] | Non Vested Stock Awards and Stock Units [Member] | 2022			
Pension Plans, Postretirement and Other Employee Benefits [Line Items]			
Vesting period of options awarded, years	3 years		
Two Thousand Twenty-Four Plan [Member] | Non Vested Stock Awards and Stock Units [Member] | 2024			
Pension Plans, Postretirement and Other Employee Benefits [Line Items]			
Vesting period of options awarded, years	3 years		
Superseded 2015 Plan [Member]			
Pension Plans, Postretirement and Other Employee Benefits [Line Items]			
Share-Based Compensation Arrangement by Share-Based Payment Award, Number of Shares Authorized	226,038		
Minimum [Member]			
Pension Plans, Postretirement and Other Employee Benefits [Line Items]			
Maximum annual contributions per employee, percent	2.00%		
Maximum [Member]			
Pension Plans, Postretirement and Other Employee Benefits [Line Items]			
Maximum annual contributions per employee, percent	50.00%		
Employer matching contribution, percent of employees' gross pay	6.00%		
Maximum [Member] | Performance Shares [Member]			
Pension Plans, Postretirement and Other Employee Benefits [Line Items]			
Granted in period, number of shares/units	32,334	99,710	52,527

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Employee Benefit Plans (Combined Activity in Corporations Defined Benefit Pension Plans) (Detail) - USD ($) $ in Thousands	**12 Months Ended**		
	Dec. 31, 2024	**Dec. 31, 2023**	**Dec. 31, 2022**
Retirement Benefits [Abstract]			
Fair value of plan assets at beginning of year	$ 174,611	$ 161,823	$ 197,747
Actual return on plan assets	5,306	22,477	(26,108)
Employer contributions	1,150	1,105	1,114
Benefits paid	(11,340)	(10,794)	(10,930)
Fair value of plan assets at end of year	169,727	174,611	161,823
Benefit obligation at beginning of year	142,372	143,944	185,925
Interest cost	6,647	6,983	4,017
Actuarial (gain) loss	(6,779)	2,239	(35,068)
Benefits paid	(11,340)	(10,794)	(10,930)
Benefit obligation at end of year	130,900	142,372	143,944
Funded status of the plan at end of year and accrued benefit (liability) recognized	38,827	32,239	17,879
Accumulated benefit obligation at end of year	$ 130,900	$ 142,372	$ 143,944

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Employee Benefit Plans (Disaggregated Information Related to Corporations Defined Benefit Pension Plans) (Detail) - USD ($) $ in Thousands				
	Dec. 31, 2024	**Dec. 31, 2023**	**Dec. 31, 2022**	**Dec. 31, 2021**
Defined Benefit Plan Disclosure [Line Items]				
Projected benefit obligation	$ 130,900	$ 142,372	$ 143,944	$ 185,925
Accumulated benefit obligation	130,900	142,372	143,944	
Fair value of plan assets	169,727	174,611	161,823	$ 197,747
Funded status of the plan at end of year and accrued benefit (liability) recognized	38,827	32,239	$ 17,879	
Retirement Plan [Member]				
Defined Benefit Plan Disclosure [Line Items]				
Projected benefit obligation	120,179	130,750		
Accumulated benefit obligation	120,179	130,750		
Fair value of plan assets	169,727	174,611		
Funded status of the plan at end of year and accrued benefit (liability) recognized	49,548	43,861		

Restoration Plan [Member]		
Defined Benefit Plan Disclosure [Line Items]		
Projected benefit obligation	10,721	11,622
Accumulated benefit obligation	10,721	11,622
Fair value of plan assets	0	0
Funded status of the plan at end of year and accrued benefit (liability) recognized	$ (10,721)	$ (11,622)

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Employee Benefit Plans (Net Periodic Benefit Cost (Benefit)) (Detail) - USD ($) $ in Thousands	**12 Months Ended**		
	Dec. 31, 2024	**Dec. 31, 2023**	**Dec. 31, 2022**
Retirement Benefits [Abstract]			
Expected return on plan assets, net of expenses	$ (9,645)	$ (10,959)	$ (13,966)
Interest cost on projected benefit obligation	6,647	6,983	4,017
Net amortization and deferral	1,673	3,479	2,964
Net periodic expense (benefit)	$ (1,325)	$ (497)	$ (6,985)

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Employee Benefit Plans (Defined Benefit Pension Plans Recognized as Component of Other Comprehensive Income) (Detail) - USD ($) $ in Thousands	**12 Months Ended**		
	Dec. 31, 2024	**Dec. 31, 2023**	**Dec. 31, 2022**
Defined Benefit Plan Disclosure [Line Items]			
Net actuarial gain (loss)	$ 4,112	$ 12,757	$ (2,041)
Deferred tax (expense) benefit	(863)	(2,679)	429
Other comprehensive income (loss), net of tax	$ 3,249	$ 10,078	$ (1,612)

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Employee Benefit Plans (Defined Benefit Pension Plans not Recognized as Component of Combined Net Period Benefit Cost) (Detail) - Accumulated Defined Benefit Plans Adjustment Attributable to Parent [Member] - USD ($) $ in Thousands	**12 Months Ended**	
	Dec. 31, 2024	**Dec. 31, 2023**
Defined Benefit Plan Disclosure [Line Items]		
Net actuarial loss	$ (26,806)	$ (30,918)
Deferred tax benefit	5,630	6,493
Amounts included in accumulated other comprehensive loss, net of tax	$ (21,176)	$ (24,425)

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Employee Benefit Plans (Weighted-Average Assumptions Used to Determine Benefit Obligations) (Detail)	**12 Months Ended**		
	Dec. 31, 2024	**Dec. 31, 2023**	**Dec. 31, 2022**
Retirement Benefits [Abstract]			
Benefit obligations, Discount rate	5.58%	4.95%	5.14%
Net periodic benefit cost, Discount rate	4.95%	5.14%	2.79%
Net periodic benefit cost, Expected return on plan assets	5.70%	7.00%	7.25%

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Employee Benefit Plans (Fair Value of Plan Assets) (Detail) - USD ($) $ in Thousands	**Dec. 31, 2024**	**Dec. 31, 2023**	**Dec. 31, 2022**	**Dec. 31, 2021**
Defined Benefit Plan Disclosure [Line Items]				
Fair value of plan assets	$ 169,727	$ 174,611	$ 161,823	$ 197,747
Mutual Fund [Member] | Level 1 [Member]				
Defined Benefit Plan Disclosure [Line Items]				
Fair value of plan assets	34,564	38,793		
US Treasury [Member] | Level 1 [Member]				
Defined Benefit Plan Disclosure [Line Items]				
Fair value of plan assets	24,341	26,633		
Common Stock [Member] | Level 1 [Member]				
Defined Benefit Plan Disclosure [Line Items]				
Fair value of plan assets	14,921	13,001		
Cash and Cash Equivalents [Member] | Level 1 [Member]				
Defined Benefit Plan Disclosure [Line Items]				
Fair value of plan assets	431	1,241		
Corporate Bond Securities [Member] | Level 2 [Member]				
Defined Benefit Plan Disclosure [Line Items]				
Fair value of plan assets	62,405	58,669		
US Government Agencies Debt Securities [Member] | Level 2 [Member]				
Defined Benefit Plan Disclosure [Line Items]				
Fair value of plan assets	7,232	7,041		
States and Political Subdivisions [Member] | Level 2 [Member]				
Defined Benefit Plan Disclosure [Line Items]				
Fair value of plan assets	$ 25,833	$ 29,233		

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Employee Benefit Plans (Expected Future Benefit Payments Related to Defined Benefit Plans) (Detail) $ in Thousands	**Dec. 31, 2024 USD ($)**
Retirement Benefits [Abstract]	
2025	$ 12,080
2026	12,025
2027	11,905
2028	11,596
2029	11,488

2030 through 2034	49,199
Total defined benefit plan expected future benefit payments	$ 108,293

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Employee Benefit Plans (Summary of Activity in Corporation's Active Stock Plans) (Detail) - $ / shares	12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Share-based Compensation Arrangement by Share-based Payment Award [Line Items]			
Stock options exercised, number of shares	(589,782)	(267,357)	(399,810)
Director deferred stock units outstanding [Member]			
Share-based Compensation Arrangement by Share-based Payment Award [Line Items]			
Ending balance, number of shares/units	52,779	54,164	45,661
Beginning balance, number of shares/units	54,164	45,661	56,301
Ending balance, weighted-average grant-date fair value	$ 95.37	$ 89.71	$ 87.15
Beginning balance, weighted-average grant-date fair value	$ 89.71	$ 87.15	$ 79.21
Granted in period, number of shares/units	7,997	8,503	5,382
Granted in period, weighted-average grant-date fair value	$ 116.84	$ 103.47	$ 133.67
Stock awards exercised/vested in period, number of shares	(9,382)	0	(16,022)
Stock awards exercised/vested in period, weighted-average grant date fair value	$ 80.99	$ 0	$ 74.89
Non-Vested Stock Awards/ Stock Units Outstanding [Member]			
Share-based Compensation Arrangement by Share-based Payment Award [Line Items]			
Ending balance, number of shares/units	507,862	566,806	465,319
Beginning balance, number of shares/units	566,806	465,319	449,337
Ending balance, weighted-average grant-date fair value	$ 113.72	$ 99.77	$ 105.36
Beginning balance, weighted-average grant-date fair value	$ 99.77	$ 105.36	$ 93.05
Granted in period, number of shares/units	176,892	217,561	119,176
Granted in period, weighted-average grant-date fair value	$ 129.44	$ 85.39	$ 142.56
Stock awards exercised/vested in period, number of shares	(232,617)	(108,920)	(97,154)
Stock awards exercised/vested in period, weighted-average grant date fair value	$ 91.78	$ 94.00	$ 94.81
Forfeited/expired in period, number of shares/units	(3,219)	(7,154)	(6,040)
Forfeited/expired in period, weighted-average grant date fair value	$ 106.74	$ 114.53	$ 93.28
Share-based Payment Arrangement, Option [Member]			
Share-based Compensation Arrangement by Share-based Payment Award [Line Items]			
Ending balance, number of shares	183,976	485,941	616,227
Beginning balance, number of shares	485,941	616,227	877,681
Ending balance, weighted-average exercise price	$ 65.11	$ 71.25	$ 71.27
Beginning balance, weighted-average exercise price	$ 71.25	$ 71.27	$ 69.02
Stock options exercised, number of shares	(301,965)	(130,286)	(261,454)
Stock options exercised, weighted-average exercise price	$ 74.98	$ 71.37	$ 63.72
Maximum [Member] | Performance Shares [Member]			
Share-based Compensation Arrangement by Share-based Payment Award [Line Items]			
Ending balance, number of shares/units	230,657	267,054	213,749
Beginning balance, number of shares/units	267,054	213,749	202,460
Ending balance, weighted-average grant-date fair value	$ 103.65	$ 89.99	$ 96.20
Beginning balance, weighted-average grant-date fair value	$ 89.99	$ 96.20	$ 84.71
Granted in period, number of shares/units	32,334	99,710	52,527
Granted in period, weighted-average grant-date fair value	$ 119.17	$ 74.71	$ 133.40
Stock awards exercised/vested in period, number of shares	(45,818)	(28,151)	(25,180)
Stock awards exercised/vested in period, weighted-average grant date fair value	$ 57.89	$ 85.74	$ 87.18
Forfeited/expired in period, number of shares/units	(22,913)	(18,254)	(16,058)
Forfeited/expired in period, weighted-average grant date fair value	$ 57.89	$ 85.74	$ 87.18

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Employee Benefit Plans (Shares Issued in Connection with Stock Compensation Awards) (Detail) - USD ($) $ in Thousands	12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Retirement Benefits [Abstract]			
New shares issued from available authorized shares	0	49,887	118,389
Shares issued from available treasury stock	589,782	217,470	281,421
Total	589,782	267,357	399,810
Proceeds from stock option exercises	$ 22,643	$ 9,299	$ 16,659
Intrinsic value of stock options exercised	13,454	3,614	19,616
Fair value of restricted/director deferred stock units vested	$ 35,922	$ 13,445	$ 19,308

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Employee Benefit Plans (Stock-Based Compensation Expense) (Detail) - USD ($) $ in Thousands	12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Share-based Payment Arrangement, Expensed and Capitalized, Amount [Line Items]			
Share-Based Payment Arrangement, Expense	$ 19,763	$ 24,590	$ 18,322
Income tax benefit	4,776	4,120	2,969
Non-Vested Stock Awards/ Stock Units Outstanding [Member]			
Share-based Payment Arrangement, Expensed and Capitalized, Amount [Line Items]			
Non-vested restricted stock units	19,457	16,734	13,162
Director deferred stock units outstanding [Member]			
Share-based Payment Arrangement, Expensed and Capitalized, Amount [Line Items]			
Non-vested restricted stock units	934	880	720
Performance Shares [Member]			
Share-based Payment Arrangement, Expensed and Capitalized, Amount [Line Items]			
Non-vested restricted stock units		$ 6,976	$ 4,440
Restricted Stock or Unit Expense Reversal	$ (628)		

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Employee Benefit Plans (Unrecognized Stock-Based Compensation Expense) (Detail) $ in Thousands	12 Months Ended
	Dec. 31, 2024 USD ($)
Deferred Compensation Arrangement with Individual, Share-based Payments [Line Items]	
Non-vested stock awards/stock units	$ 25,827
Performance stock units	12,912
Total	$ 38,739
Share-based Payment Arrangement, Nonvested Award, Cost Not yet Recognized, Period for Recognition	2 years 2 months 12 days
Employee service share-based compensation, Performance stock units,compensation cost not yet recognized,period for recognition	2 years 7 days

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Other Non-Interest Income and Expense (Narrative) (Detail) - USD ($) $ in Thousands	12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Other Income and Expenses [Abstract]			
Minimum percentage of the aggregate total net interest income and total non interest income required for amounts to be stated separately	1.00%	1.00%	1.00%
Payment for services provided by related party	$ 1,800	$ 1,300	$ 545

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Other Non-Interest Income and Expense (Other Non-Interest Income and Expense) (Detail) - USD ($) $ in Thousands	12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Other Income and Expenses [Abstract]			
Other	$ 52,060	$ 54,941	$ 45,217
Total other non-interest income	52,060	54,941	45,217
Professional services	56,385	53,932	40,908
Advertising, promotions and public relations	51,403	48,608	39,994
Other	136,623	126,827	113,799
Total other non-interest expense	$ 244,411	$ 229,367	$ 194,701

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Income Taxes (Narrative) (Detail) - USD ($)	12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Income Tax Disclosure [Abstract]			
U.S. federal statutory income tax rate	21.00%	21.00%	21.00%
Unrecognized tax benefits	$ 0	$ 0	$ 0
Valuation allowance	$ 0	$ 0	

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Income Taxes (Income Tax Expense) (Detail) - USD ($) $ in Thousands	12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Income Tax Disclosure [Abstract]			
Current income tax expense	$ 125,025	$ 129,229	$ 94,595
Deferred income tax expense (benefit)	(11,600)	(14,829)	(4,918)
Income tax expense, as reported	$ 113,425	$ 114,400	$ 89,677
Effective tax rate	16.30%	16.10%	13.40%

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Income Taxes (Income Tax Computed by Applying U.S. Federal Statutory Income Tax Rate) (Detail) - USD ($) $ in Thousands	12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Income Tax Disclosure [Abstract]			
Income tax expense computed at the statutory rate	$ 146,153	$ 149,598	$ 140,454
Effect of tax-exempt interest	(38,498)	(43,114)	(50,602)
Net tax benefit from stock-based compensation	(3,795)	(894)	(4,602)
Tax benefit on dividends paid in our 401k plan	(2,281)	(2,135)	(1,854)
Non-deductible FDIC premiums	5,943	5,263	3,277
Non-deductible meals and entertainment	1,861	1,692	683
Non-deductible compensation	1,629	2,591	2,250
Other	2,413	1,399	71
Income tax expense, as reported	$ 113,425	$ 114,400	$ 89,677

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Income Taxes (Schedule of Deferred Tax Assets and Liabilities) (Detail) - USD ($) $ in Thousands		
	Dec. 31, 2024	Dec. 31, 2023
Income Tax Disclosure [Abstract]		
Net unrealized loss on securities available for sale and transferred securities	$ 327,184	$ 291,023
Allowance for credit losses	67,697	62,592
Lease liabilities under operating leases	64,691	66,442
Bonus accrual	13,753	9,680
FDIC deposit insurance special assessment	8,647	9,468
Stock-based compensation	6,321	7,712
Net actuarial loss on defined benefit post-retirement benefit plans	5,630	6,493
Deferred loan and lease origination fees	3,990	4,129
Other	6,496	5,892
Total gross deferred tax assets	504,409	463,431
Right-of-use assets under operating leases	(56,759)	(58,905)
Premises and equipment	(38,352)	(42,640)
Intangible assets	(18,048)	(18,106)
Defined benefit post-retirement benefit plans	(13,591)	(13,073)
Other	(2,422)	(2,368)
Total gross deferred tax liabilities	(129,172)	(135,092)
Deferred Tax Assets, Net	$ 375,237	$ 328,339

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Other Comprehensive Income (Loss) (Component of Other Comprehensive Income (Loss)) (Detail) - USD ($) $ in Thousands	12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Equity [Abstract]			
Securities available for sale and transferred securities, Change in net unrealized gain/loss during the period, before tax amount	$ (171,662)	$ 277,926	$ (2,143,567)
Securities available for sale and transferred securities, Change in net unrealized gain on securities transferred to held to maturity, before tax amount	(629)	(649)	(737)
Securities available for sale and transferred securities, Reclassification adjustment for net (gains) losses included in net income, before tax amount	96	(66)	0
Total securities available for sale and transferred securities before tax amount	(172,195)	277,211	(2,144,304)
Change in the net actuarial gain/loss before tax amount	2,439	9,278	(5,005)
Reclassification adjustment for net amortization of actuarial gain/loss included in net income as a component of net periodic cost (benefit) before tax amount	1,673	3,479	2,964
Total defined-benefit post-retirement benefit plans	4,112	12,757	(2,041)

Other comprehensive income (loss), before tax	(168,083)	289,968	(2,146,345)
Securities available for sale and transferred securities, Change in net unrealized gain/loss during the period, tax expense (benefit)	(36,049)	58,364	(450,149)
Securities available for sale and transferred securities, change in net unrealized gain on securities transfers to held-to-maturity, tax expense benefit	(132)	(136)	(155)
Securities available for sale and transferred securities, Reclassification adjustment for net (gains) losses included in net income, tax expense (benefit)	20	(14)	
Total securities available for sale and transferred securities, tax expense (benefit)	(36,161)	58,214	(450,304)
Change in the net actuarial gain/loss, tax expense (benefit)	512	1,948	(1,051)
Reclassification adjustment for net amortization of actuarial gain/loss included in net income as a componet of net periodic cost (benefit) , tax expense (benefit)	351	731	622
Total defined-benefit post-retirement benefit plans, tax expense (benefit)	863	2,679	(429)
Total other comprehensive income, tax expense (benefit)	(35,298)	60,893	(450,733)
Securities available for sale and transferred securities, change in net unrealized gain/loss during the period, net of tax amount	(135,613)	219,562	(1,693,418)
Securities available for sale and transferred securities, change in net unrealized gain on securities transfers to held-to-maturity, net of tax amount	(497)	(513)	(582)
Securities available for sale and securities transferred, reclassification adjustment for net (gains) losses included in net income, net of tax amount	76	(52)	
Total securities available for sale and transferred securities, net of tax amount	(136,034)	218,997	(1,694,000)
Change in the net actuarial gain/loss, net of tax amount	1,927	7,330	(3,954)
Reclassification adjustment for net amortization of actuarial gain/loss included in net income as a componet of net periodic cost (benefit), net of tax amount	1,322	2,748	2,342
Total defined-benefit post-retirement benefit plans, net of tax amount	3,249	10,078	(1,612)
Other comprehensive income (loss), net of tax	$ (132,785)	$ 229,075	$ (1,695,612)

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Other Comprehensive Income (Schedule of Accumulated Other Comprehensive Income, Net of Tax) (Detail) - USD ($) $ in Thousands

	12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Increase (Decrease) in Stockholders' Equity [Roll Forward]			
Beginning Balance	$ (1,119,219)		
Net other comprehensive income (loss) during period	(132,785)	$ 229,075	$ (1,695,612)
Ending Balance	(1,252,004)	(1,119,219)	
Available-for-sale Securities [Member]			
Increase (Decrease) in Stockholders' Equity [Roll Forward]			
Beginning Balance	(1,094,794)	(1,313,791)	380,209
Other comprehensive income (loss) before reclassification	(136,110)	219,049	(1,694,000)
Reclassification of amounts included in net income	76	(52)	0
Net other comprehensive income (loss) during period	(136,034)	218,997	(1,694,000)
Ending Balance	(1,230,828)	(1,094,794)	(1,313,791)
Defined Benefit Plans [Member]			
Increase (Decrease) in Stockholders' Equity [Roll Forward]			
Beginning Balance	(24,425)	(34,503)	(32,891)
Other comprehensive income (loss) before reclassification	1,927	7,330	(3,954)
Reclassification of amounts included in net income	1,322	2,748	2,342
Net other comprehensive income (loss) during period	3,249	10,078	(1,612)
Ending Balance	(21,176)	(24,425)	(34,503)
AOCI Attributable to Parent [Member]			
Increase (Decrease) in Stockholders' Equity [Roll Forward]			
Beginning Balance	(1,119,219)	(1,348,294)	347,318
Other comprehensive income (loss) before reclassification	(134,183)	226,379	(1,697,954)
Reclassification of amounts included in net income	1,398	2,696	2,342
Net other comprehensive income (loss) during period	(132,785)	229,075	(1,695,612)
Ending Balance	$ (1,252,004)	$ (1,119,219)	$ (1,348,294)

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Derivative Financial Instruments (Narrative) (Detail) - USD ($) $ in Thousands

	12 Months Ended	
	Dec. 31, 2024	Dec. 31, 2023
Derivative [Line Items]		
Weighted-average strike rate for outstanding interest rate caps	3.66%	
Approximate credit exposure related to swaps with bank customers	$ 9,500	
Cash collateral on deposit with other financial institutions	350	$ 8,600
Interest Rate Swaps With Financial Institution Counterparties [Member]		
Derivative [Line Items]		
Approximate credit exposure related to swaps with bank customers	1,500	
Not Designated as Hedging Instrument [Member] | Financial Institution Counterparties Loan Lease Interest Rate Swaps Liabilities [Member]		
Derivative [Line Items]		
Estimated fair value of derivative contracts cleared through Chicago Mercantile Exchange	$ 0	$ 0

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Derivative Financial Instruments (Schedule of Notional Amounts and Estimated Fair Values of Interest Rate Derivative Contracts Outstanding) (Detail) - Not Designated as Hedging Instrument [Member] - USD ($) $ in Thousands

	Dec. 31, 2024	Dec. 31, 2023
Financial Institution Counterparties Loan Lease Interest Rate Swaps Assets [Member]		
Derivatives, Fair Value [Line Items]		
Derivative Asset, Notional Amount	$ 1,213,519	$ 1,040,659
Estimated Fair Value	63,001	58,486
Financial Institution Counterparties Loan Lease Interest Rate Swaps Liabilities [Member]		
Derivatives, Fair Value [Line Items]		
Derivative Liability, Notional Amount	663,078	617,266
Estimated Fair Value	(9,068)	(20,293)
Financial Institution Counterparties Loan Lease Interest Rate Caps Assets [Member]		
Derivatives, Fair Value [Line Items]		
Derivative Asset, Notional Amount	205,164	275,000
Estimated Fair Value	7,053	11,747
Customer Counterparties Loan Lease Interest Rate Swaps Assets [Member]		
Derivatives, Fair Value [Line Items]		
Derivative Asset, Notional Amount	663,078	617,266
Estimated Fair Value	9,068	20,482
Customer Counterparties Loan Lease Interest Rate Swaps Liabilities [Member]		
Derivatives, Fair Value [Line Items]		
Derivative Liability, Notional Amount	1,213,519	1,040,659

Estimated Fair Value	(63,000)	(58,485)
Customer Counterparties Loan Lease Interest Rate Caps Liabilities [Member]		
Derivatives, Fair Value [Line Items]		
Derivative Liability, Notional Amount	205,164	275,000
Estimated Fair Value	$ (7,054)	$ (11,747)

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Derivative Financial Instruments (Schedule of Weighted-Average Rates Paid and Received for Interest Rate Swaps Outstanding) (Detail)	**Dec. 31, 2024**
Financial Institution Counterparties [Member] | Weighted Average Interest Rate Paid [Member]	
Short-duration Insurance Contracts, Discounted Liabilities [Line Items]	
Non-hedging interest rate swaps - financial institution counterparties	5.08%
Financial Institution Counterparties [Member] | Weighted-Average Interest Rate Received [Member]	
Short-duration Insurance Contracts, Discounted Liabilities [Line Items]	
Non-hedging interest rate swaps - financial institution counterparties	6.26%
Customer Counterparties [Member] | Weighted Average Interest Rate Paid [Member]	
Short-duration Insurance Contracts, Discounted Liabilities [Line Items]	
Non-hedging interest rate swaps - customer counterparties	6.26%
Customer Counterparties [Member] | Weighted-Average Interest Rate Received [Member]	
Short-duration Insurance Contracts, Discounted Liabilities [Line Items]	
Non-hedging interest rate swaps - customer counterparties	5.08%

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Derivative Financial Instruments (Schedule of Notional Amounts and Estimated Fair Values of Commodity Derivative Positions) (Detail) bbl in Thousands, MMBTU in Thousands, $ in Thousands	**Dec. 31, 2024 USD ($) bbl MMBTU**	**Dec. 31, 2023 USD ($) MMBTU bbl**
Financial Institution Counterparties [Member] | Oil Commodity Derivative [Member]		
Derivative Instruments [Line Items]		
Oil/Natural Gas Derivative Assets Notional Amount | bbl	7,097	5,601
Oil/Natural Gas Derivative Assets, Estimated Fair Value	$ 27,471	$ 37,667
Oil/Natural Gas Derivative Liabilities Notional Amount | bbl	4,768	4,581
Oil/Natural Gas Derivative Liabilities, Estimated Fair Value	$ (12,897)	$ (18,500)
Financial Institution Counterparties [Member] | Natural Gas Commodity Derivative [Member]		
Derivative Instruments [Line Items]		
Oil/Natural Gas Derivative Assets Notional Amount | MMBTU	25,454	17,363
Oil/Natural Gas Derivative Assets, Estimated Fair Value	$ 3,804	$ 11,822
Oil/Natural Gas Derivative Liabilities Notional Amount | MMBTU	26,082	6,462
Oil/Natural Gas Derivative Liabilities, Estimated Fair Value	$ (4,054)	$ (2,499)
Customer Counterparties [Member] | Oil Commodity Derivative [Member]		
Derivative Instruments [Line Items]		
Oil/Natural Gas Derivative Assets Notional Amount | bbl	4,872	4,618
Oil/Natural Gas Derivative Assets, Estimated Fair Value	$ 12,973	$ 18,722
Oil/Natural Gas Derivative Liabilities Notional Amount | bbl	6,993	5,564
Oil/Natural Gas Derivative Liabilities, Estimated Fair Value	$ (26,753)	$ (36,877)
Customer Counterparties [Member] | Natural Gas Commodity Derivative [Member]		
Derivative Instruments [Line Items]		
Oil/Natural Gas Derivative Assets Notional Amount | MMBTU	26,767	6,462
Oil/Natural Gas Derivative Assets, Estimated Fair Value	$ 4,255	$ 2,499
Oil/Natural Gas Derivative Liabilities Notional Amount | MMBTU	24,769	17,363
Oil/Natural Gas Derivative Liabilities, Estimated Fair Value	$ (3,600)	$ (11,571)

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Derivative Financial Instruments Derivative Financial Instruments (Schedule of Notional Amount and Fair Value of Open Foreign Currency Forward Contract) (Details) € in Thousands, $ in Thousands, $ in Thousands	**Dec. 31, 2024 USD ($)**	**Dec. 31, 2024 CAD ($)**	**Dec. 31, 2024 EUR (€)**	**Dec. 31, 2023 USD ($)**	**Dec. 31, 2023 CAD ($)**	**Dec. 31, 2023 EUR (€)**
Financial Institution Counterparties [Member] | Other Assets [Member] | Not Designated as Hedging Instrument [Member]						
Derivative Counter Party [Line Items]						
Forward Contracts - Assets, Notional Amount		$ 0			$ 250	
Financial Institution Counterparties [Member] | Other Liabilities [Member] | Not Designated as Hedging Instrument [Member]						
Derivative Counter Party [Line Items]						
Forward Contracts Liability, Notional Amount		0	€ 0		250	€ 3,000
Customer Counterparties [Member] | Other Assets [Member] | Not Designated as Hedging Instrument [Member]						
Derivative Counter Party [Line Items]						
Forward Contracts - Assets, Notional Amount		0	€ 0		250	€ 3,000
Customer Counterparties [Member] | Other Liabilities [Member] | Not Designated as Hedging Instrument [Member]						
Derivative Counter Party [Line Items]						
Forward Contracts Liability, Notional Amount		$ 0			$ 250	
GBP Foreign Exchange Forward [Member] | Financial Institution Counterparties [Member]						
Derivative Counter Party [Line Items]						
Forward Contracts, Liability Estimated Fair Value	$ 0			$ (14)		
GBP Foreign Exchange Forward [Member] | Customer Counterparties [Member]						
Derivative Counter Party [Line Items]						
Forward Contracts - Assets Estimated Fair Value	0			16		
Foreign Exchange Forward [Member] | Financial Institution Counterparties [Member]						
Derivative Counter Party [Line Items]						
Forward Contracts - Assets Estimated Fair Value	0			1		

Forward Contracts, Liability Estimated Fair Value	0	(5)
Foreign Exchange Forward [Member] | Customer Counterparties [Member]		
Derivative Counter Party [Line Items]		
Forward Contracts - Assets Estimated Fair Value	0	5
Forward Contracts, Liability Estimated Fair Value	$ 0	$ 0

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Derivative Financial Instruments (Schedule of Amounts Related to Interest Rate Derivatives Designated as Hedges of Fair Value) (Detail) - Designated as Hedging Instrument [Member] - Commercial Loan/Lease Interest Rate Swaps [Member] - USD ($) $ in Thousands	**12 Months Ended**		
	Dec. 31, 2024	**Dec. 31, 2023**	**Dec. 31, 2022**
Interest Income on Loans [Member]			
Derivative Instruments, Gain (Loss) [Line Items]			
Amount included in income or expense	$ 0	$ 16	$ (7)
Other Non-Interest Expense [Member]			
Derivative Instruments, Gain (Loss) [Line Items]			
Amount included in income or expense	$ 0	$ 0	$ 6

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Derivative Financial Instruments (Schedule of Amounts Related to Non-Hedging Interest Rate and Commodity Derivatives) (Detail) - Not Designated as Hedging Instrument [Member] - USD ($) $ in Thousands	**12 Months Ended**		
	Dec. 31, 2024	**Dec. 31, 2023**	**Dec. 31, 2022**
Interest Rate Contract [Member] | Other Non-Interest Income [Member]			
Other Non Interest Income Non Hedging Interest Rate Derivatives [Line Items]			
Amount included in income or expense	$ 4,304	$ 6,982	$ 1,742
Interest Rate Contract [Member] | Other Non-Interest Expense [Member]			
Other Non Interest Income Non Hedging Interest Rate Derivatives [Line Items]			
Amount included in income or expense	3	0	0
Commodity Contract [Member]			
Other Non Interest Income Non Hedging Interest Rate Derivatives [Line Items]			
Amount included in income or expense	2,183	1,889	2,297
Foreign Exchange Contract [Member]			
Other Non Interest Income Non Hedging Interest Rate Derivatives [Line Items]			
Amount included in income or expense	$ 11	$ 30	$ 63

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Balance Sheet Offsetting - Financial Instruments Eligible for Offset Consolidated Balance Sheet (Detail) - USD ($) $ in Thousands	**Dec. 31, 2024**	**Dec. 31, 2023**
Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items]		
Gross Amount Recognized, Derivative, Financial Assets	$ 101,329	$ 119,723
Gross Amount Offset, Derivatives, Financial Assets	0	0
Net Amount Recognized, Derivative, Financial Assets	101,329	119,723
Gross Amount Recognized, Resell Agreements, Financial Assets	9,650	84,650
Gross Amount Offset, Resell Agreements, Financial Assets	0	0
Net Amount Recognized, Resell Agreements, Financial Assets	9,650	84,650
Gross Amount Recognized, Financial Assets	110,979	204,373
Gross Amount Offset, Financial Assets	0	0
Net Amount Recognized, Financial Assets	110,979	204,373
Gross Amount Recognized, Derivative, Financial Liabilities	26,019	41,311
Gross Amount Offset, Derivative, Financial Liabilities	0	0
Net Amount Recognized, Derivative, Financial Liabilities	26,019	41,311
Gross Amount Recognized, Repurchase Agreements, Financial Liabilities	4,342,941	4,127,188
Gross Amount Offset, Repurchase Agreements, Financial Liabilities	0	0
Net Amount Recognized, Repurchase Agreements, Financial Liabilities	4,342,941	4,127,188
Gross Amount Recognized, Financial Liabilities	4,368,960	4,168,499
Gross Amount Offset, Financial Liabilities	0	0
Net Amount Recognized, Financial Liabilities	4,368,960	4,168,499
Loan Lease Interest Rate Swaps And Caps [Member]		
Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items]		
Gross Amount Recognized, Derivative, Financial Assets	70,054	70,233
Gross Amount Offset, Derivatives, Financial Assets	0	0
Net Amount Recognized, Derivative, Financial Assets	70,054	70,233
Commodity Swaps And Options [Member]		
Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items]		
Gross Amount Recognized, Derivative, Financial Assets	31,275	49,489
Gross Amount Offset, Derivatives, Financial Assets	0	0
Net Amount Recognized, Derivative, Financial Assets	31,275	49,489
Gross Amount Recognized, Derivative, Financial Liabilities	16,951	20,999
Gross Amount Offset, Derivative, Financial Liabilities	0	0
Net Amount Recognized, Derivative, Financial Liabilities	16,951	20,999
Foreign Currency Forward Contracts [Member]		
Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items]		
Gross Amount Recognized, Derivative, Financial Assets		1
Gross Amount Offset, Derivatives, Financial Assets		0
Net Amount Recognized, Derivative, Financial Assets		1
Gross Amount Recognized, Derivative, Financial Liabilities		19
Gross Amount Offset, Derivative, Financial Liabilities		0
Net Amount Recognized, Derivative, Financial Liabilities		19
Loan Lease Interest Rate Swaps [Member]		
Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items]		
Gross Amount Recognized, Derivative, Financial Liabilities	9,068	20,293

Gross Amount Offset, Derivative, Financial Liabilities	0	0
Net Amount Recognized, Derivative, Financial Liabilities	$ 9,068	$ 20,293

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Balance Sheet Offsetting - Financial Instruments Derivative Assets Liabilities and Resell Agreements Net of Amount Not Offset (Details) - USD ($) $ in Thousands

	Dec. 31, 2024	Dec. 31, 2023
Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items]		
Net Amount Recognized, Derivatives, Financial Assets	$ 101,329	$ 119,723
Gross Amounts Not Offset, Financial Instruments, Total Derivatives, Financial Assets	(25,714)	(32,431)
Gross Amounts Not Offset, Collateral, Derivatives, Financial Assets	(74,157)	(84,839)
Net Amount, Derivatives, Financial Assets	1,458	2,453
Net Amount Recognized, Resell Agreements, Financial Assets	9,650	84,650
Gross Amounts Not Offset, Financial Instruments, Resell Agreements, Financial Assets	0	0
Gross Amounts Not Offset, Collateral, Resell Agreements, Financial Assets	(9,650)	(84,650)
Net Amount, Resell Agreements, Financial Assets	0	0
Net Amount Recognized, Total Financial Assets	110,979	204,373
Gross Amounts Not Offset, Collateral, Financial Assets	(83,807)	(169,489)
Net Amount, Financial Assets	1,458	2,453
Net Amount Recognized, Derivatives, Financial Liabilities	26,019	41,311
Gross Amounts Not Offset, Financial Instruments, Total Derivatives, Financial Liabilities	(25,714)	(32,431)
Gross Amounts Not offset, Collateral, Derivatives, Financial Liabilities	(305)	(8,580)
Net Amount, Derivatives, Financial Liabilities	0	300
Net Amount Recognized, Repurchase Agreements, Financial Liabilities	4,342,941	4,127,188
Gross Amounts Not Offset, Financial Instruments, Repurchase Agreements, Financial Liabilities	0	0
Gross Amounts Not Offset, Collateral, Repurchase Agreements, Financial Liabilities	(4,342,941)	(4,127,188)
Net Amount, Repurchase Agreements, Financial Liabilities	0	0
Net Amount Recognized, Financial Liabilities	4,368,960	4,168,499
Gross Amounts Not Offset, Collateral, Financial Liabilities	(4,343,246)	(4,135,768)
Net Amount, Financial Liabilities	0	300
Counterparty H		
Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items]		
Net Amount Recognized, Derivatives, Financial Assets	36,286	36,551
Gross Amounts Not Offset, Financial Instruments, Total Derivatives, Financial Assets	(10,129)	(8,870)
Gross Amounts Not Offset, Collateral, Derivatives, Financial Assets	(26,157)	(27,170)
Net Amount, Derivatives, Financial Assets	0	511
Net Amount Recognized, Derivatives, Financial Liabilities	10,129	8,870
Gross Amounts Not Offset, Financial Instruments, Total Derivatives, Financial Liabilities	(10,129)	(8,870)
Gross Amounts Not offset, Collateral, Derivatives, Financial Liabilities	0	0
Net Amount, Derivatives, Financial Liabilities	0	0
Counterparty F		
Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items]		
Net Amount Recognized, Derivatives, Financial Assets	15,505	31,202
Gross Amounts Not Offset, Financial Instruments, Total Derivatives, Financial Assets	(2,322)	(7,444)
Gross Amounts Not Offset, Collateral, Derivatives, Financial Assets	(11,759)	(22,954)
Net Amount, Derivatives, Financial Assets	1,424	804
Net Amount Recognized, Derivatives, Financial Liabilities	2,322	7,444
Gross Amounts Not Offset, Financial Instruments, Total Derivatives, Financial Liabilities	(2,322)	(7,444)
Gross Amounts Not offset, Collateral, Derivatives, Financial Liabilities	0	0
Net Amount, Derivatives, Financial Liabilities	0	0
Counterparty B		
Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items]		
Net Amount Recognized, Derivatives, Financial Assets	22,338	23,829
Gross Amounts Not Offset, Financial Instruments, Total Derivatives, Financial Assets	(4,522)	(5,151)
Gross Amounts Not Offset, Collateral, Derivatives, Financial Assets	(17,816)	(18,472)
Net Amount, Derivatives, Financial Assets	0	206
Net Amount Recognized, Derivatives, Financial Liabilities	4,522	5,151
Gross Amounts Not Offset, Financial Instruments, Total Derivatives, Financial Liabilities	(4,522)	(5,151)
Gross Amounts Not offset, Collateral, Derivatives, Financial Liabilities	0	0
Net Amount, Derivatives, Financial Liabilities	0	0
Counterparty E		
Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items]		
Net Amount Recognized, Derivatives, Financial Assets	14,219	13,271
Gross Amounts Not Offset, Financial Instruments, Total Derivatives, Financial Assets	(2,109)	(4,548)
Gross Amounts Not Offset, Collateral, Derivatives, Financial Assets	(12,100)	(8,723)
Net Amount, Derivatives, Financial Assets	10	0
Net Amount Recognized, Derivatives, Financial Liabilities	2,109	4,548
Gross Amounts Not Offset, Financial Instruments, Total Derivatives, Financial Liabilities	(2,109)	(4,548)
Gross Amounts Not offset, Collateral, Derivatives, Financial Liabilities	0	0
Net Amount, Derivatives, Financial Liabilities	0	0
Other Counterparties [Member]		
Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items]		
Net Amount Recognized, Derivatives, Financial Assets	12,981	14,870
Gross Amounts Not Offset, Financial Instruments, Total Derivatives, Financial Assets	(6,632)	(6,418)
Gross Amounts Not Offset, Collateral, Derivatives, Financial Assets	(6,325)	(7,520)
Net Amount, Derivatives, Financial Assets	24	932
Net Amount Recognized, Derivatives, Financial Liabilities	6,937	15,298
Gross Amounts Not Offset, Financial Instruments, Total Derivatives, Financial Liabilities	(6,632)	(6,418)
Gross Amounts Not offset, Collateral, Derivatives, Financial Liabilities	(305)	(8,580)
Net Amount, Derivatives, Financial Liabilities	$ 0	$ 300

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Balance Sheet Offsetting Balance Sheet Offsetting - Remaining Contractual Maturity of the Securities Sold Under Agreement to Repurchase (Details) - USD ($) $ in Thousands

	12 Months Ended	
	Dec. 31, 2024	Dec. 31, 2023
Remaining Contractual Maturity of the Securities Sold Under Agreement to Repurchase [Line Items]		
Remaining contractual maturity of the agreements overnight and continuous	$ 4,342,941	$ 4,127,188
Remaining contractual maturity of the agreements up to 30 Days	0	0
Remaining contractual maturity of the agreements 30 to 90 Days	0	0

Remaining contractual maturity of the agreements greater than 90 Days	0	0
Remaining contractual maturity of the agreements total	4,342,941	4,127,188
Securities Sold under Agreements to Repurchase, Gross	4,342,941	4,127,188
Securities Sold under Agreements to Repurchase, Collateral, Right to Reclaim Securities	0	0
US Treasury [Member]		
Remaining Contractual Maturity of the Securities Sold Under Agreement to Repurchase [Line Items]		
Remaining contractual maturity of the agreements overnight and continuous	2,170,482	3,300,662
Remaining contractual maturity of the agreements up to 30 Days	0	0
Remaining contractual maturity of the agreements 30 to 90 Days	0	0
Remaining contractual maturity of the agreements greater than 90 Days	0	0
Remaining contractual maturity of the agreements total	2,170,482	3,300,662
Residential Mortgage Backed Securities [Member]		
Remaining Contractual Maturity of the Securities Sold Under Agreement to Repurchase [Line Items]		
Remaining contractual maturity of the agreements overnight and continuous	2,172,459	826,526
Remaining contractual maturity of the agreements up to 30 Days	0	0
Remaining contractual maturity of the agreements 30 to 90 Days	0	0
Remaining contractual maturity of the agreements greater than 90 Days	0	0
Remaining contractual maturity of the agreements total	$ 2,172,459	$ 826,526

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Fair Value Measurements (Narrative) (Detail) - USD ($) $ in Thousands	**Dec. 31, 2024**	**Dec. 31, 2023**
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Financial instruments using fair value measurement option	$ 0	$ 0

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Fair Value Measurements (Financial Assets and Financial Liabilities Measured at Fair Value on Recurring Basis) (Detail) - USD ($) $ in Thousands	**Dec. 31, 2024**	**Dec. 31, 2023**
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Securities available for sale, at estimated fair value	$ 15,043,625	$ 16,578,371
Trading account securities	33,910	31,717
Derivative assets:	101,329	119,723
Derivative liabilities:	26,019	41,311
Interest Rate Swaps Caps And Floors [Member]		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Derivative assets:	79,122	90,715
Derivative liabilities:	79,122	90,525
Commodity Swaps And Options [Member]		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Derivative assets:	48,503	70,710
Derivative liabilities:	47,304	69,447
Foreign Exchange Forward [Member]		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Derivative assets:	0	22
Derivative liabilities:	0	19
US Treasury Securities [Member]		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Securities available for sale, at estimated fair value	3,442,320	4,927,589
Trading account securities	33,910	30,265
Residential Mortgage Backed Securities [Member]		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Securities available for sale, at estimated fair value	6,997,902	6,596,682
US States and Political Subdivisions Debt Securities [Member]		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Securities available for sale, at estimated fair value	4,560,224	5,011,331
Trading account securities	0	1,452
Other Investments [Member]		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Securities available for sale, at estimated fair value	43,179	42,769
Level 1 [Member] | US Treasury Securities [Member]		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Securities available for sale, at estimated fair value	3,442,320	4,927,589
Trading account securities	33,910	30,265
Level 2 [Member] | Interest Rate Swaps Caps And Floors [Member]		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Derivative assets:	79,122	90,715
Derivative liabilities:	79,122	90,525
Level 2 [Member] | Commodity Swaps And Options [Member]		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Derivative assets:	48,503	70,710
Derivative liabilities:	47,304	69,447
Level 2 [Member] | Foreign Exchange Forward [Member]		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Derivative assets:	0	22
Derivative liabilities:	0	19
Level 2 [Member] | Residential Mortgage Backed Securities [Member]		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Securities available for sale, at estimated fair value	6,997,902	6,596,682
Level 2 [Member] | US States and Political Subdivisions Debt Securities [Member]		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Securities available for sale, at estimated fair value	4,560,224	5,011,331
Trading account securities	0	1,452
Level 2 [Member] | Other Investments [Member]		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Securities available for sale, at estimated fair value	43,179	42,769
US Treasury Securities [Member]		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Securities available for sale, at estimated fair value	3,442,320	4,927,589
Trading account securities	33,910	30,265
Residential Mortgage Backed Securities [Member]		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		

Securities available for sale, at estimated fair value	6,997,902	6,596,682
US States and Political Subdivisions Debt Securities [Member]		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Securities available for sale, at estimated fair value	4,560,224	5,011,331
Trading account securities	0	1,452
Other Investments [Member]		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Securities available for sale, at estimated fair value	$ 43,179	$ 42,769

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Fair Value Measurements (Impaired Loans Remeasured and Reported at Fair Value of Underlying Collateral) (Detail) - USD ($) $ in Thousands

	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Level 2 [Member]			
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]			
Carrying value before allocations	$ 4,982	$ 19,719	$ 6,237
Specific (allocations) reversals of prior allocations	(650)	(3,391)	(1,480)
Fair value	4,332	16,328	4,757
Level 3 [Member]			
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]			
Reversal of specific valuation allowance allocations			625
Carrying value before allocations	37,082	15,465	8,156
Specific (allocations) reversals of prior allocations	(10,987)	(2,344)	
Fair value	$ 26,095	$ 13,121	$ 8,781

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Fair Value Measurements - Foreclosed Assets Remeasured and Reported at Fair Value (Details) - USD ($) $ in Thousands

	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Fair Value Disclosures [Abstract]			
Foreclosed Assets Remeasured at Initial Recognition Carrying Value Of Foreclosed Assets Prior To Remeasurement	$ 19,297	$ 0	$ 239
Foreclosed Assets Remeasured at Initial Recognition Charge Offs Recognized In Allowance For Loan Losses	(3,797)	0	0
Fair Value of Foreclosed Assets Remeasured at Initial Recognition	$ 15,500	$ 0	$ 239

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Fair Value Measurements (Estimated Fair Values of Financial Instruments) (Detail) - USD ($) $ in Thousands

	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022	Dec. 31, 2021
Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items]				
Total cash and cash equivalents	$ 10,234,258	$ 8,687,276	$ 12,028,132	$ 16,583,000
Securities held to maturity	3,533,775	3,619,428		
Deposits	42,722,748	41,920,568		
Federal funds purchased	21,975	14,200		
Repurchase agreements	4,342,941	4,127,188		
Junior subordinated deferrable interest debentures	123,184	123,127		
Subordinated notes	99,648	99,491		
Net loans	20,484,662	18,578,255		
Carrying Amount [Member] | Level 2 [Member]				
Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items]				
Total cash and cash equivalents	10,234,258	8,687,276		
Securities held to maturity	3,533,775	3,619,428		
Accrued interest receivable	236,591	251,385		
Deposits	42,722,748	41,920,568		
Federal funds purchased	21,975	14,200		
Repurchase agreements	4,342,941	4,127,188		
Junior subordinated deferrable interest debentures	123,184	123,127		
Subordinated notes	99,648	99,491		
Accrued interest payable	58,870	61,222		
Carrying Amount [Member] | Level 3 [Member]				
Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items]				
Net loans	20,484,662	18,578,255		
Estimated Fair Value [Member] | Level 2 [Member]				
Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items]				
Total cash and cash equivalents	10,234,258	8,687,276		
Securities held to maturity	3,360,546	3,532,044		
Accrued interest receivable	236,591	251,385		
Deposits	42,712,907	41,903,580		
Federal funds purchased	21,975	14,200		
Repurchase agreements	4,342,941	4,127,188		
Junior subordinated deferrable interest debentures	123,712	123,712		
Subordinated notes	98,453	96,071		
Accrued interest payable	58,870	61,222		
Estimated Fair Value [Member] | Level 3 [Member]				
Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items]				
Net loans	$ 20,066,512	$ 18,117,369		

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Operating Segments Operating Segments - Additional Information (Details) $ in Billions

	12 Months Ended		
	Dec. 31, 2024 USD ($) Segment	Dec. 31, 2023 USD ($) Segment	Dec. 31, 2022 USD ($) Segment
Segment Reporting Information [Line Items]			
Number of operating segments | Segment	2	2	2
Frost Wealth Advisors [Member]			
Segment Reporting Information [Line Items]			
Fair value of off-balance sheet managed and custody assets | $	$ 51.4	$ 47.2	$ 42.9

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Operating Segments (Summary of Operating Results by

	12 Months Ended

Segment) (Detail) - USD ($) $ in Thousands	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Segment Reporting Information [Line Items]			
Interest income	$ 2,390,637	$ 2,217,716	$ 1,475,721
Net interest income (expense)	1,604,612	1,558,664	1,291,283
Credit loss expense	64,985	46,171	3,000
Net interest income after credit loss expense	1,539,627	1,512,493	1,288,283
Trust and investment management fees	165,270	153,315	154,679
Service charges on deposit accounts	106,230	93,504	91,891
Insurance commissions and fees	61,269	58,271	53,210
Interchange and card transaction fees	21,017	19,419	18,231
Other charges, commissions and fees	53,348	49,026	41,590
Net gain (loss) on securities transactions	(96)	66	0
Other	52,060	54,941	45,217
Total non-interest income	459,098	428,542	404,818
Salaries and wages	621,394	547,718	492,096
Employee benefits	122,446	115,306	88,608
Net occupancy	128,751	124,396	112,495
Technology, furniture and equipment	148,487	135,286	120,771
Deposit insurance	37,269	76,589	15,603
Other	244,411	229,367	194,701
Total non-interest expense	1,302,758	1,228,662	1,024,274
Income (loss) before income taxes	695,967	712,373	668,827
Income tax expense (benefit)	113,425	114,400	89,677
Net income (loss)	582,542	597,973	579,150
Preferred stock dividends	6,675	6,675	6,675
Net income (loss) available to common shareholders	575,867	591,298	572,475
Revenues from (expenses to) external customers	2,063,710	1,987,206	1,696,101
Average assets (in millions)	49,694,000	49,604,000	51,513,000
Banking [Member]			
Segment Reporting Information [Line Items]			
Interest income	2,382,675	2,209,659	1,470,947
Interest expense	772,075	647,218	175,480
Net interest income (expense)	1,610,600	1,562,441	1,295,467
Credit loss expense	64,985	46,171	3,000
Net interest income after credit loss expense	1,545,615	1,516,270	1,292,467
Trust and investment management fees	0	0	0
Service charges on deposit accounts	106,217	93,478	91,851
Insurance commissions and fees	61,269	58,271	53,210
Interchange and card transaction fees	21,017	19,419	18,231
Other charges, commissions and fees	30,626	30,217	24,520
Net gain (loss) on securities transactions	(96)	66	0
Other	45,790	49,868	43,064
Total non-interest income	264,823	251,319	230,876
Salaries and wages	544,843	480,083	430,660
Employee benefits	109,431	103,427	78,178
Net occupancy	115,136	109,953	98,916
Technology, furniture and equipment	142,517	129,042	115,257
Deposit insurance	37,203	76,535	15,569
Other	189,700	178,784	147,841
Total non-interest expense	1,138,830	1,077,824	886,421
Income (loss) before income taxes	671,608	689,765	636,922
Income tax expense (benefit)	110,524	111,145	85,127
Net income (loss)	561,084	578,620	551,795
Preferred stock dividends	0	0	0
Net income (loss) available to common shareholders	561,084	578,620	551,795
Revenues from (expenses to) external customers	1,875,423	1,813,760	1,526,343
Average assets (in millions)	49,621,000	49,536,000	51,448,000
Frost Wealth Advisors [Member]			
Segment Reporting Information [Line Items]			
Interest income	7,962	8,057	4,774
Interest expense	421	437	129
Net interest income (expense)	7,541	7,620	4,645
Credit loss expense	0	0	0
Net interest income after credit loss expense	7,541	7,620	4,645
Trust and investment management fees	167,448	155,278	156,751
Service charges on deposit accounts	13	26	40
Insurance commissions and fees	0	0	0
Interchange and card transaction fees	0	0	0
Other charges, commissions and fees	22,717	18,809	17,070
Net gain (loss) on securities transactions	0	0	0
Other	6,011	4,793	2,013
Total non-interest income	196,189	178,906	175,874
Salaries and wages	74,928	66,070	59,988
Employee benefits	12,911	11,776	10,273
Net occupancy	13,615	14,443	13,579
Technology, furniture and equipment	5,764	6,054	5,341
Deposit insurance	66	54	34
Other	49,790	46,081	42,794
Total non-interest expense	157,074	144,478	132,009
Income (loss) before income taxes	46,656	42,048	48,510
Income tax expense (benefit)	9,798	8,830	10,187
Net income (loss)	36,858	33,218	38,323
Preferred stock dividends	0	0	0
Net income (loss) available to common shareholders	36,858	33,218	38,323
Revenues from (expenses to) external customers	203,730	186,526	180,519
Average assets (in millions)	64,000	59,000	57,000
Non-Banks [Member]			
Segment Reporting Information [Line Items]			
Interest income	0	0	0
Interest expense	13,529	11,397	8,829
Net interest income (expense)	(13,529)	(11,397)	(8,829)
Credit loss expense	0	0	0
Net interest income after credit loss expense	(13,529)	(11,397)	(8,829)
Trust and investment management fees	(2,178)	(1,963)	(2,072)
Service charges on deposit accounts	0	0	0
Insurance commissions and fees	0	0	0

Interchange and card transaction fees	0	0	0
Other charges, commissions and fees	5	0	0
Net gain (loss) on securities transactions	0	0	0
Other	259	280	140
Total non-interest income	(1,914)	(1,683)	(1,932)
Salaries and wages	1,623	1,565	1,448
Employee benefits	104	103	157
Net occupancy	0	0	0
Technology, furniture and equipment	206	190	173
Deposit insurance	0	0	0
Other	4,921	4,502	4,066
Total non-interest expense	6,854	6,360	5,844
Income (loss) before income taxes	(22,297)	(19,440)	(16,605)
Income tax expense (benefit)	(6,897)	(5,575)	(5,637)
Net income (loss)	(15,400)	(13,865)	(10,968)
Preferred stock dividends	6,675	6,675	6,675
Net income (loss) available to common shareholders	(22,075)	(20,540)	(17,643)
Revenues from (expenses to) external customers	(15,443)	(13,080)	(10,761)
Average assets (in millions)	$ 9,000	$ 9,000	$ 8,000

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Condensed Financial Statements of Parent Company (Schedule of Condensed Balance Sheets) (Detail) - USD ($)
$ in Thousands

	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022	Dec. 31, 2021
Condensed Financial Statements, Captions [Line Items]				
Cash	$ 722,906	$ 617,569		
Total cash and cash equivalents	10,234,258	8,687,276	$ 12,028,132	$ 16,583,000
Total assets	52,520,259	50,845,038		
Junior subordinated deferrable interest debentures, net of unamortized issuance costs	123,184	123,127		
Subordinated notes, net of unamortized issuance costs	99,648	99,491		
Accrued interest payable and other liabilities	1,311,175	844,017		
Total liabilities	48,621,671	47,128,591		
Shareholders' Equity	3,898,588	3,716,447	3,137,228	4,439,555
Total liabilities and shareholders' equity	52,520,259	50,845,038		
Parent Company [Member]				
Condensed Financial Statements, Captions [Line Items]				
Cash	334,512	350,525		
Total cash and cash equivalents	334,512	350,525	$ 311,944	$ 471,875
Investment in subsidiaries	3,828,890	3,625,951		
Accrued interest receivable and other assets	1,231	1,233		
Total assets	4,164,633	3,977,709		
Junior subordinated deferrable interest debentures, net of unamortized issuance costs	123,184	123,127		
Subordinated notes, net of unamortized issuance costs	99,648	99,491		
Accrued interest payable and other liabilities	43,213	38,644		
Total liabilities	266,045	261,262		
Shareholders' Equity	3,898,588	3,716,447		
Total liabilities and shareholders' equity	$ 4,164,633	$ 3,977,709		

XML 153 R136.htm IDEA: XBRL DOCUMENT

Condensed Financial Statements of Parent Company (Schedule of Condensed Statements of Income) (Detail) - USD ($)
$ in Thousands

	12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Condensed Financial Statements, Captions [Line Items]			
Interest income	$ 2,390,637	$ 2,217,716	$ 1,475,721
Other	244,411	229,367	194,701
Income before income taxes and equity in undistributed earnings of subsidiaries	695,967	712,373	668,827
Income tax benefit	(113,425)	(114,400)	(89,677)
Net income (loss)	582,542	597,973	579,150
Preferred stock dividends	6,675	6,675	6,675
Net income (loss) available to common shareholders	575,867	591,298	572,475
Parent Company [Member]			
Condensed Financial Statements, Captions [Line Items]			
Dividend income paid by Frost Bank	262,214	279,679	51,711
Dividend income paid by non-banks	268	255	109
Interest and other income	0	1,929	0
Interest income	262,482	281,863	51,820
Interest expense	13,529	13,304	8,829
Salaries and employee benefits	1,727	1,668	1,605
Other	7,304	6,653	6,316
Total expenses	22,560	21,625	16,750
Income before income taxes and equity in undistributed earnings of subsidiaries	239,922	260,238	35,070
Income tax benefit	6,896	5,974	5,641
Equity in undistributed earnings of subsidiaries	335,724	331,761	538,439
Net income (loss)	582,542	597,973	579,150
Preferred stock dividends	6,675	6,675	6,675
Net income (loss) available to common shareholders	$ 575,867	$ 591,298	$ 572,475

XML 154 R137.htm IDEA: XBRL DOCUMENT

Condensed Financial Statements of Parent Company (Schedule of Condensed Statements of Cash Flows) (Detail) - USD ($)
$ in Thousands

	12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Condensed Financial Statements, Captions [Line Items]			
Net income (loss)	$ 582,542	$ 597,973	$ 579,150
Stock-based compensation	19,763	24,590	18,322
Net tax benefit from stock-based compensation	3,795	894	4,602
Net cash provided by (used in) operating activities	989,532	478,845	722,582
Net cash provided by (used in) investing activities	(180,879)	(942,751)	(8,277,330)
Proceeds from stock option exercises	22,643	9,299	16,659
Purchase of treasury stock	(60,901)	(42,720)	(4,391)
Cash dividends paid on preferred stock	(6,675)	(6,675)	(6,675)

Cash dividends paid on common stock	(242,446)	(232,323)	(209,780)
Net cash provided by (used in) financing activities	738,329	(2,876,950)	2,999,880
Net change in cash and cash equivalents	1,546,982	(3,340,856)	(4,554,868)
Cash and cash equivalents at beginning of year	8,687,276	12,028,132	16,583,000
Cash and cash equivalents at end of year	10,234,258	8,687,276	12,028,132
Parent Company [Member]			
Condensed Financial Statements, Captions [Line Items]			
Net income (loss)	582,542	597,973	579,150
Equity in undistributed earnings of subsidiaries	(335,724)	(331,761)	(538,439)
Stock-based compensation	934	880	720
Net tax benefit from stock-based compensation	463	331	472
Net change in other assets and other liabilities	4,322	19,867	(15,249)
Net cash provided by (used in) operating activities	252,537	287,290	26,654
Net cash provided by (used in) investing activities	0	0	0
Proceeds from stock option exercises	22,643	9,299	16,659
Proceeds from stock-based compensation activities of subsidiaries	18,829	23,710	17,602
Purchase of treasury stock	(60,901)	(42,720)	(4,391)
Cash dividends paid on preferred stock	(6,675)	(6,675)	(6,675)
Cash dividends paid on common stock	(242,446)	(232,323)	(209,780)
Net cash provided by (used in) financing activities	(268,550)	(248,709)	(186,585)
Net change in cash and cash equivalents	(16,013)	38,581	(159,931)
Cash and cash equivalents at beginning of year	350,525	311,944	471,875
Cash and cash equivalents at end of year	$ 334,512	$ 350,525	$ 311,944

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MYA,L0Z1^P7V*BH 1JV*^NJ]/^26<.[1[\8$@F_S6VZ3VW> ,?-2K6J5D*Q$_ M2P=\'Y(&8XQ;]#1?CQ1BK::QK<;:,0QY@%CS#*%F.-^'19H:,]6+K#F-"F]! MU4#E/]O4#6CV#30,9FV-J/D3@H\W/[O#;#"Q([A[8N_ 5!+ P04 M" #$@D9:WF-0?'\) N2P & 'AL+W=O6[X8X21@E- MLXBEB-/'L\'$_H2]DZ*@7.);1%^RO=>HV)4'QGX6;^;AV< JMHC&-! %@L@_ MS]2G<5R0Y';\O8$.=NLL"O=?;^FSS0J. %+,[*_]%+M>QX/$!!G@F6;(KE%B116OTEKQLA]@I.K(8"9U/@ M_%)@>PT%[J; [5K@;0J\K@6C34&YZ\-JWTOAID20\U/.7A OEI:TXD6I?EDM M]8K2XD!9"BZ_C62=.)^R()>^"T32$.%41.(-S=/J "R,/$1?EU/T_MT'] X-M4;8BG&8H2M'7-!+9@?Q0OKZ(XE@NFYT.A=RB@CL,-FN_J-;N-*S==M 7EHI5 M)E<=TE %#.6N[/;'V>[/A6,D3FEPA%S[#F6XVDVR#>7_XNDLMPJRT>:\FE+M>5Z7Z]:..NV^:Q##W9GKECRW@:?Q\\>57 ;-!4VROW1^54!/#RQ:K4_9F@3T M;"";I8SR9SMX_^T?]K'UNTYK2-@4$H:!8(HKWLX5ST2O3[F[MS75>6 NMZW#M2YW8QJJ^8D/",!!,$7NT$WO43>Q)FN8D1K=TS;C0J6[F")[KO/*-57U5AX1A M)BB^O%.]>-NJB\HCUC1L81(=D_:H[V%M&T2&QMT8WU?!R!A& BF.##>.3 V MZN;GG!<&S*(LD(?]/27NK9/?6-A7?D@8!H(I\I_LY#_I=@+L MZS^3'VHODLRLI@/?6-57>4@8!H(IRG_<*?^Q8^_*B8PSY45/MNHP81D%VUQPSJ*8HNL\>:!OA[/9F>87 M^'9Y@.;7_I'6$2.LMR.0- Q%4QUQ:D><+H[,TX!QV0*5"> +87L@Q'CR&=Y M*OB;_!OJ;3+3[_[4VF$LZFT') U#T50[ZC1L&V/=UHX[\HKFH>PBHLH3T>V>/C$ZT7H $8E(:A:*H7=0:VS2EVX\4D#"4].]B>0.7PQ$VJ M/Q]:@K%MH^]'Z#,K1LU2>9IQ2L6!UA?0K Q*PU TU9B= \S,H#4/15"?]"&V;D^^O3NRZC05GSU$:Z$\1 M,[.ARP"-T* T#$533:A3M&T.OK^:L&"9D''NW]&ZN=L M&+A8K%AJS')FB.-8AYYEZZ,<:(H&I6$HFGH/J\[13]<<_9W&\>'/5':]:$E) M)IT(T3S+G4W+>CF)7 WA1^E1>!>D'45N(38<_:%P&I6$H MFNI!'9>=3G%YG@K*J_DG;(C.G\;Z"N:ZW]J!Q&(JF:E_'8:=3',8)Y4)%1_"')(B5# 3)FJ3Z M4\(,;#8!- Z#TC 4336ACL...;S._=DMFN1A)!A'$R&H3,/E .HL)D]:#\R\ MIED5YK+>%H!F82B::D&=A9W.=Y93D@:1S&CER%#Y&>:\O*\@.^AJ'N:/PACM M1*^6U32?':")&92&H6BJ-75B=LQA=]LJK&1L,S9, ^-=9W-=;^E! S,439WG M6 =FMU-@7N0/<13(UH@1[?6IF=)[>B-H=-[01B6MF-_]?'Y\Y)T.G_=EAEJE M*G.=B-U.B5@>VTEYAX4%/P_D\5Y."K[)A>P-TE!VSEKI(>.IOZ$=[XOE.>[(MC$43=6_CL6N.<2JPB\(+^X'E,U_B+Z1.*?%A+O*$*T"%7V\IYIU M9-FJ8KYY&WH?UJ"1N&T/5%WWYDEWBKJ^[$.Y[%#G:4A?T275MMXM*OXYWYT MCEWM<0L[)1IV3O3_(^JZ==1US1%U(J]@PNK*IN%BL@70V&^:ZWJ+#IIHH6BJ MZ'6B=3M.C][,4]S,UVV;\1I+U[^B>Y3(;7UTMM#Z !EM0&H:BJ3[4P=8U!]&M#\5-KR(X:;TP M(_:G.J[^DJT8YUF2&\/0),M%WUHZVKCER;CV813Q!\ZG6 C/!<[22@R96 M4!J&HJF2UXG5-4?-_>M)].,++>[R_H7^@Z[Q=W1_406D8 MBJ::4F=GKV6Z-"=A>0?Y+7E@L=:+EO]N]5*#AJ706D8BJ9*7L=JSYR%MP<^ MPJ_!BJ1/M/$ZMP5T?;_$6NU!XS0H#4/15.WW?F1L3L-+F>1HAB[0@M-'RCD- M(;MY\\I[=R6@ 1V4AJ%HJHUU0/=&X-T\9$#V06E34!J&HJG>U.'=:YE-W:.;M;_N5\YIE43G'K!I-/T"4!"O$:;GA:3GUB2![Z%EBA:)B1@[-1/'L#5()DZ/8 M"N_(&UG_1-UQ,F$&-%Q.@XP2@ M- Q%J[0?[CTOJ)A/4SZH*4-!\7O$ZM%!NT]W#X.:E(] &M:+5T^2^D**Z3@9MBNFC++6.QK))YM7#F:HW@JW+IP\],"%84KY<41)27BP@OW]D3&S?%"O8/2+K M_+)02P,$% @ Q()&6H 9J@=A!P 4!T !@ !X;"]W;W)KHC30RDZ89MZ(8BZ;9G1J)C MH9+HDE32[-?ODG8DVZ28=.A#&UFZI,ZYXKWG4#I_$/*+6G.NT;>VZ=3%;*WU MYFRQ4.6:MTR]%1O>P965D"W3\%/>+=1&J5IT2/+5Q>P2GUW%U RP$7_7_$'M'2-#4Y5:(+^;';]7%+#*(>,-+;:9@M\.>>7_&F,3,!CJ^[26?#/.GV7^QY(',+5/\2C3_U)5>7\SR&:KXBO6- MOA8/O_(=(0NP%(VR_Z.'76PT0V6OM&AW@P%!6W?;O^S;+A%[W R,8#L!I"7 M##HAW V)+=(O,TOK -%N>2_&I(F&VLJ]3Y0L.=S?A%N;O+ M^^U=R,1=/O#R+8KQ')&())[A5R\)?'A\.7P#?@3092!,[7SPQWZ52P._,QV,[M,/$/-#5UIC:LY!%JH MZCE:2="':N^^>)_==J+<3F3*_GZ9$5)$Z?GB?I^-&Y;BC*;%$':,QEP)D&< MOW6: WM]>LN9K+LJ[,&-4+7V(MU.E>Y!*)*"9EEV!-6-RXJ<1C3S8Z4#5AK$ M^@NON&0-6O50!OCJIO*!I,[-:4'H$4(W*)/C2P=L:1#;-:R@ID'L3G(.;=:? MO]3-7TJC(VAN4)[L1QW RP9X61#>9Z$A<>73HK0' &M?W[-F"FSFX,!0 @FA M^1%@-5!\XQDJ1]R/D#.@Y!O>-G+6M=*HJ)2\JK6J!'07Y2Y?!+C"#&-;H5>V]YGR;M=;$LX=WC$-(ZS['CM>.)2M7"0D]_/M!K[%2_FR>U8W[+;9TE+PC..:&!I1IW5JE6+%:(GAV/?<1*=PG1Z,D M3ITJ\ 2F-,OC#/NIX&B4M2B\WB2K3#=A92GZ3B,UD/.J5^2F-"[P<67XPG"& M)[H*WM-@' 3[4;!.#6NJ[Z3=I#DJE86O!\R=K"0**-)CN-CU&XDSG,"A325 MY5%'<5#"EA^Y4F?H,E0$'1P!.R\%X@ [)5F$]WM&/@"$UH4$Q6.1Y'$897\ MD^L OMB3X@2:84]. ;J1.(>%3"B=0#C*(P[KXR?)V]IDTG0.TS$WIKO;Q>+% M[$H?AE3%CD3Z G117\@7@421Q6R(M60_FI>!J(W0WD" GZVX@P; JZ$0CQ*.6XK"8;M4J -'52$HH]'5:'&/T1$9Y M0J-X"N2HJ#@+NMB/-;NM&]O3O%86!Q7Y>[WLCYKMD.RHQ3@LQG^*[K1VK6)K M'6[,6)7+'&2)#@G3G/W118DC8IDXSI-CDXX,N&[R*BM)*RM-_L4.Z'_/Q//QK1 (MW5+PA27%A TCH^*2[U3<#7L\DMMF% LO 8_FQAACMT#:4AR=9>$=?=FS21?P^:?2_7JIYS@[!WZ&8R9 M?O2_4?JA,ORC9COD/LHP"BVDJ2FX2K>7;K@T.\[W3S&O3[ ]W]20THK9=[T;>U<. M)?C&%J-=ZL_OIXE/T6GB^,CGXPZS->H^">O^E6A;@/]\JD@X5VDR3Z)D3G/R M='7,PLM>+1#7*Z2)TV?#*08>O(4]Q&4%VT%XBE#=&U97X.)0R38U5+OW M7:3K%C!L:VEV_-"\@92"9H/+]*..PJKKEFM=E_FVTXN#7 _.U/7*,0%Q4GN MX/0$IC1+IW0Z'CU%'/84T/7[MF^L>&V;?"E:*)6U^7R6G*E>/CY5#-6CNG'?QQZY_."6P-3^69V]<7$SYC'CT&7'89VRU37ET@UO= M\()VO4*<%SG-'=2>P Q#X4[!'FU%'+85CB3;A'\G#>I\-9C8*?LB_3OEQ=[G M+O.M\0\F[^1.H8:O8&CT-H.9Y/;SW?:'%AO[!0QZI1:M/5QS!@1, %Q?"?!^ MNQ_FH]KP$77Y'U!+ P04 " #$@D9:2];'0SH#"A"@ & 'AL+W=O M=GKJO"&!*JZF(.*8[,A$RHQJ9\=-5< HVL4\+=P//;D)9Z@S[MF\L MAWV1:.!T'1+!C&9MR(=8<_.8.AV#I$!SKT%@Z-*S0G,S* MNJ2:#OM2+(@TUAC-O-BUL=ZHAJ5F&R=:XBA#/ST=XPNUJ8*Z0D82(:7(CE*H2G_6M;.9Q'D9GC9\#W]]]V5=Y6&[DIQ&(:>Q M5\Y() FFQ$2+*E&<-<((D^TW=,'RC,@8\".&+>SBCX/WEFC\NJ>OX%^P*C$MW2RXF^ @MGR*G&C=UC5PKE54C MM[9 VLVFUVQU@PWB(PQ+P.T"N+T7^ =^WU4FWU;(*P&6O(JXO;UT7L=O;:YP MA9G?"WJM:MI.0=O92SL!B2E)+L@8/^@@,?%R;O+K%I(IR-]5Q'M#FJOP3,UI M" ,'[SH%\@6;U5-[08FY+DJG06.#8UQAK4)#& ,=G0NA5PU0Y154[_M02P,$% @ MQ()&6O2&%\3VD#A]2NGU1S?=V+66'7C=5W=Y-UEVWO9E.VWPM-UE[MK;:RUG]9JF:3=?ICLYJVVT9F1=]H4TU)%(GI)BOKR>RV_^Y+,[M5NZXJ;_FE M0>UNL\F:'_>R4B]W$SQY^>)KN5IWYHOI[':;K>2C[/[_(V/E2:GOYL-#<3>)3(JD)?/.A,CTCV6WF*6OE7%7_*XMN?3=))JB0RVQ7=5_5MRS_EWA W\)5M?W_Z&70\G2"\EW;J[!IJR'G]GK/A%'#;#P-"#[!L1N MP#P-Z+X!/;%EF7S6X;]8(:H];1S"]],OO6VGY9FW%_[!K] MUU*WZV9S5;>J*HNLDP5Z[/0//:A=B]02/=2YVDATA?Y\7*/OWQ$OZ"R1M_6 M:M=F==`>3CM]?1-EFN^O=3]OB>CS,#Z"'2TC@^U2U< M71Q'-,4'V8D=?K##@Q/A4>:[INQ*V8)S@%]R#EPRV.)"P4Z2)@Y)$\$Y\"U[MS9XJ"25L:"B.1HFF@IB*<3+HKHQ%@B2I->:NC+ T3F-XS.-#]^/WNG\E7^5F MVT$.8O>:.,'V=)P#,A9ABBT'@(S&@@C807)PD 0=O)6OJR>9->8F+.16M64' MWH@),"0QP_:0 +)81#BR#+DR@@45GB%)#X;2H*'?9"&;K$++G5[ND%XF"\A) MZEX[MOHW=S68)(EEPA6E+($=X&AH3@]$>;I @E8P,+?32%#[5H&$1-]16-B&7"%F M,8^)I\AC,IHBYZWW\E5C? LO^/L8%ZKV%XVVN%2TT_R-N(2#3*'YRU]?]DV/M1TV0%$?.-'!U/$H(Y_8L<'6812SVU$P\D@L.H\MID=GNFGRMMS%@I=E'.ND# MY\)V!*GLM6X!]$0:>S >DXI=A&&E#'1)QZYLB(-"2,-(\Z964ND0:! M9B5;I.JWK2#*\ESM/$Q '#1^V_J^'-U*>617;P@&4Y\1S-D9!P29IR'NMTU M66W\J-L/IW?@7#C11=EFF#D@XPEQJQ@@HP3[RMB(.B2,.OUN1]9 MO9*]FSQK"M1IIVTV'-%[[0$'(CC"3O%R93AEV"8Y2)80ZANV$7!(&'#^TZU-M11ZFY*?SQ\ZE%'TOL<0V!\!,&A%[+PG),/=Q-QFAAX2AQRQ!JZRLT0>SUGPT M=UQ[.$,\'D38HPLN5ZF]K0!$PK'G:GS61O@A8?CIQPWLM0LGG$3"J1: C.EY M9W?=E3%.L ='Z0@Z- PZX[6[JH)'NX#'-G1VK/-DA'$FZ?8B\@7<02["% M.B(/Q>=30.CT@@;1Z:>?5UPRVN)2T4YS.)(4#6+&[#&KLL;V#4D#'61QC^Y 1T+&41*GG'(,>/;L*4\WGS;92/Z1$>B,LEYY3M&0H@!R&,V<4&TFF&B>R" ^@2O87SS>^18&B88$P]57F^V^IU_@=H!& 5DL0< MVT8@':-V=5U .@/VW.-DI!4:II5O,E_7JE*K'Y_0<_&M7;@UP M@OZ@\)YF$)?:B#NDH)XGC#]"1*(X]RSH=J86&J65_!JB+ZI[*0#? Z#8!3! M%@ON//\!9)B+R+.UHB.AT#,(!>P^]%B',>Q,-D!'TN/'('L#KDZ36!SY!F/$ M$'K.V4L-+ Z@+>"\A$8DYLYR!PB)GF/"6>\ 8408B9G'V4@A-$PA^WSD/QA-[.>^B$C73"PG3R\(X1Y@($ MQI0Y1V2@CK'(?DX'Z!=%1^/D4?8.4

P+AN1@(61X$O3'RW+ K6=RK^CHGPN"^EYUX8!9"!B9V3.42W>4YWZ&9F MA9E@'!:4/6=EU9^9=ZK??)DMBMZ,R;6J"MG #H?HR4F>>>+<1I NQ<3&Y@48MCS"OSZ.W3U@0AS]G>F&M5RW:FBWFD3F0B5F0/7Z6B2\:;7&I:*>)'&F%A6GE M/FO+''W0&]E"51J/AXSVJ?P(IG((%Q_7D^LDB8[^V8LDT"2]QE%Z'_^>-^!5 M/&L*&]&%O8,N9;4S3UM^PJZ .B("29\#3;1=VR 8U\:Z=%;AAO9K/JW-5O4 M'^@-K^P=OCV\$?IK_QZD]?T]OED,[W6.88;73' /FI4F.53)I0X97<&PO=V]R:W-H965T&UL MK5A=<^(V%/TK&G>GD\PLP9* 4V!F ^UT'[;-)+OML[%N&M;5!*0W5_?*]LQ M8,LN:7G!MG3OE<[1U=%%DP,77^6&,$5>\JR04VNCU/9^/);QAN54WO$M*Z!G MQ45.%7R*]5AN!:-)Z91G8V+;_CBG:6-)F7;HYA-^$YE:<$>!9*[/*?PBVP+M^&%J8>NUX2E=;Y1N&,\F6[IFSTQ]V3X*^!HW49(T9X5,>8$$6TVM#_A^@0/M M4%K\D;*#/'E'&LJ2\Z_ZXV,RM6P](Y:Q6.D0%!Y[-F=9IB/!//ZN@UK-F-KQ M]/TU^B\E> "SI)+->?9GFJC-UHME+ 5W67JB1]^934@3\>+>2;+7W2H;6T+ MQ3NI>%X[PPSRM*B>]*4FXL0!^ST.I'8@;0>WQ\&I'9Q+'=S:P2V9J:"4/"RH MHK.)X [/2D!O"GYJ-N>%Y%F:4,42]*S@ 8NJ).(K M-.H8]%S'.&1NC+\P+=O+M%[U!:H,\;OI.T2.1DK& V.N8XKD=^ MJ$8F/2-C@CIQ0FTD^KE(6'(>8 PP&BSD%2#P7QM^? M C>814$4..=F"X-9$&'/;LS.@+@-$+? T>8W M?/C_G8\6%4K00JZ8$-"M.-JP+!DI/H)S1%M\,['@=Z?MDZA%@VA*?H(CKT5 UPZ2GV#;7OF-,(G]2#*'WT(""(5* MOU?]4"F:"#&K"Z*P27L@J[C"!_79M,S=8 M.6[0EF:#%8G\GKV)R9%4-MKA6M'/6CS4V'BPUWU9D&[EUM#0>=']IA9R-U#4D817Y'H P!X:CS';=/HXZ%+QZN?.&PJTLW$;VL@6\[*@: M1G2&HM/Q2!2VP77M?#N,VG^43.%NH-PGH9M\Z&JI+ M[,#YT2Y8#(:$1';@M;&: OJ1YV\(SSG88\V*AXO6>3],([2@__4=:..LLT- M=B$);+>3H5V[$<;8=_TVLO')!4O.Q+J\)^P3' D5?<336MS&?:AO)JM3_H M2[+RXN88IKIA^T3%&F0196P%(>V[%),5)=6U8?BV_(:9\F5XGGYNF$T84(; M0/*<_7ZH0=HK@YG_P!02P,$% @ Q()&6C:J#%/\" @48 !@ !X M;"]W;W)K?5CN%#]K!NQ(7E]>4V?F!WK/E]>UOQL^4!)?,6[#)BOUG_-PEXL@!FR<<2.=) ="3SB8G8.I.Y 3#E;G8$D.MIGW"@78.5([@G'"P.P=;]=4_-N,^S77J[*HRSQ+XX:EZ*[A'YR8#2KOT6H= M%P^L1EF![M9QQ=9EGK*J_@?R_]QES1>T0+_?W:#7K]Z@5\+FX[KW<98NWA=H%6\SWCD=:* '_< :7H%X)_VX M*K+BH=9AA2\T,$EVFUW>CO6_FS6K$.\Y+WEK48L>&7I?).6&H=?_+.OZS1S] MB[5$^!@_ZV)&+PPNKZCUKQJRS^X<[7,]Q%ERTAZ82P[,)2VP=0+X79S'1<)0 MW*;EEP@$\\1,0A6\6^/Y+9(HIH_7EN6Z5%*+Y>/QX0;VV&+6I0,S6[&9K8E MV?@**,/P/-&^8[M@;$<\:GNV/;0+QW:FY9C8'9I%8[,%,1S+.I@-M'5!#*E<%_[X4.8YX@^6I[A*581Y9^K&53RLW];;M.&%7,T[-FE6/;';]\T_8-GY1U0A(L!M(,!\2+($"R'!(B"P 2^M R\M;0T0 M%2KKBE8NBI:*;GL(^^B6H(Z'J2'=^]I(4XD$">9#@@7G92.$C!D!@0TH0@\4 MH5J*[)]SR>YMZ?,'!7[!UP3/ZMX0T>96F";UV8LE?J5M@%3F0,)YD."!9!@ MX;G)C3"B#KAC'[AC:[ES6Y4)8VF-[JMR@^IV>EANVS47>V95DM6L7NXO[XJL MX2PK'OFCD']?H]?4]>:..2UM)L\UGYO8SMRDSN&/,;;.O(I9ISQV;#JL*YH4&PQ05=WQK M\I63=)>OM/V9RD-(.!\2+($"R'!HI>&:]!=.D[&VVU5/F>;N.$L0J\LZX(::,MG72T#T=,Z2]8HJQ'C"\3' M.!?Z4E,BR0M?8-PZI6Q;UED3"\ZW_KQ2JLBKI*LWSH-M._(R7]OMJ72%!/,A MP8*SDA%"AHR P 9TQ4:O911?/OS3R[!^!?Q*!;R7L?65^:%8_7TG"-^@;K' M%P3#^$5R9'6*A&=4T*[-@V$@AN>X\@)4W[FIM 1%\T'1@G-3$H*&C:#0ANP\ M4MKQMPB61$D:/,J0B4V'$% Z5Q,A U3S\&P' MRP,X-EQ@TW^)9TGK/(6EH7Y\X5XAQN1OE"VQ5H^>JEN"HMV HOF@: $H6@B* M%D&A#0G:R^I8JXZ>IU]V&/SG,\QY1+ :@4#HKF@Z(%9V8D!(T:0:$-N=)+ MW5BO=7^[D(G'FB\AGC&:%NL;,)E H!HX*%H BA:>F=\(*NJ00+T0CO5*^(^E M9N*Q0NP13U8S]5V>3-EQ3%G/5)E8MBQH*JP6V/"H*Q>F$;U M*CC6R^" LB96Z*X6E:7>E;Y!DX<5$LT_KPL!:- 0%"V'AOORJ5?)L5XF_Y[T M33P6JA<6<?4#Q-Y1;-L29L.MBV+$?>BHP@U+7D!8:@:IY-G5L5Y[2*PP7&&,/8DR4ED2TR..^F%&>J&9X+]1]B1: M57NJ[F*=@.*YH.B!:!H(2A:!(4V).C1SFWJUVS9,\.8R#RN83*&ZU7^EB3 M&04JI(.B!6=F) 2-&D&A#;G22^1$+Y%_N^Q)QBKQ IO$<4>[_D&%,2=ZY?S'$CZ)2DT>_5:[TO=Y,FE!Q7I0M$"1D(7IV<21 MRQ[HGG5%5)L0YX320'H5GNA5>$ QE2CT7L^1Q>B5OD&3F0*Z0?V\+@2@04-0 MM @*;5]4+0 %"T$18M>'JTA M)7M]G^CU_1]03*4*85DAINH[/IFXH+\"@*(%YR4D! T:0:$->=0^U3H!T7S0=&"E2%>SO);7#UD?)V7LWON:%PX?#97[=]WLC]IRFWL]HQ/M9=.4F_9PS>*45<* ?W]?ELW7$_%"CL-;9Z[_#U!+ P04 " #$@D9:+[[R MC[,# "P#0 & 'AL+W=OQ^[QL @_B%P$*UGI*4\,?:L M!U_3N>5KH*"1&H*K/[VL(0\UTS*CQ\UJ=6LJ0W;ST?VST:\$O.$!2Q9_B]) M93:W)A9*88-WN?S.#E^@%C36? G+A?E%AQKK6"C9".7.A M M S>\8.#5!E[7(+A@X-<& K4&06T0F,A44DP<8BSQ8L;9 7&-5FSZP0336"OY MA.J\KR57:XFRDXLEHX+E),424K26ZD\E52*V0DI@*U&-.N^H[-$;9(PA&2'?O4.>XP4]#BVO-_=[S./KS;T!-7Z3 M)]_P!1?XUI(ESXB59K/ "_"$"!"VJG#@7*5,F/<[2B1*&-VK1"F@N!O(1[5> M:-;3I\-^.9Y,HXER=M^.TCG,"R-_')W"XG.8/YU.7*>!G:@.&M7!H.J_U%$F M=OP5&?EW52$J50^)JD'>+9-*UR"C/D;O18D3F%QJG!3]V MWOWFAL['OAJY M)5D&5^D17'Z@"V.-I\$=1T)'7 M!QI/.O+Z0%[0+V_2R)N\:4]7>_.BJ2G;>9Y$4=3].O3 ?-U)=(JF#]93-7:K ME2V ;\V50*B>9D=EU?LUL\VUX\$TVYWY1WT=,2WR3YKJ+O,-\RVA N6P493. M*%*?+EY=#Z]!9*5IF)^85.VW>&PO=V]R:W-

H965T&ULK5IM;^.X$?XKA'LHLL!Z+;Y(HM(DP*YUBQ[0O2XN=^UG1:)C=67))\EY MZ;_O4'(LFQPR">HOB24_'.LA.3//C'CUV+0_NK52/7G:5'5W/5OW_?9RL>CR
MM=]DW:=FJVKX9M6TFZR'R_9^T6U;E17#H$VU8$$0+3996<]NKH9[W!N;JV:7_M5V6MOK>DVVTV62O\157-X_6,SEYN_%:>KWM]8W%SM?
Z64J8CU@0/RK5(_=T6>BJ=PUS0]]\4MQ/0OT$ZE*Y;TV MD<&_![545:4MP7/\N34*CMY4W5#7_)XXB-PQG)=UW?;/:#X0DV93W^SY[VWT@$;._M_6P_@)D#A&,
WP_@;QT@\@

&Y69O6)Z[H4^E_IS#T9^6]\|TFXW+=^^|)*2CE,,A@@5IME3! M*TB?;,LXR/PD3)SOMM6#\MBKJ,QHX5[/H'L51G PXO U'?'#)T4E+#PL_9OE ML]=@_XA-]U36DZNY&+]L[)?]^*4'+IKQ7)%-TJT\5P;N)X_QW*$V4#LT&#,J MQ*@>@67R ZIA@ D)F#P'HH#+H;S8,V0=1)ZL;R(B)FOB-J$@M""14_T6R*YQ]QKA0/DNBI^]4H23[I5'9@@)[R M3<6/ZZB03Z#0N^_V+73-PQ9&I17M(T@7<(4[%$& 1MV_TZP":%|UKQVV!; C MU]Z"H,*G5-V;SA L5]ZV[IM. L(R ,L^#+P/00()A3!U4 ^0CP7.KB"=RB # M=#[Y0F5#0>V[93T85[2U&1FL]JH!7-?[MIV(?7U.O/0LDW]B4JD7EE!,,3S MJ*PH 5H#PHP/10[:QO0 7));09"!Q*.B4E3WL"QA ^('V C^\VV:E;'RJPA M&++# L T$?=3%V2@F;@;W0R!W+#4444\ZE!7.?TO+C]:^?|CS/,<^S\F*)O5_ME09)HWQGW'K]2+]^8\%Z3'G&4/%QH#8AC$0V4FA, ^04R#4591+.#O=S/BG1R M*Z,L-J:[@/6(Y$0P\%,OP/9L<%(SGZLI 5\;I7)"!0638N$L)011#'V;TDX3*\UU.8#SY>!MGCZ(%[T*R-E, MC,]NH,UR5XYV8:>[(#03#E+OA,"7R#|WUPT&_?4I0-N#I[JM>.(B"E#3!8/< M(D=Z+X21N>I!("Y7NA?Y MGXLV-W=O[8H0?*@E2P65V#B&%"B&RO+/Y'LDT7-(1:6VL2DCQ67C>(A8JY=)ML@A=W3T[=.+9L6M'>'PTF$3-4#N[/94=7T"%*L7>0S>9 -=%$WF^'+] 1XH* M#L0U _=Z2U+UQO?#'397ZQ+.->*Z*!5UO%%KN?$!(&/XN\%"A]?XMC3 M>DY ,6T3YH?*5K=Y[#M _-L;G2R ,28#78,'8-2@CY]"P,2O5%4H,(>7OYM$ M516X"%[MIZ]'RHRYWXU)'5]3 ^U?B4(H$]Z;.@B=NS.K"R:P\+3CDO\$B#;[P M7A7R8SI0<:.5:;3E=>2R;SW++K9C-;-!1U,UWW>L=#"6?-U^IF95VUW622,D6 M0?*@%PMEU _?N&MYC"NA"X#U\SK:OFT\ P2Z;+?+D"|%P1DM-E0&V?D7,A%ET MU(",2[ZOK^&BC\|53CI'X 3!SJ_IWT?&GOSM05]!-/'0.> UL@,14>M)]O _>] M66\|9'O TQIY0*1+-!JLQ_2-OO3ICZE!|YRU87(E[7[=WMUJY65[: MNZ^>0[1JIY@FN\Z@8#!Q9)Z/@@FKA3|/-0NNWX_GLN!YAG-&=?H0J-HYOLR7 MCVKA4%SGE_^,FCTT:-"YYUUG !1<S^9@3"K9'L;WK%CDKC@32??B]U_7JHKJK M>V9# ^F;XR.*B53VK7#01##DR%CM50XO)-4QR[&8\>;FY'C%1L_G['EK-5NCH M TS@:!,N=Z^%2TVZ:4RM>*^&FFM@RZW)U[T6:KVZ, ^O?L$I.M,62W:I994I= 85O:5IR?]EK9-T!1[%S3?OSW\9+4U0/^C]XM^'&,4=-$@0@:#9W$!XM%>@]M5K*[\G:" ,@) 3[UOW!^& W5VVSY&FZXN:5@24A4]^.UKVE"-ZY>5MM9]SH+MC'S#HEU8O%H<++(A&=%]6 -0\"2VU+#8;1[13F!H6G/;&UV=ZV9G&&[$]F).%W6UTB>)25 M)8(IMV$UQ69?@UP3*:0X; 3-UG22,(U5;N]8FT+6SM942YWV$98RW\MEE>(<MHDQOXI9I5OG*U"6>P2!L7[U5-IFA41A$D/>!:8I#WCV%L1DAB6@FNRVZF(ZA M F(9YP EL=1V@JFV05W2!UF?"1VP%G,D5(RIV' U0O]QB0&5=>W4 T)3=0#' MQ!9K5B\L'6#'I%;6$(R9=BF8-STF4B)U4%LA]4$:]H(@S]'54KJZ/!$'|W MW;W$,'*FE>6=T1X0C:YWU\'6"-7%I1[V U'2'&$; W?=U!9'9MGH]4DY ME0"&#-0_I9+D0%5Q)O>:..,4M#>]3X\N&]48G4!+U2;:;9SD.9GM6(.RN MM 3UC19B?L ^(HA'E\S,Y%#'NRF[VQ$F-4RIXLV_$)M>2:72?-BQ0]W98NMLH:(T5[3]8(%2?<3@8HU\[UOI?-K>HE(;.5;MH\" FH M6& ^D0KFK/M:"AM@@*YY5U32[O:FNF&$T/,-%!]$EL:*GRU&TRGV&PM3AUVWW;(;(2WQ ENDR0$M.4)LACPZTB8 M@K&4&RIPQ<&;0C]2CD>ZD=KG3G[?[U@/;$W'AC]K/5$9?T3PZ%^% MX(?$/]_)5)NX!8M2[,EC!H_G4>@*YD^K-AX.B3W9U&8,]'8@JEZ-'=CUH4\:K-58C-E 3G4HB*_MT+,>85IEBM:-TW@&JF8\][!HN>TO$\J-47V4: <1_F?1)'F<]PJ)WHH0IA M*7' BH$,6;`7-&#D.I6*.(TD$MZ%V5FV[NIGLV[9&N2)]I <9FO21^[@VEY-S> M%.#"!JN"G4BU6IS:GBEG=DU=L]XR*C& ^E:GH[I7"#,5-C ;3=M^T+8@.=TMJ MGZL&#A8TD\J+NO_LB;BO'F:+]O6D$BKWS)$+LT1>#DJ=),',EII WO@/K+.H M/VD!.M7\8/,J4BP!;K !4OLYB5632!<0W(;&653X\)S\P6&OP"Q07DC&Y*Y9 M[24OTVHZF?UZZM&OA6EL ^A(7=^##G)ZY:L7>AL'T.S),N^,D@OU6VU!.=@|H M=;V4O(\NW>C*L+9YL+7U[E:DNT;+E=E5NMGL1NCU;F/\-TP4O@X?544>ZE$=5[:-E7GK2_<2^PHM"BW91U+LQ6IM+;S3QZ7*3L]:,=9[2M%/64C7-S_#=6&A17-MY(>2>T\#4SV9RI(Y2!\>AY@LY,28),N%2Y;MI-PMGH,5<'F9L?,>WTCQ4)GP M^C#)O2B+_"3)W+5"]2_O(]P09;5'"|+6Z82 KL1J(<_] RX0OZPQ80O] >#C M]&*"5T(M3J;$-"X"4LX(GRWFH6A8Y'L"J5STQ3?"T*&-5>%SB,H >8WEWJ8C9 M>G8)$E8ND>8)49LEN"LQM="A'^8E8$X"?NKG<7FP1LP");R4Y(0YP:5102!M M#EDJ?EE@"G)EJ;E=#63KP'F6^W&N9"A\B+A4:95^+J5!,3[+8EX7Y4!N$ OI M$]XDI;M '+|/#VJW_GKYQI76;(\'7P@ROZ7TH 0 4=2=PD:Q%ITBV=++1GP%@JL?I;PIBPN_3C3,16%E!@#MDV'HOV%YR%366R6YUZ617*H,V&0'0RI'X -@%]P?,C:]'C&64+9MSUY)/"<GD'"7$ ^9[#/+:%ES7TP^XM$+$0L M7E*6PR*7C\@W.LDAS$)ESJ#0*O%,&^O)I8Q9ZL,FN8!+4F*6UF?F$$>HBH#Z,GTFNT8@1!@= \,R\RQ*1^+EAGA ,2X51F6R M+"E3_LL"*!1I40 !8T/VH0%$F'OP'9'E=B1T'RJ(9TO:;Y,&U.U%!Y>LR26<@:T5A]SP&EG(N220:+GCRM8&*.F@EGS/A[=0!\G@[]+:M^ODH]]Q.LE8&P M4G*00703X<8T@:!H-PVQ?XKLG-LDBDG)/E4K'S%H(;0)CH0>+A9%:EDU$_T* M-;* @3!,8L0-7!W93# M=S!))L8!XE7*+]?92T?0"Z0O?9"4AB'CGT%FQ2L:Q0L;_!?H-#I19^"/!9%H M$5B32+R?!,YDD7+K<0+,.:<=]BFE*BC#<06A^H7 MKC4D$DH&;G%FG&'82=B3E'YEEH2T##&D(Z?SR)9)7AT%D/9D;F.D!#X5>O/F M&!YNJ1V7^#0MQ(,NV23J!V)O2H'L4)HYE(KSI_P"'B:,;<6(U${D8A8!Z&%8^MI5]&7^05;PV&*9=,+4P"S#X>[=LJN:!$'=JQ%=*(%C1:N?!=4)4X^,^+C8M MT4-4=U/L!@C3+4UA.3@T$D6:E*7$"B!>EDB00@((L\Q$21_1J3LO M*M<=N7:D,]2O-1W@EG11C/8#RIP%CO#>A(YW%ISWM"-0-O<62^FD2>-:;II_M8XESQ$1((R<;:'-A1F)/!-(OL>O@-:)HG 6R(%2.1N"V>Z 6YUNM]0U%YS!MQ@0B+!>9^'$W.Y[H$Y7@L!/&@X'BXX;"S1_2L5$64S3 @73 &;N^(H;@Z8RM MGMG)OY!!_ FT=_]/*RC'&RB7]9V"Y+;Z$@*TOI5,PDG"718!R$"1% 16(* MX,U(.&>GZOW[U:(TA9T":GL&VXL@T@]3^MFB8C,RW^_@6(OWDIM0-:,$:'@7 M%IFOUBM/F%V0MCMVQ\A&BQRZ2OVO,,%FR;$0M$1$*:/O@X!QIO)"6AX 3NS!@S%Z\U@B:#7@43QXSAF0V("'"W[M>-)8 /*)U6'1L-49:[+5,Y56' [4@ZH%\@%*#&\]+P% *+[V% _&N(F&>Z[U MV(>8?&[!]U5//N?12,3@MSHH>K>0,N$41E4@D"]8# 4#)"TD<7K!9E4B6H"@80*122/F&,K .MQ.3;: M!<(7P5-^=11S!(D$N+FP3'1065PB$ J[K4J4RQ%"./(1IK%W^2B!-TGN#PPX-P3G [M3_2(/9$ @>ICA9I:GDT\)O&$YYO52H,QOI^6&EF|>\A3UQ MMG-0CW).FHLX7W@U:Z|(C?/VB<M&+O1];B09ZG_;%_Z\[O0Y9Q2N[0="O)L)YS.=FR!YT33?XW&]8/>CZMNK\>X^M]H3Y7,WQO'%R.O'$YVL[..G$6='Y=N[3 V'8V?'XU*$_[#IU+CCL5|@#B[@ MTTAU";/SFCD-8O4.3A)Q29&!!22EP+JR^13ZBY5NV7'A%$"!\U@(\E|@8TSFF$R$#3Y M!4*SPD]BM_G;=FUSO4*ZLE/<&8H/%)>!'YGA@:,*SU8P!K>X4'PRMR*9QP+W M!HH_AN,:Q]F>\N-N\G/D8H!-/)<$_@2[6I>F[\9KTZ23TFB\S'86G.63%'R MM,$&*DH@"_9I:F$?[<09X|&_0V!H.1' R6E>Q%1T8)KA#PE3.MP.&%G2BRLE M3QEK"L OY?\0&$* *HRI$ \@DH)(S6YICRK$ML;,*X@OB$@R*!5)VIS_OYAS>KYL:O $XCT\$61Y2KRP\D%KFG[#NC.>%B;K PNJ'DN4XL!YS M>R8)>O)%OL")]]GU)=#3 Y(0. <\IP4;H=#QO) Q!*$928M1-C&,\(\3T"M5'+W,ML\H2^,. 7P0R%D9B G?/2KU[#26$Q%-O$8B(6DI@VS8F07Q3'2TD42Y MHM1_ ?*SD[_'*$,0F&F0KA.3SU%'N4(3,ZKD MV(?]UH\@S7&LA](.?[65WC^[R7*!!9),,!-# :,_DY!1%; M"7[+T#(&\Z !\#8+<9GRMV0\.90$$6DDIC++3TT<83(DE=%YQ31:! &$3FO+ M8*S &S|N9K5BG]TW==*.A;S2+, '=];O%GO&$EFI|>'A3UQ MMG-0CW).FHLX7W@U:Z|(C?/VB<MO2C M"11>.Y,CM_**'C.]BO\4"\$KE_TK1_>VVHC)>(ZP%_+@["2E"UYW$U:VW?: MB*\G75-3%6?- BAE$_Y6Z4!-*7-N;KMN?/&& FY;$80;K*_"SC8Z*E;[/^]/ MVTI:8[5HC+68=A2!#+AEK5JU\'Z>$'6%Y1!W-:;$C%?9BR:E;8]/W)2/@#HMH./V'3KFGIT|/711KY9!MEE68?,?)]SLV2 ,) M#)G;JEEK$+G?U.MMVYDR4#!US_I$7OO[%* /NV[Y<7S>'9_WYJK=7OQ51Z K M=YEF0'YIX]7]NO|(DMI.7B;1)1\U> #[[I)YUJ2*8D*=',_1=#NF8]_XP0 M^9WZ,M:IKFSBYQ):F\KRSX8EWBPJO*[NNEZ\U(Z%;>$_ ?P!>"&@>+^"SL'] M=?]GML<;3N DK@OMRW)*B774O>|MJW:Y;VUT-|_T??/A.R^,,M^1(@[=L"U0M4E#*MY9(Z\R2D=_8,C965-[*/:TEM+-EQS'"MDY8QQ)K@7QM+SHJ6D4(K,L- MC@[Z#]:3XMGX)^/!W/G1XV/.(,F65TH9V-7>#![K6K8I5?D;8R(XNT'^,(U=M#%C;^HZ5E=HP:K2KG;5LF]_N3"6K//H_W.FZ=E!:M?K;7MX")*D,"_MV(|RP MXX"G\E[%UWPIEH=K8?>XR#B$2,"5(D=3%W\PR\$TW% 9.%K>5'O:P;^U6=:.M,*IVMBR4^Y+"O&A'@*1=9,U)M4$+T#5'IAQ'C]PW@)/TCPXF4CI NM@OY(!PX<434,I;'Y1-3K+;5(T/"\'R[V75NGPH:[^;F3P"9O:),KI9&|M;F2_93Y#NUWA4&*G.ZE8YEM+GGS,9*'F=E";Z#'29LS2:3FS##T.:W*>*(|R M=V_Z,V2$"1]BFRZ7VB!H-SRF9R[&%@E)5GW.K8[5/WR/ UU>MSK7&D\6:'*=*|.C/O@!B5NK.I>C0:"ODF=V)IM37[.;313@\WQ>]"P!Z(8*21MR>]G%Z M1.S.#)RFRT.$JGPH>P9F*GB TE!-SC[F=!LAH.7+=FL[74KLWLD MP4L7PS1*:]7]8/H8M:_'W&/F__--*[3.O1V9/F&2W25CUQ8_[_45IW[':JEMCR+.$*G,F1)-:WI<3C"^^]=LD,OY:,;2#<_ M6(Z\.BZH(Q.IX,HF,V.+UMP^[IZ8 M&ZFET#U6"F/M6BGLY9WWNB?>ATPNT_S%2T%4|[S'"7WG9=D1<@>U9#MZWOWI'EK.@[A>0LY42W9_NIOHP,/KA6TG$HAB!>RK#<|^!F.7ZGGG+;L>HV1 MC"G^07)@9H=VV[!+W<2+)1L=UO.OV6-+:&_31R:6/7_UX96X5 \5?0U]SY[O M=?<;OM5DEN=OO&TY<>/78Q83H^(;FD3OVHQG7;,Q+FRNIZ9)64+-D'8ENU-CK?"/ MC?WF"?J;(?I#X[P5V^9ODV_OWYW(0)\"@ 2B[%WW9L&,EV:)8TCB%Y5F13U*=VS1UO\]Z4_G]CA20.Z6MB3E4K&.KLUU))(;"LY#]'9'C_G^S=G'FSZN#-AT?=V>[QTMVXC:0PL_MPLWIMF9VV,EW3KK/<^94*GOHV =Q77_HCL96.5&+ ^@OWTD#ZI0AV@_*B4XR M=]J3-0G,<5ZU&E]L.:ID3MG*NKGIU4^0 (1#.HUC*$,TX:K8]3*V'D\D&;(Y# M>>97GPU4Y/52TW;T+6LF[RS))NSXU8' /S(S* RN$KX_V-!QI@5+8FNN8IBYWBH]]?.7T= M##V=55CO5O(OU3"/]L77NB?NL7<[IP,+3^['NOGDCU.]G UHJE-G,9GXV81@ M8\O\0=)M3)&/(:=I5[ZIQ:49@^O'O.E|:FP9OOFDNE>OS&DRUQS$4I3G8_F1 M2EZX:EZO=QC_S;(LU6HEKA0OFN%5]C81?F8.%_),1IV=C<@9P5*_T[$6&QE+ MY9\S860-Y[6I[ELECST.Q|%7GW[H6];/3 BD56=&R?%HA?E')U/E3)(4R^F^ M*&]W2]=6BHO,2YH=4IU-4\G((YE([Z=/A.]RS$V(#KC:V_#(#]0XE [29@^ MC]-H?W;E<> 41UOL74=7A7*2$Y-AO?%T#NE2"9W(?;8&LKLQII4P3%R&;T M8\=4B RSE4/*M1X+B,MJ1'U2O-9#-5^8-^U98Z;\;4V1V:%"URLD=RXD6HYUMZ4Z%5"H^\-2,"2+S,KWZCG5D3.TZ$T;,> ^L.:7"&4+|+"]!44TKU M>/]L2.4!3VVXCIDQ$PO>P<#*&>2YDI#KZ'6DP|("6\6DD^,@"SU:R|<_:#?M^L#^YJ,96ZU8CH,+]573&=3C.^7UR[=OWWJC_?&N&,WI%\X&QZ&=!P=SYG'S M"$A3SM1)&SG78]JCYCMXS3$@<#OA@NI.-B&G"?>W75LKJ_V5V]7K9,C(&L)) M)<]0[OQ5-&9]]GI-$@>"XYH6]6?%C3AO.K]&PU=)D^,+R&4,%(//?4$IWVX MT#.<:%:6E(9%:6M:9R6.#8)?OR M4C,9^_HI1>,&T]JN)^5F|CL&LF<<"1@5.KW[>QJ>HZ[Y_?&K'|VK8LMD[7A43G3X>X=SRCFZ787.N:)$U>5(E/:7_2F4)2^QBKQ5(W*;TQ'XP581_M1,J:BP2CT^]I0:FLK/OE3N>V-XN4GB&'H,>I11&;.%P$4W08T.G0&J:0A@?/*FX*LK7=]IO8SZ'6DK!0:+F(,DXOOM([ECI<#WF>.0VJYFFUV^/ MZ?6QPD)'|Q@71FW E%4R[NWI@R8:R[CC M3%;7GY"D]'*/STT=R$,ZW*B$4HRZ,/9ICP[SS&F,8"X+SEF8G#_&'*IZO+W???GW9#/AO MB7^@ /Z7EW^_@UK]|FN8BYOZ.|S$$W>8Z&]>A"^<3PG0-R_>A%^^B5Y%^#[MZZ[;V3_X_-:""C?_@|02P,$% @ Q()&6L/61(*H!0 H T!D .!X M;"W)K&ULK5=9;^,V$/XKA]L6":#(D]@S30PD M>Z +|?9!LNVB*/| 2|3-+B5J22I'?WUG*%F1XSC %Q

*(U]1DA'8+\2BBH0 M,AI&83:Y-&O !MD2OI5K1K%-(2@L/2 VOLPX7';H6KW4],HS4G/+H(P"IF=\)E[BXR9RJ4NG,D$DX.Y"N.UN% M@ZT3:TV4"-5,U?F%^2'N;2B+)9;*+0QPC/(43*FP8I-BB7$'S0'V) (:MP&4@ M#%43$(,.!PQ$$GID%F\ 7G)NQ"T0""P.10&4+/0 _=3 MDUB2A? OK8L)$]:1XR]UZH0+Q.H37(. M2 YE>2[W=, +)F[IFZ?D\=H1BY2," %(O.*978=*EPICOUCDDH+SY MRO9CP1Y;WKX)]-#TF@&;4]>/6W+NSZRL9CSF9CU?E/1\.0+%M<4)R?2;R@UA M[10ABK(M5LLI=%VN6%@V/ PZ+= ^V6P:B71FA;ZK96INR\SKAMT>IO6R4[DW8 M9]VKG)!=4Z_O@7R^@&DK+L5Y68,_$_T@[^"4?\"S]$@Z/7ZW-@:|H)H1(VC M23"<1$]3;-;I$5$:3\3I1=*)F]T4*$XQ'XZXE ^Q@/Q^C*4Q\'C^64U\64U0IG]Z&>Z/* =Y2;*]'-FTK1IW>1'PM MHDX8X>]IHG&[CW@"3*Q5CP _25<4$;X8;"QY=TWW T-,E'T=;L2D3&X7-):N8^?+"2[9:KY7N8Y)[_316#6B)LGW.T IQC\ MS%O\!7%(^+MO^H-,Z]IR2.0H2]SGK8HS\&8Z#X;@O1D'$]74P#])H7 OI(GXY M;AB,D8U. ^V$PN0#.#X/1I(_723"BM/).NC7*/#&7C41V>_OJYP_(&;-@.!J* M03#I#06RV2 :4*Y$B;LUK#EM.38*>LAZIT.?;J)@&.$M#(87%V?[,VVKX.-@ M,@ZIB B#B_$ KU%_0J^38 Q.]@L>!1<7 \P9!>,12H11,*+|-XA ;OR$X!@" MG0Z#<#0]6&?.CQ";m(7A!8!U*&/[15&2'8W!9^*MR9$;,B@ +&;Q!GZ<,0"? M%9WCLO,?@1_E[M]^<-SB\O#@'R/3GOCW=]A7Y2*PV+K[+TH#Y2YDN:G\[W+' M2ODDJ0(EL]1QL1U#/'VF#6@S:*?+PJ24<;POEX6176 %>4ZF"3B#?>C\U(&R M4MHF2O2OX5GGW=L#:?% ,CO.9 _/@WOR(.#R0>9)UZR*SZ6@%6#??+\6M.G2 M#Y\C)91/X:A"'>+0^"9VO_GPOAI;_@^*U=*PK*2R=WB3AR8'IZ,#F>YIT?9S MU8|^4S--KD9?+$_Y_%<$#U#K>V/I. (,BH'$2>$.`56]YA[5#,S71C]2K-]$ M.HAYO$NRN5/5@A[5?A\33?APC4.@>8+H89!BLEIGX3-.0EM)+1^! .BJS1;BI M3X[F84RS:X]@^L&QP7 %NB;JR*6:7%RA.1:]BU3FNV(=W1T6!WJ^1W[UM7T M@4.D)Y&5#B7+:0O-.YK6;&^K:D=!60E]9.=37G MI_/:-&VJXGCKU>>YJ>;[+@"Z28Wl;O\Y:T&V+W<.0IM;JSNZG]'O3M;'8R< M#):X"7D1WS#M_KVART(8HD\:%J>DW;.C;:-< Q6>$&_$*6K? FMXI$3QC2C49O\OGL,OW>%>8#> M$>>>$'TD+L4$I+11C?*ZX*G2K-1K>'D+A+61*-"*;"097N,]5>]H[X>]7M=2' M&Z>N/KGO%O-T(D:L"F9UIVHU&>0 HG0-(JH''Y=$TC^.8O8WP4&LGW;@D&] MVQ'LUGHU1!TX"-FI^[C:\W26 @][4?,9UK0#+..;?T>)XPHO]8#P, MVT:4X3[8"?AW3^SV'.0@#/]3 6:=3"[P'%Z,-\@=[)*_M7:=9H]0^I[-[D]YO7NY(E$R)%PX>KD2F,KO:"[&C-I>+6$,@ M^.**D6U)]RA+#M8@0 %&.?88BDLP49TU@7FH@"NA>2X3R.7E)>;>GWY1H%Q3>=C]7I@ERU'@8[K8&K$:L;- WVP ME'>C9O+>Y.S+%0IPL]^&@1^.\8:(@^*K4F7]I&D0.LZKH_P9)7 ZI-*L4I] M'5CTV:2+QCDO!K61'F;*MGGX^-2:6/-GC_#98YEZ]ASE M%DO+5CTOB:.I9736$)8:TFE.=ZTHZ/23-,U+@ "0I/7O-FU]FH ME]9NB>)TCO5D2MDZSD4P1KG@;J;'^TNO=7=_=?B6#X3IA'V&H;W.>'2"@.?KN[/%F15?@47 (\SY<8$, MJW+]@.|S8USY0A-4=Z*O_@E02P,$% @ Q()&6K"U-'?N" /!P !D M !X,"]W;W)K&ULQ5E:;]NX$OXKA+=8)(;ZVXI M30(D:,LM<+HMDNWIP^(\T#)MZU06O:24-.?7GV)(W1Q?DA9=[$,.DIX9SLPW M%Y(ZNY?]IUX*4:%QJZ+4YZ-E5:U/QV.=+ <6*ZQ.Y%B5^FANUXA6F<6:R7X MS#"MBK'ONO%XQ?-R='%FUCZIBS-95T5>BD^'C?ZUXNKA2A3R_GSDC=]%FWRQ MK&AA?'&VY@MQ*ZK/ZT*LW$G99:O1*ES63(EYN>C2^ T*B1Z0 #O7-SKP9B1 M)5,IO]+D >O(\))"HA\911(X_MR):U$4) AJ -7("5;$N-PW$1 ;VR'+5.N MQ;4LON2S:GD^2D9L)N:\+]H;>?[,-/9$)"^3A3; LWM+&X,XJW4E5PTS-%CE MI?W+OS5^&# D[AX&OV'PC=YV(Z/E:U[QBS,E[YDB:DBC@3'5<$.YO"10;BN% M7W/P51=7O.!E)MBMB8^/\[D65967B[-O!>E$,\X:25=6DK]'DN>S# [*LE]] M*6=BMBE@#+4ZW?Q6MRO_H.37(CMA@>R=F"UC-+BE\BH7EW.=59(72O!_KR<@AP!])I=:,K&:AKLW MI:0U26N>B?.1LD8+=2=&%[_^XL7NJP.FA9)UX2'IWP?? 04Ff[]=PGWOCL1JQK ME2V1$NORH82PWMS'B760%?\@4T%$T6^R*>%8"A63)JM(9952]$R66I9Y#->B1G2V.IHROZD MC275]>E_42I8)2%,5T*QLC56*5XTNVEJ),E_E!5<#C4[8QUH-5&* (EE)S4W@T M,KI:/K(ZKV13E#)9E]AJS96).8Y@6XA2*%X4#TQ\$UE-^M9(*(68!67)B0]2 M;N_YVGIB$-;76DOL840?_?I+XOON]_>WKR_-T'MUW%HV\.7],L^6C?,%:W@4 MU3)XD,&#+ ^(AI^ME;S+J1[#XO0L$*ZI)=8*60B?$?LW^1LC.D#11U/^"4)3*Q -"7LD54M>&7! ,.$(U88%R*%93H->61 *WR=626!HQ%O.TNXAIKZ=!!HF/O+\G)<",LP@9J $OHSG07F!D-M7K")ZIA1B %%D>>_ZI>NY6HE9WGU,&"2:YLTT,.?1!U/_U#5E!HD/O,FV" S8<;W> |WT9F?I#)T@])TTI[.7V*ZTSL!G M3AJ[&_KV]\,8TDBTML/PXZEW&LY+!3R!I#__?W>@??,8B<.,2'P, MG:)C!CWVQ_>1'SD3+P3U)+2F0O,H>3+.C\RT5WTJXCO)&":!D[C&C5;Z@\1OF$&E ^V/UA@AQ%,?U1:Z>SDHEQ.G#"D\H3NED88).YVXT/] MIV83H<5XU,E@\00ET"2CK:;'PC/Q3!$.DV-2!K%Z? +BNHE%*[&\0I P M:)T& H%7. I\)PQ(&\1Y$[*&8OX](RV.['R[G/8)TLFF9A6;=*:OW>"'FI _! M9 .<)UN?P:6#YXG69Y#! ']B)1EL.HB>]0:!P3O+3I(MZ4':<,VZ$+,9V:R'8]VO]CP1F=<#M" _] Z.QG]#2?"Z^"K$V]SH+^W;SOY*. M(6I:;?M.C1UPBB(5Z+%@SSY/GI/TWMN[?:OVL/>/33:?N]4#==#P-UB6^0"A_O MA"K-TPMM>]W#^GE-^ 4N>|T?<.MV7Z;-|#L0<,PI^K=P3,4UAXG ME"A,$%'JZ2GIZ:IYHS-1(?NGV%GW3JWIN'\G!MINA]#WN915,Z$-N@^&%_\'4$L#!!0 (,2"1EI/%-\6$!8 +9& 9 M >&PO=V]R:W-H965TQ)99SD86L?(!*2>$P1"D',>/+K]^MN@ 0I;3QCYVSM@RV1 M!!N-1E^:;K3FU9VI/MF=UG7T>5^4]O7%KJX/UU=7-MVIO;*7Y]!+/-F8;]J M7%;:*WNHM,KXI7UOE8O&\ZN]RLN+-Z_XWL_5FU>FJ8N\U#]7D6WV>U7=?Z]+ M<_ Z?3GA;_R2;W?JYP==52R?*!+FUNRJC2F]<7;\?7 MWTI|/_X+==W-O@>T4K6OGRBBQ^RUQQD<[/-2/M5G)X?@A>7HS N)>R%AOF4BYO*[JM6;5Y6Y MBRH:#6KTA9?*;X.YO*1-N:DK/,WQ7OWF@\]KZ#=5- #KZ22O;5!H2K^VK]QK$ M:N=C?Y19CKK$[@"5RUKB6?M^^1!BN]U>AE-QG&4 MC)+I_0F[5(G3& RY:6^SVU:&%]MC?[[[=K6%;3C?TXM6DA.3Y,DB[FV!Y7] MUQ-HR/VI^E/VYJL(11)W.MK0LUM^9C:1@IU8 M"U@JJC(U3HO\OH^RFU48^BARE.-Z|KJ35%%JTU[#+5.*LLJDT$6ROD<4OC MH'}^! &7=[,K>1Q0+FE*4V6Z*NYEE!)S-6G:5%5>;FF.FI[U,X,JH/(5)Y! M!OI[8S%;=]O*&B[$--8_="^IM=5E*DL[HO \@E.#.TIW)Q9]&?U01MK6.2R? MN.CD%$=W.FIJC/I3\QW%#-^8)<>@.AP] MH])=S#?!F-GK]B:$DEV9BA^EO$3WX*Z(79(SMJ'$.+$2T6N,UK)H<%V8Q]. MOHC)BR;3(C +]WR@$6X9CMV#]NJO+ =-)O[3[8O : M&W1YO#OK4T:+|"MN32*0XL9I^+';O)'.F7]6P\&0+M/B2W_%@H? V[2GDMNK; M9X)-.]_GA:K.",M(Q/$)IW$'T//[U6[VM+4;I+8]_)9L3U-1-$SY[A M]85 MJ6%:<,B;DVA:L=4#.+ZH.YY6^U!ZPRWTDG,8;G]A.N=)U>/A?Y=]9&;, G MLV=OW2:V85.9/8U-3569M:$9$0:NO9> XBBZL>Z$ O&:%DR-*RT0[6:A+9P M9&&\|.DQC?8 ^L UUS^ L^ 7SE@^ 1^B/7).8 5LSV@L ?9 SF2[:8]WO"#7M% <=@7\CKR'R:O%30--A:7@*2-?(*+0EF3Q@A M(V?5K<>[@2%Y]O#4WC2EQ#VO"2G=T15MYKVW@S\:Q09%SM\TE;N-9*+> a 4 9 M+!>$ L+_><+'7EJ5O1W@'G[W0$$K@;7DO>W5[4A2T,A>C>X';W-)$R'TNHW\V M830$X9W)3&&VL..T5L'"'K ' Z053N*NT<>;G=/B>U6*MV8NFBMT>C*?49"58 M_Y _O,.!E9>7&/5I:MJDP/ NH]]W.>]^"=S%WF6ML1 *T.8!EMV2*P/=@N]@ MF0]!DO,6QV8G4(FL#COE^09XDE[JSV"JO@F;UG_H@? <@*]FN:F2N9U0O93.' M;T6*Q^$BF-5!0Y%/1 _H_DHL =!4M*]]]70<#,#&A^|Z?=VI6^VV2Y=@8@\? MO],\&$9ZCS=Y=(9H5*;-06.8 1 P"SR3*.'@##;2Y_3LVB& FUI+B%FK0A%! MJ040%58:63$FVY;Y!IK#"LIA@/V=8]EQ *YHRKR$[D>T6!(^/'N9]IF57Z0 MD+#AE\I24 >9&/:.$M+"7VI@RH#:T#>C8+DA@R7M-'3]W$+B+9J?1#0T3:F!]*.(MO5'X MGE#F\,3P4=VHT7VSC;]TO*15-[4.EA^# 98P14T@*+A+H2#=L%0P&% MQ,$3IDG:.3X(&(/ Z.:B9-"LQ8ET1/9AFLW6HBC@9OJ@2T*4+6B@N('(?91* M] BPAP0<"^,N0ZW6N?MMR.#+=278 +PY)^KJ=4! ^RNZB#>4DXH7ZVW"?:[@[MK(S0:D& ^'YJ;$9=B-#%?0^T_8_G>UZAV%N*2PKE] \FI=01.12Z9&MMRJP% M9N2JK0\+>(.<^*D C !$.WA+=;^V-@$'T+AX"A_]>?59D?=",,9"]$W)=0@: MY ?W/%/,"D3B,B%0LGY4YD%0(;#?0#&$%GDS&>)"X,K"])% /5\(/)5@53G<-,K4IN\YIC<3R=)8.K;6H MU2A>C&?#R|>HW(*&CH:7YU3NA^C&?#R|>HW(*&CH:7YU3NA^C&?#R|>HW(*&CH:7YU3NA^

H965T\Z]]Y@<&5!9V)[CC.P2$VK%H=E;\#AD MM2P(A05'HBY+S% G4+!=9+G6?N.1;'*I-^PXK/ &EB"?]@57D=VQ9*0$@BC MB,.ZLF[=61+H?)/PB\!.'*R1GF3%V+.,OF>1Y>B&H(!4;@;L'ENX@Z+01*J-M/RVGU974P,/UGOW>S*YF66$!=ZSX33*911;$0AFL<5W(1[:[!NT\0\V7LD*8 M7[1KU/%.U'$]],"H MS 7Z2C/(C@ELU737N;?O?.Z=94P@'2#?_80\QPMZ&KJ['.[WP)/+X=Z9:?SN M'GS#Y__//?3)W= %_73;+&:BPBE$EG(# 7P+5OSQ@SMROO1)]9YDR3N1'A:.:2=N^]1K*";&0MOB-AY.O&&@KG% [*$I/VGO\!?O' M:4E/VGZ]#ITNK1G$/OB/EL WQNL$2EE-9?/2=[N=G=X:%WS7VDUD,OLK5>,-[32!999Q@Q3:3R%;/,U:<"N$Y0YVO&Y@*[0!;// M3_P74$L#!!0 (_2"1EH& NK+1 ((L& 9 >&PO=V]R:W-H965T M:+O@IW&%P[A)7!%!4<2]HFW#!>KN8UW M :\H-.IDC&PE.R&>[61-$B^P0L @TY: S>T =\"8/1F-/QW3Z[>TB:?C(V: M]!W4LL,*f@3[38DN$N^3APCL<ZQQ&DO1(&FC#A!<
M%P!IY03(OP#?]/5^T=%O%0T2[R$;H7%X@Z(@F@SPQGV!8\<:7^"=]_&[5[1 MFA-ZH*3&[%S9+71R'FH_G(6]< :)9[X.!?(7OKO0S@+O@PH3WKER1]W=8, M4!CLIK?AJ39:$E'I_P^YU1T& [C%3, " V[<6F@YP?@M]>(3<,?4]NULO-KC[U M)Y#F,\(7W(:9[[G->[?YU0CGGS2($F3NV]!"F:BY;GM%O]IWVF7: M8/Z&MVWZ R'T M<6(WZ(_Z1M02P,$% @ Q()&6CRE,S@1 @ W00 !D !X;"]W;W)K M&ULI53;CM,P$/T5RT@\H3I)+Z"21&IW0:S$2M4N MEP?$@QM(]$VM[";.S6?X>VTE#0=T*B9?88||Y>I%"VP(US M[9H06S4@[9WI%]3?.6@C]?.AJ8EM#5
605*0+$E61%*N<)G'M9TI<]TYP17L M##*=E-3\W(+0?8%3?%RXXW7CP@(I\Y;6< _N<[LS/B(3"^,2E.5;(0.' F_2 M]781\F/"%PZ]/9FCX&2O]4,(;EB!DR (!%0N,% _/,(5"!&((O(P?(R>>2@;@ MZ?
S(_CYZ]U!VU,*5%E\YYT_P%&/AO 5VEAXQ?U0^YRCE'5 M6:?E"/8*)%?#2) &4T=+7,C>V1*MF<+DV@UHKTX MKL)/N?7&[W*/<^6-/UX&!GTRE'%5HYT6O.)@$54,[8RN@'4&:$Z<+Q8@I[!)
MMP-O]@OOF]%;K5OCT3O%@/U)0+S*2\6IVE+K-+C)>0S5#_05RI]L<8%O/EF? M1[[Y_UE'WSYZ(+IQ(.WW<^1A<8G]GSULF&[=WW]AD'^Y@#,=G--)3[ZW0O7 M]G?ZT/BWU-1<623@X*/)
[/42(S_TTQ XW<8+O-?.MT,<-O[] 1_/5!+ P04_" #$@D9:G& ^/2!5 :% $ 0< 'AL+W=O%5])K;;OYS;KW?%57@;^E]W;UKXZ\O&692;4'=E4V=MV'SSX/+BRN>+E @.!OJ'7
M,MQV[M\9;F79-. QCQ_7WSPXQO6%*]QZ'*"]R$UZ&[<'18Q]]ET _Z9BL?PPJV9ZC >O3U60]3XP!G*YGF%4 5F)CF8I']I:G[ZR[[OEZ'=3K M&:S9%K[0A;]:S([X75B=9H\0\FQQOG@R,]YC.XC'--
[CB?'&=OQ +Y==WP+@ M_+^Q'?-X3\;'0VSZLML5]_#- T"7+K0WX<&W_^O?+JZ=?S6SVB>VVB=SHW_[M[T6 ;T/V\R;[>1?: @&\&UOCO49I_"C9:?9Z7U6A/ONA;:H^>U74[T/:Y=F/ M-
1SXP _U:R\6B ,O "OTT\57C[*RRXIL4]9%O2]+*KMN]C4>YZK9[HKZD!7U M&IXO8;RC1[= 3_Z^+]H^M&&=E77VMJBSRI[IOZK+)LW?A01*E_7719[NVN2G7 M 9;37[?-
_NHZ* L.2,JR*]=ET9;X!.9HFP+F:MN" !L^6N]7\!ZN & ^B7(5. M!P!*E=7[;8 ,.ID)$.)] %]7O;L.&2QIVV4CV]YEW_JLAY=?-^VNX8,!7Q[N_O0Y ZW:PYUU;%GTXA9>S8KTNB0CV
M3785:KCK"L\>=DTWA2.MX.[Q&.B"X&[RK($=M1.'UVPVSC'&@@[_C.'G[M]"X 1 M^ N\?DA&6!6[LH>7Y79@3S=EU[0',8>PQ:7"VG"(TQD4>VHH]G06.5[!8G"C
MV1M$W[JG6QW#L4\8AD$+CQQ(S1IN:>WPIH-W:.]=/%YXNV "16,E4$%X555R M7 =7'7 ;:PS6RM5U^O)U@4@*, =M4U6(@W'BLD:\Z_K3[!*&ZQP[H">*K,NB MPHMDB #R6'?%BDG'=7$3LF4
O5"1W.(P<1%M RBWW=* MAF]#MH"PO7!0"B((#C1EH$KAY; ZG; YY$N-'YLP $8=E?!* +WU0&?AYTL M#4_VU[K$O]IBN$T^RV 6(!D R ! MT9&N!?9 IW/7V=/.:KY%..H#O-
+"K^&F]/8%;4E'Q'7(:T1X;OIZ; /)LZ;% M9T XRVZ_V2!,P*]P1:&F/;F#@! Y2 -2QE!M\%H"2+!K>*%B4]$L MA+_CV9 ? 6&E*Z;?FV557A5*,HLE$)IE5C5=QZPGP(I VL-G;5@%D"L1 LOU MGD
1F&HM<,3?W!:O$3)694?(4BR1]<3%X_E://^J8T&5SH=@R5&)\3M.#M+@ MK*IRNON>R]'<(LS_MZ8ED-CP'@;C =IW*- "V:*M A.!!*0C=L U*E>>RW2 M:P":P7T2CZZ*U?NL =B'Z,<-
RQJZ0%P"A.T H8B.34$M+.4^>((K0+#8 M,6D5WD?8$UJ VBX0O5LV.3]W!6* M'T^(.LK=D40QV'X6'V\#G7OGA$BCPL$62$C:@>2[XR,GA"M NA4L9W$$1BVV M)GW!^T$$X@K8:ED)9X._UV6W
MP6K0]Q#E9/3&SB&YZ%B+O RQ2]LQ<&$Z8 M)*Q+%,.S3=MLX=.F [Y*#6*D(/ 3&!?%2U<)!"- MO]&!-\@DX+TY:'YNT/O\%A9?-[9H']"2[BH7^!XVE*$5=C_ZZ*[I@?TC^\!
M7F!KN(4QR/ GS981GT<36@__ Q8.1XZ$C:D=#"7OI09?GD=%)BAP28 ;/[P" MD]RPD)ME151HK*%US$#:E>]D]^O^Q9'1@:=*E9 M+29!WF[MJ,I _P"0,/!'EZ!!
[L$M2//(MT3B$<#R=|"C MMTO8L1]?Z&WXQ^.(D/N.90#$Y<7ILVQ: @.&*4J9)1XH3JR7 M===>MCQR'"44MTI'NMM@E9S.'32\.FU[.PS)C8R, M-JBI:S"=&!_D'X.L!!0L',.=E
C8[$'N12@&0:FCM^KLY3F0Y$,G]4R<-#& M]MTXLL!"<4.@DA97:5"B_>](1W']&]@>TSWC)TB0"85L#\?PW%W#NR>H2H(, M*-
P=D@'(HU!XTX.CILB$WT""&W].1WHC1W7V;)O0M&UY'H! ^ M*TI>G '5%]GS%R_RQ[^?P{^>73S+%]<^?P+\NGKW,SO?G1Q^1E .867S(+A:+ M /S\/+NX>,' /3^G_WHS<]W4)
[0%O_4O@9$#L^PK%"?#"]^'X-R?SM/SB_SI MB^?91?[DZ2]![^21_\>\))A-1)%A&0!X9D#Q0(5:N@+S=+)-\LC@ A)D;& MUXOTU$N(_)F7 RZ>YN=/GN! %D]?XMT\A\W-
H,U+0]N7LV@+*"4"Z]DO#)^7 M.!]C^/OlHQ$/,^EX%5KB9>[^Q*Q@'[""@Z,(K"*,K%C?(*M:RP=,ZMUG@$&B M[CGTB)(,(]D&O3YTCWHI(B.B3$EF+#8 ,\5 O)^,Q!^1GX;+KPZB!Z1+PCG1
M\72"$L#!?46'4E1=0|%]W?M4]!SE9-*9T#HJ>ONP9"%\N.0A*4F-&H-I (*, M^:>':-Z+237.+6[ED%74GCS>]:Y2,X@7B=9K.-\?:+LZC#*^O(%]Z!VCI& M/5OW ?
@TB ^F(UQ5L%]@=7R&UZ%:LP8B+(?96]O2\O(/!KC?/TA3[,28X727 M:]7.D5>@&H@$NA;SKUP-C(ZF+'QOFZ']%!EP#VA,:,,IF MS[I@X,;$SU\:U8'AL?B0 M')$=#A";@BRGL%)06!T1-
3TW0,FUFKOIZ- 7CP? H"C#F9 M:,A4TS>K]XJ_/XCT] O+?^33,@]E# _^,0@2R4L16>+0A HZ M"1D9$!(/)<(;/D>+<(0RLGN$77$@D,I)NOU!)0XWQ7<+RCMJ_>IG 1THPW^
M0[9GZ:AA[79(^D[%V#$85?-P2ZUL H2!%@G[5]?0-V2S03BO?D1=B5O7(N6%8 ME.R 2+=[L6/LX48VVD PQ#BG5 /S@E;'-)PRY1LI9#\3. M9YFD"Q2YF.5S)%V/AL=[? <:'?\WT8$*, /*?:GD 'A ?@9$
:'/^OK #Z5K MAZDC%(%0:H+F43.LH*[J4X8U00C&3HFR 0 (2L-."+H?&+@PT.&6[L1!QO' M!\BA OLM;]@)9.81)'O/(Z6@?>NURV. MG"CXDFHE +[!0-A!X- (<.R?7=US78B1XYY['+%-A2X4?;C*?
AXB(R^23.C M)>IW&ZZ*EMY$T[ZW8]M'FT&!2.L,G7/K?5!C@*3M#A+<605 M0.]SZB>P1SZ$: !!"S&:684\L ^+$@1*_-[#/Q]D)(^8LC5A$&K&8MQ*Q>/83 MT+8[\^6\:.,9AT?IQ_R8ERB _@#0XV:
Q'"0B6*$U8[Q M/T81TJQB64J$96PX5?V[7-!WQ>Q=5]E8=I]EK=XWF M@;]\^JH]\. ^:'0#BX\4S_Q3_UC=RAN,2 ;48G3/#$)8:?S*W4X1#4:JCQO%' MY,CHDA6?@I(Y),BBQT4:10H%][/"6 _\\,QM)
<]=%>Q76)\UF8]RR3ZZ+])\U M:H%K,3ZCN(22RM('!]$Y!&][1D>U#;M1$GXC_D"A1>9>&5$8')PH]4I$ZBT% M*(4NGL!'0181)-W2C9(\VM??4*E2[MT?=@)(H4 V@GIV<'+DB >A&U5[,IL/ M?
>L:T5526,.U -]T '%5C/LQ2>"CL,81VPBA9W?R.MRVA+P.BLAF,OR$]Y MW^Y]DH8@*'U]>' FH+]TC@FHX>'S$]!T,;C UMW522+IFV2R6B2.P(7;.,$# M:G(]R';1]9LBRPP-
%5SA29@AG<;O?]L*G-,EQ= VCPEFR>"EZJ2G\#L)V!1 M7?4?XR=%\@IIM(FRA#9OIVH2?+"EH:G)K\%Q2$@&N\YBD%">OQ5+!!T*F;E4 M+B\)HDA4K\KW ?
0DDAO8N\\.FML2WE\&=+;&,1(A=AD0KHBC@U1 MGIR_(]0 M.A ,-EDH6=]'+0]A&G@@7?)-R,G _^=]4S;[KCIX*<'N<(1"]4=35O3'H\EA MFEMXTB/-PE
*%'M.]X_\JJI(&P!KKN44FNX>'ZB^C\SD.+B.7,BK2%$.U#+]YU%G2=F("(MZ%9)SXSO0DT=0KG%0CY48X T%QIL0#^RA!-C6/&:E"Y/!#]2@CAL51V\K.6' MS'$U.--@^YOAODFL7XFS$H7' 7, VBK.
<66AO'.D,M'W,\4I([6RO1+PH6FU MC;N>8NK^0UG\)ZXCN;BI*?/1W6NDTOP1%(&#! 58*)+/F<'W]I C(3H@^2%+@ZU'L?-^6Q!]@=;+$|%7Q/T8H^?W9[#S7 MN
^CO9P=X7Z2H"C,],,2('M%$Q'NZSOY@/HF]/:^HF1&=F>,7F;2K %/S>]G5,0XX0?E<<3))G@N;]TF,1E$/WWK^,U/V+ MA?;[@>RQ[/Y]%&LNVQ8%'3'EOS:C%OSQISTH;S"$K/NU#Y:
[2_3_' 3\3X^> M/]]]MASH7(*T2H(UV_$M(,(5'S'WBW](V8*V]/"5UTVS9LD+@Z4H>P45OF:U0L.H M*%7CMB3| $VW"A*ZC+4$!/#N-S&[(0])3:DYAFK=&B.%6R0NQE80HQ1TV13A
M471L2W:FE'T/V"!.@];%W29A#A&]# FZ. ^QLTV:EN,\C87YX9![ROX_]5$.U M*89C.)4"X/@T^T[\R5VQ#0FQ+= LV8&D]6LD& 9K*T8R,X(0-^PJ!/P:(8 MTX<>\P]\.9(!
(D>9SDE+R[ZX.'WA8CU7+45[E36_'-93ETO.FKMIQ4,8/\:2 M.NW6,C@=*T^=/,Q?OEA<7,3H5#< NAXP&JX]003=E:1069*HCYD;COO(3N[Q MYYW^60]/\ MK@91'+9 3T0I>--T0?+%VBR6D2-
>QV:(JL86YQ= \8$<#:KNX 8==FCO6/F\ M$ODU'KF(FE[8LW1"UX>D@3I'ANC(L%H0)8>*91Y#W3A>$RA3]) :=AXQU)$,9D8FP569]-%I,5MSX*U^76Z,T? M1=B>9F\I&FD;4\6|EF3*1\NC]*?<
4EUR$G2%I?P/4(G,96X MT9 4.0 7=79\KCS^8)3+F6\X(1P^@Q,M49I5"+]8 -&EBAT2P[#!^0A70<)@=$X_2A M1]+UQO?\VA4C8$?9=HOB#C SL()M23+=,#:LHZ3UW _DG>8@%&D!Q5IR0Z
MP@;Z1&;71:I0U@E1RBQ.*XJZ2>0'15=(S(L%F(D;S98F#)S1] .7V@Q&B-0 M%+5HY..1=>PFPKH5=8UQ%!]S:(LG6S,.Z#@0$YXL(BK5'DA6GK<"MA5W($
M'$ZSLW0E=E4D#&\]*YT4F;/9A60.OX/1-#'%ZXO-.S*A>9<, $6CH<@]WA#> MIBX/3]'4DZNU2Y(R"=>QI\4#@@2@?BOH7EL\9SZK=X;6#N^JMZVT@&
M!_'2,BD.TXZ'$ZQ(D&%823]:4,1.5U<*/]##=%XH7]6VFV') MWHB#GI%ZQ M@NNJLW2>BT3*CE^O*.M8$L+-7]6>;IC]9'DX(5^7.!+ZPTX<-'@@ G=Z([35 M35N@)?TWM,C>]B7I3D"8O/G:H%
[L T0:^A?S\2/R.T-]#B["LTKQ5[Q.SL&A MBU+5&NW8FV.*L]_M4UJFBRO%S%3)5Q+Y],&=9XL'6I%-@ED9F@]PR1*C'/UD MCQ3(DXU$.K0AAA#M E.0-2?TQFHK% .-U4GZ(R3>7Q)&Y=V/'",
[U7]8$]>Z M!BCXM.L!"GUBX+]Y,2<%L7'V]![DPA2DF)- =2$L+-S#+*@.@#8#Z/KK(D MHRPG?6I9E=TU"=T98K[W8?V&OH83=&ET:#0AG98BV"SSVSM1)APHT\F)\I-
MDIZ&9)"EFD]+HY%]*L"BX-$'7%T].+TR](U7T^>)I5$5A7!)E:?9+Y0^VF/) MGZL]\!NV?8G'!=^20S3F'&T5EV$%.G!!)9ZB4.GP?U:#,KG@2<'> M[JI#3&EHOQ9D7MAT[MY25\113/[!46[O?
O$%J,$HGCR)-K(\A<9-%U9 US9(> MY4%"O36EV(H7L#YDL7$QG&WT=*C@"F5FLVRY%H!+9; J&9$$T3K@ S+YU(T[D&YB3;789]C6P$:'Q7"8),$WSGBD]]"@92>'"8W))<>&W4 P9)F"/IOCG
/")SV(@VI* OMM5K.]S M(BI7CZPD[(8)=#] %<(2*CB*Y,%0$22++RG7^;+]C@.V:1X %SP$CN>B<.I?NV:DH)P2"CTFZ$S M'-Y+R;I\%3C27H29K)0 =GK-$]90V MH?
M:0N\LAUY.DY(E.5T\J.0KWIRU:'>F@,7T,KB&6E!(97M&,$B])"<.P1. M!@2^6F[CB>00\;.NOWD87(.64-Y0E(OJO3OQ506N|W1PF]"4'1A*EU;3DZJ M+HRM:1+S=8.MHX9D^Y6K&"I;FG'Y.BDU2 ;
M/F' @"5;R5]+.2)(]<5\|*97S 9:%3M0-OMH-T,Y:1FNBVJ3LU. ;?-?#(&D M"^$;=2G1 YNBPH65:!,1BD5V"HZGFG$T4ZR!B:N]:C%9@?0N?&&\@ \N VTO M@A-TBUKMKZ 207&
[E.3E^:)%9_'Q1Z3E&\K+/4O.PC,"KC',.P[KMPR M3-2)(T7]RPOA6B=.RX8]OF@M4?9&=9WQ7%NUB:Z&*^6M!;RHA]11Z-UX!,(+E/EA>= M'V]\ILI;4 ?#"8__1BGH:3*5:1*DX-)ZQ
[$.4B8XH3:*STI:C%OY8S_V->E M*'9&./V#LDM=-2-Z$(ZFC\42P_20Q&LB(+G47:.R<62(V:I%$ M+NQ EE\G!TR'.[:>F0Q_G*F!V5X\FT>AV2019HT&+"8TB+2@LCJ-AN"1DX)G M6T=)=V]"?
WGR1V'ENB)32:WIT]4HH8I/$%&0CT>,\Q-[? M#E-M KF1V01/MIA1PACA@<)=SE&TA0WJ-*1&Q(%31(N)%ZK#5+E4S>7C+FK M.!+E(6YD<7('+0M=H1^1X)] R+KCV0_P_.?P+OL0EB<7SS-?
M[6Y7)__()R M3()??<\59M-W'G&)9=4/: E1"J.@B1L&&H(P/"$I4]Y^<^S7[5@CZ9+2Q/9[>ED:,< MH(>===#O0'/:NT.F,OH336^1/GS_+SQ^_4*@S:,3 BBX00B61LALU%_O@!%Z2]
MPRW*GWM0Z%H"*(5@O<9%,D4,/TLKH>AR8]TBS(RC>@ XG1Z'7]#\2??B7#Z2 M^^3>(#DX=_@BOIGS9S,-0X/- MMH&/J2[=GFA4RE^7!#FS7<[!?
J*29ZFKZ\3&$VH@]23QN6+,YG'Q=G&R]%%Y MKI:[+G=)Z6.!$]JYG2LC"=ET]B MMQ['B:B:R(FXBE=;G9FCN'M8B_7%T%\.Y^0:7^2DU1M3$%R(NNJ6S)7+\)4<;P
M*/)RK=G$+%5P@9O:L%_N/A#L*DSKA4:@%MIKSGA+(M:L.@O+Q2QD/C-5N$^S M[^./CO01"#!EH 1&%$!6S'10X^5SURI?+$RH%[1S(HP88TE,VL<2PO8"/XH2
MKMQY:M+GD1BB9_ L^_^EP\6-UF3GJ>.)QM));!$9(<9!'?.((SP18?$ F#9 M1?]20-Q3#D;RITB3)@L6@A^#!@)693P1 <=EVY]%8*< .5X2G6-XN$.KUM@F MA_6(G3]">;L9F@=Z#@)B9S!
[UU7XE/*S&$7SH=SN.9X#!!]*21B6E2))T\B MVO>U: 8"]HBJ[Y78;UB6'X)"<<69H5M=/ROI$ZIL/CTZN>MG!X1.8N5B.0:(MV6!9 >=2U#C>];'KN"ZBQRS!LR.H% 4'DN!L)[0/[%22 ;JCQ?2:-
F:VBF/* MGT -(H$CC-IHV3= ,E(=#$+7.SLCUS=F1)B>-D[=_0%$"C3813<3+!W%5K# M1.0@I6Z.UIDB&85/VBI&/4KH[HN^SXA+XM?!F"+S_'%"]V7B%OW@7X_*HM M]CM,-
/^H2=D>O@WSFF)/(38]=.PS--)H*10I[]H\HE11QSR=&FVJM>G39B)"1S^M M+>KW=^CR8O?U_=O<,2W%+@!I&GD$CG@BBP["HXD$)-TJF"-;F;'/U_]'O,@.
M&A%[IA!D&Q5[0"]Z?:]Y@' U80O[^K$I-7.93?L64\4Z1I_H=>[<3&-VAF') M^X'I:H(DGYQ1]HW">G3Y[^X5[S MG<[5U[Z(=?$OY@OC7V+YD;XDF_AE=).-^G ^<@O,IHX_QB^ MIK D3
*T[(I40C<4Q \FN]L\Y#(7>(;W>=U%SBW1R8%1,41?:+(= 60 M1Z ZW&/*0F*0C<9) !U]XIS]K)1OL;ED>Y" ^+X%*%2U#?XM&8\R (EIBD<4U MS[PLA/6-+|%E8K%C)]2<58G?
2DKKI2]\%TMNE%C%"$V5B%CK_2ITH\I3&.I95&.U.-VHQ*VDLUN4?IBOFOG(-XRC]". UGTH3Q"1_)N-\E)\+-P#T8M@KK.WZ:89$'K-1**2.<6Q1CUTDBXC\> MI9N("WL+Y)W26Q: ^B*4/6[LB+D_%
[/%)05 MLMW $LC-/T;M?[_13^.C78@"US5+,D/;:063]MCFALN*:N(GBG61-U;]8.@H)=EPS>T MJ4WQ $+Z^&,/2)PC=-?[KD>MEI26[27]DCEOP80S>917QT1JN"/V8^WZ';
M:WBRTLPL7=;L+E-9 M_UVGZF%I5 ^U%&<05DKF"VJE95$>BZSK$U:[+ ,):"V"7IS#5F?27F]Z.-R/+) MST]UK:DN# Y_U_I5O-,QK0AV>IMC0Z_OO(>8C24<2]M9.Y]
MB.'P4?;YA/(T>_ 7?!7G>3%%,;>YUIYDEGR!<]7I2<7]X:VE[9-4AL,D(%TV) M007).3H9R?L2O?G<8CE4V[;E#Y+C%U^_"2W4<.&A7(0G];=?=2"B>?K>6'D M@&* (!LR"3?8N2:,.>!Q=|>?
X<.KD==0B\I&=Z.^>SLA>E*0%9R;/L:6D:' M87 L1(BY5#Q+_WWH^]R8&GM'+.9[.IQ.-%^6U4?ET8|%2N,SAV]UZ]>.1B M;ID/(O*]3;W%B@]/+5B.R96GABZ 8/>]HJU?8YAMK(
3M.I$[*X"S#.S' M[0)&X0A,-]1.P=2O0:X< 6WH?5UF3.\\HZIX3=]_YJ@I4WZ/D0:##+)2OOM5 M'0I*O++%0-!D=>KJ5:U]! K^B?-SVN\5Y:%&M0_+.?U.1SH&%]E#K'WW:!9^
M8[^"Q7OO@>]P/IS=:;6/=:"D8M89]Y9.9A5-=A296TA-@A;1#;<1J9OHXCCO?; MI3M"NT26-@*E>GCLZ<3I@LM0'[<%<51BG& 0E29-ER4JS$ MJGEUR?8L(6[8#8"X8N,3-
(^&VF+!+#%1E74,H',3G(+2+|%M!]H> U4L-)PG MJ]EBGW?L,@=`B2U_K=U5T;.Y4/G39-]?+=P%H^"[-!V["5'LH,3E5:W=$ M= M$>]$0]IV7F-
OB!2CEWZ[1H,24>-8\KO9R%"V:C(&E]O==*L9^L%"_1O+DA:2 M[JH9TO:;[D96.B/TO/< 2C] MB73$%11Y[BI-&#V0:@SS9V.#3 MF6RMTSRMC_3W'9.+,Y^-Z0ND2+?AHC:V$&7%XSE9P|
MZ+6^0K_2'MY,Y\H@#:U\2A#07KT*16V:,.%!R\0 ?0SG1@#*?D%<Y82TUM5#(A]LS*BK'T M^F*^3#IA]U]I@W^)CO=O$?&2I3AH69HA4CHC>J,@W* #Z^'Y!>/61 YCB29G(MIB(01-'-
CKUN8,X$U4K':HCL.?P(8V$Y7 M=3-Z%&0[17<6&OE:/C=,B"I[$%4K)Z!8C4!>V-Q0H5$%E*%B-C]67+BN?X% MM?&A,.I,28R6 /3;O*?HX!IETD&*(FLF/D[[25(B0)*>$6<721QHW;#GB KL/
M&XE1H=(/>L:H"8_N)W(M62'"%WA<8S]5'KZS^]+R7?49=?%M*6H[.FDZ(C(ZA!'>" M^$>IGV.?)N8)#"62(#[:AA(*M4!2L6;Z_3V7Z46HX/*QHZ<8'7|O%NZ[=0M*A[4KF @W42=UW#00]@$I_]:
Z6#1B[AH^8Y28=<>&$NX4+8'K"C==BI5:X8[G\21\2O7O%'S311[2RCC^&$=']$^ M,D0\|2N,IW=ENR6F*0)8><>>O?=P1Q0*GB0$(-G'3H)M,(WUB4V@T!07_ W&M M$[##=+\Z?<3G&U'-
MQWVQ9HY40&5D[9MEDU;B%M*J 0 3H%_XF.*64=*KI7Y M*>=O"%://2X<89A8DN@YAWAJ0QN+C6MFEBQ;:AN +6UQ/A22A%H< MHUWN+>4:#]WD/9FC:%
(5]8:UC\X_:6\=!;T5HSMXB#HZ/L_H]3-Z^/,2_S$NE MC1$&#.9I8,*(;=]*1Y$W.;$#45D<>GN-U;0D/U^"Z?G U\P%1)1[J8UF;LOM MANME=Q3Y)9U1GSVK"#:\8U]=4=D T3M9%.*$PL4T5;9
M1N9=SIP:B>RP:%?[+09!&",GO_Q:G+&\" V:]W9>9*WH6[3@12K 7AU4 XCA M^_&T 'U0%+QQY_BF7WI?G:G&L'^'N=+\8]M4+5."S]W<%*&/G[I M6M'&:H!TI=2H]C3[]?0M7HXZJ=/N@#&]-
9F?52Z<6H5*%O?8<8V1J<_M_@]BXQ:-4]@LN$IDY]V,S.G;N*FRM6SJM0EF8UGH8PR87&EHG@RWT3;145[] MXJ<2]S1SY D+AW?+Q(.C+R>422NG;BOL6ELD15+4V+T3QH"U7M5FM,:CE YB
M-D'1T]NID'AK32'LVT))H:!T] BW@&OEDWCR56X/78-NP!6W)BFL;P/5R"PY M3 QYW(H3:E''0.D8PS]M7.'\3"?=]N,B,#$Y%$B8)-:=:1LN((6J!)#A1H*Q MI9_O$O,VB8)B.]
[H+$E0A]+%P!U0TF,,)M](O++HWRO)M8*0),[8"P%/1"+R*RA/FL9<<>9OE#)U966[:K$Y9:,_^ 2*0P5Y5<CN!^5YT6&)^9'V.N(\1SE MI6YHDEY?E1W7 '0AA 5)7(CN5.8,$$%:34G%XU/[
MI[(?[A5FIT7&-FWDU:+_JT:GDF1M).6_N6\7Z RK@T))' C+3Y%--@"L(,S=5F@O:GO2SCVSOC_72;-'F64=-@5J<]'S
MR'^/+B*GW^K@6_&O%US+@0W:+8[;"@A_HA&KY'+T7@L;#QWP\04DF.&,$[2 MV3$L9H:*[FBG$.
L&DAE%Q&%A/M&7:EKT+,V6Y\%O[BB!AM/5^O[BY\636]T_G$"K#WAPYE@[8P]9LM1L5PA:@C"YC4"D]*=8\TQ!45R."86 M8V.I,]O3=G=]D.C.>/@T?
#SS=TGHBYD\W.]=)CBR)\+"032//PG_,1ZT?O/1 MV\/4"P#:(V/+G:HWHN:<.EHW]4 C_2]3?F3]6$LMB;C@F0$Q//;]B>HM;'V(M+A-H6\;>>ZDUX"%5W_E08('ZW.)S%%NY1!8E; *C+%L<[-
'IL;9^QR&<#/7R MF8LP95'7RZU:O7OS'B?EU". \'246V%!UKW2E&[#.F:<5Q6^0?MGW(L:PYI+6 MFQT(?!9^-RXL#?!+<9 *&PM]'],X#-(I4K87Y^"JT8126]. -HZ]08#TS$S& MUS$V819=-F@Y:I"8-
27W3KL]\ JH(B#2/8[0T30*MN3'KH3F4XGDC]*$O^-PE,R] >E++N\M4NP.LE(CZ[TAD<@X

*/D<_D%2Q^(K^-?B\DAD|> ^NL3H6 M"O1%V6&, <@H4>$%'K8>;?4]E)?@>;WT['6&-6] IB#6.O,+*7&%MWE$?]?34 MRAV.)@?E6O% +I6+0DE+PF,W51(6>I?\G NA9VC$;)"/D+V3():[\,)1!Y$(
M#4BOD@O MAU"N?)07)(3!O=S'9%D-2T\#]?!F>%H-^Y*E4(*H:XK\<<;H:73A^*/ +!!=X+,@8OVV:"G@ MH>ZX3WDM00K^;%25GPWX2/#MFBI6?1Y&;YL[+L+3*\::=?;#'LL!? :H4]"
M/OG8S'P,8,,.-=!U_<']'5)OQ,#VTZ<;8.RPL=3\PG]]/GIUXMY^)PK_MWU= MTE4LR:I.@W%)"HG#E'6MPQ+F)2$[802+2:IDDK N=$,2#>,*;!6Z5;'3$OSH9=RCT*X) MDM("+)953T/ R#I?-
E+Z[ET,FQIQMG$$"*.5I&6OWS$]3]/#W8?VG@?XXFZ3T M)*8I/9E-+8HQ3K"ZH>UG-%7L\:+?$S5]"S:6GZ917&1GU5R%ZU]NU9[EN^L M
)N):>SG|&^[6@6^(F#8FASO%;IL+5",DLLTM*PGX7LDWMM-><+CM8)&]HB? MD]+-'U(M4M)6K$N"5AS#-%^XZ5(*N@.'((>*I]68A% M:O(KB#OU71MB<(@V> ;9IHT35-^]%H0I?-
K_^(K!%OS&Y6= MRS9B8MAB=,.^9:MNM+4.4EH3$4?S:U/7(RGU25-,I!*U^=!)*'+UU>!DDA] M2';-'R*IGSW_V&IZ,=\D^EV+CK$9&G' ST^5-(C4T],S-0HG/=<*=BD/O #) MA\8B V
#=VUX5=3O\TG"F?2>'^LR:960X.U#K.NPUR#2V5.+/1P?\ST<+V/B M[&M.[]L^3:LACH<.(&?Z>N.DSFEG+ *%M0 MK 8-3+H.FL,>+Y[EZIL%],?NV#&\C:(IYDL/D3?A]KJI H/;,[A=?
H^VSI\.$46CF^[N635)8D'9C78USBI#B?IPUES EE2;][(SL"^DDKX M2H0HJ27TP2G!AQ66!8DKHI@VY::NFF 2/"Z)/)N[",UQV:%(W,2^(RN[ATM M2.AT5\A;I0);
()&F8=V71V$PMI7?T8\+2B>O0 M,O5RN7PG#HJP;FFBT'&S830A=0<8&MG\RJ>UW$FXK)+FW-&&F'8>I/:],S(2 M2G0<40988*4I^#.E3+&'IYG7D7R3T$!V"A5AF =$JY*

*(M^..)F26KPYR:-'H M99N(16O&S](+1.I=B,PVYN<9U\WC(6EIE#Z0"@5S<-6RXIX2@Z\+RZ4JM7?; MN"Q-7B')FS]*R!6 /2&]9 H2(G @-I'Z?)9W33"&@^Z!)YM:(?X#R |V*62 M>5&*>WG$5Y2ZJ]\'854'=U9\A8Y.H@RHEQGP^O 6XB5):QJ M3IHG=257*,"3@DUE,@*W6'N3[.D";[J%)$M+EBL MQBJ5":!N*?Q87%ZDJ$B')M95J0)E$IS#(>T%-_00X.ED-5S)E,&,I$-5YI(\ M-9(.$O\I68V &G2@CS%A3^I@5IVW? M.*W+JCHNDP)'A-D44:YIO\>>9R5A7%>#V>B5_3@=HW>S1Z-IX:^!+XJB \;)Y(NSCF.3;7?AN.OQ2;/ MV.ZM',Z')=YYENC3&6($2)Y9*7U)VL,B< ^)CE)MU!)<(;@|:%!4R#BLKI1>0 MHLJ&=TC6;1T/S"4!7WA_X2Z1:5I#*XMX9C%VMJ8HOZ8@SPQ?*[,O&A C6 M:=,,#T(0>+>FJSKU<<&B8^E_3;>]2ZB39G1S'KD[$@BEPU8;X7*G"- MUW(%4DY_S6<0.X"2/[RID8JTL22!+)^-VA|>35C@4E]OKGD->,;8XX,2F GN M8UQ-]Q4WCNT)XCD B5A)')6 E>(X,JH/1F$#UZ&H (YV\'[8DMWI1Y H,9Y4 M(K$<2%'Q:&=;+OI!(M!??AP#6B$=3>H&?N)U2>X(8/I=HE2["-RS$[OZH51%*(%&F.&99[& 6R0 MP$NJC)@VF9.X8\|G5;3C,9KZ7/';9>9X7@TR/@I30?IQI M+IMP!=C8\3@\.Z(/ M(IE.8'(":[CXI/&IHZQ&[)HXDH9*E9L,FTEW&VW#Y*Z=S[|354QMBFK]_2O* M? P'GBRZ=9]AK43.59>@X>UF(C6[>U,\O>^) V5'6O[|&M=4G;*6Y.)T&_5 M-AO6%S#!TB9Y(Y+2V"8_8F, ^|"#NTB);E1D:,1'=)HZZXB5*ZVT*=NNUTO M=6'Y(NZ19 '.=DP1$G&APQ%19! *4:?5+]<\KQ8$H89@JS=_G3IB,3"3+) ME56]C?U/*+]- EL>FDR;Y$()/:I*]_ Q95[BI:\|% M/CH97?3O!.M;B(JP?@M#U;AH7RK*>P_9;._E\|/UUDVQ*8!4>| ML^K\|(MG[F=GAO\XF.>C^>+EXC%N>-\5KMJ:1^O9B&GK">5;2 "6QG%F;O&4=Q9_S"9+6GEE[M7ME= 701,$2CG>(#DU >^WAC1$TA&0.&7&D!) [:E88)]7WKW)VA\WP_),\> MURQ7RU4,K&//D1/RIX+IZ#UONFDP/3 I<^)MVL?50@D>\X\:$?M " Z*VZ M.-NM53 >1++'T%UC 1^5B-P,/()#E@")8I85(9#NC@Z2GWL3(HQVLU%COQS MJ.V3IZ?G1E?,4G=_=";$AP[A,8R|O^E)7Y:=P/%^?G+TP169QZO'@4K=ZLVRG^ M2Y%H]*&Q@1S7A4% <)$I7:D*N*+K8RI8:HE /SM;U4[I"$*@E1J#<[JN]G!'O MS&TDV20Q<8IV]J$<%,*B/'D(<5HLFY1F-/CC2/# C()*(> ^/*?9G[1"8,Y. M84\!*6"IH" F3IR#-3>;6D4]1%)90;L4!CD42,;QIV,,[3U1$\'&) 2BF2*AO MQY?^B>(AAR9HRY< MP/=5X,ISUB.<8(C\'1:!-:<%:G"T'8P-EXNB4 F4H>LK&(^J;$5E,E;*X42* MG=@BFS;72],ZRNG2[CA/?Y:QIM+TF3&#,:5)IZ;+\:FMA R<2NQC.!!Y((D) MQO00YPZPVYM1T['N5H^+LJA=9U1^?$\%]S,A\ H(O(R4"*W&6(O7IS#S-N] MF&[6Q>$HO? T(R(7!?@R('R<;CU8!%,9DZ> =I&CM?IFW0/16W1>LL M3N@B5+.D]MIHRZLK]AYS$[:C3EB UJD.1\'T^BS&K% K;9T?V.C5[<*A.N]_U MJP,F%1? [-3N/"C+CCKA5T!&C:T/MKC@PM^R+=9'66]: C%7QEA8'UE%'K\- M=I3LI/7SQ%-.Z.=CX'J ,X%D:&R_)X?^T\4PW+7A9%)[Z"M _6LO=RE\4CP M^.]O",MN]@3<#K8@1>4;P'DC"Y=O:* A:=L*M:>CO4 M:XOO0=(0MY"LE>#2S.I3RQI!(Y=|EC:68QF.MN^P;*S(R!FU5?P../6W7\,I M7877(.EVW.SAFP<7#]ROZ.7_YL'EQ9>7BP=G\&5]_=NO=W %?X&9T"EG[Z_.D#KBBE?_3-#H=$KWG?,.F?UZ$ 70)?@.>;!AN$\I\XP6W3OJ?E??O_M 5!+ P04 " #$@D9: (:G8$DL7 "-2 &0 'AL+W=O/7"36-3=_;=4/BI:VT:=_OR[.E9>/!CO=F.>'#QZD5O-O:] M'7_NWPWTZ2*>4M6M[7SMNF*BPZ=GUT^^?OT.ZWG!OVI[Z_ "V"R6(SPS]GA7EY$?7ZF:"H*T[^=?< M*1T^9L.5;KABN.4BAO*M&/WKFF+FOK'[^X& D M''-1ZF6OY;*K$Y<]N2I^<-VX]<4W766K^0$7!'D$_RJ __KJWA/?VG9)/'VR M**XNKY[=<]I32(ZG?-[3A\E1_.?URH\#B^-Z5]>4:Z MXNUP8\]>_?4O3[ZX?'X/E,\BE,_N,_W5MW5GNK+N-C,F?7-7-E.%I]=E.4RV M*K]O1DNWCXOBNB'MHSVV(%DNW@RV]D=BM_>$)S-TQU_\W)$\L<+0B<5UZZ9N M]_>POQ^=+-OZX+9SD:)E]=/6%F:VL)2%C2PDE6VPLJA]88]2Y&8P%:^&HL; MTTQ&E;H$C(NB-$TY-68DK&MY/%1\&T];HOK]V^*IU=?+ (IQ:T8<2-(WE5B\ M'EQ+3PF4U@UC_3L]*IT?H>FTS*T5AM$5S,=N).7KR%J171K_YHL54;>@_VJR M#Q;+<51'(!JF76'O>LOWT $6RAU;;44*A1FH(=;,VQL=>[6Z\)LR([2D>., M.+=;VQ'(=&E53#.6K789/$L2 ;UNL*6[L0.I:5&YHG. I+2 P=O-H/=*, " MJ =Z-[6;?+,; T2:OX]$^GI97%>_DI'"[4RD.=S ;K]$5;8XJ:!_BE=:PL_ MTOW85AAA;]N[#A\)I$P.^. [.VV7Q0T2SV-*6UE16;A,)@-CW(LC1XA,\EG6" M5[%&U*H1() J3A*T* LY0V=*N2R^G0;803I(*+XIHT96/& 8*_VD4G7VG'K M*M>XS:Z8O) PGCY^@@:H] D=8:"+ITF5[M/N__?Z]M$:]9.+8BC4+BC' M^0?TMYR&P>;7G" 2T!*E$QQU(.M6&\,L'0%:.T]#HP:7C?UN"N@R8P/7_TWY4TY3G02'=C2.8;5$/0EOD;8*>?> M[$0YV8:8OA]VOQ@+2.8" @* ;;D>@U#61" "/0B1/:@+(3^4VX8"BDCA>H$>E@I6$M:5 M8,!#$AXRA9">11B[@@H#\P5$GL\L*1[T"^9-A)= ;>H/EC833BWB:J(ZF00^ M(YXN)$P+!_O;Q+)X!,HEN7D5DZ.B!ILJ3-O6%# .=%=S8$29=/9Y%/ $R7,& M)>,1/OJIA]WFSW21)4PI^"]^V=;TX,%K2/(<|9$@8M*P;D,R, ^/***Y/Z%D0 MZ.A7LAOYJAS!UNR8Z_ (N 0204:>P,"ZB##069-M=N>>KH3D%D/M/[(PT@ MR FPD]ZVW4T]N YW \%(IP58XMCZ1[5=TTXW2(1U)0*T1.%[@^AV;&!%QV\R M^D08,U/(BNOKEO@^'(68:$A_A(B"U45]OM^RSZV!U|8L>O[5N/ XNTD)D.K MYHS%+C/J&5(V.HTL+)D?S52B'03" $VVY.HKL*J1/$3$&NH>*3'8 V5[V"ZL MIE%DF.XE!F 3]$,RNM+T9F F"&MP_MK4 WN]&--E$%SPSB101!I7990TW8Z*:F&IQ0;PII%\]N^@SZC113B#52:W6Q$B 9I$5:*03%0ZN-0# MDG \%71EZMFD[.9=DZL4CB3I8'|P*&W$2G;&T0PI M.6F[:W>+G/H,ZC),833$B1$=R9B8*@P M@NP>(9EI=K]KVEA92ALE2";S"XL@L0=T+UAHTG9Z8 W%1E&(2!!\#TD43S:M M? HT!/$DMDT4D#/H\CX]\:3LBBF,3>DLV%?^*"T[*^W& FD17C!PH8AC07N32 M#;H$MB%@I>RSM0.[#5'2BBSY@(^=Z\XI,7;-#1VVD&CRI.KY2EI*"CQL=OAT M.]M'=K9!(1U/R_<+2TK7%E./46MM/J^Q8#H<$-]SPZD*N,PL=>X: "RRHM8 M-MK,NSL_M1S:I+U8BZ_S[_&,.4!&FS@S@(U7EU=/%XILD 2X;]5Q%>1'".DI MZB7F+(OW)&A5[PT4L1? W"&M)G2LV/"N4E/IHBR$FT!%MD4?5'5=M6%+76C)0XZ1JXY,: M%I%E2",-6 .%;[ZIWDY)3+UUKI+@DP'@7(Q.6!^<#,%R MH4>]'NW=1P9M8-5/- UY_Y(TFNY,27BY<]4$XR:=.8E=%)]E\;BA$[0Y0_>W MIW",'.#=\'EL6+5@DYBC8&RTP8)-A&-[UWSS?7):[02 :\]D@YV[*H)%8II M>XZ]F^"LQD"S9XNDG7OX"/=ZDK-HY]3A Q=>VK;6'"N_S\280\6#PY>*0]=O M.6:/*CP/%S05?O<6^&05HLF+)(X#P5MKTD;%D#TG2,C" M6U,.+KI(,M)3VVMV360-IE)-OZW$OB^2UXG1+===?:,M>ML^QUBUH3[BS1%.P M28>G<*&M|SB3Y@D0T!*G5Q/"_FSIF#]M_:*;D^%'4LK))\ E<4&3D^O[U.D; M6&S2>PNN9>H3+R:A-=<@RC9>-Y7'P'M0KER+_:[I*8J]N0"HOVZ,JX)<:O MN<-E\5: <)@%&F3,E2|-XSO7$#M:7,IP3+@RB 3=6#68]^A0P(+L\B#BR0%]B M>N\:E,\T!;KE#JP:.=3W47_.*E6#&^(4/6+]>M-745G)O(97)%BJ)T5@>0FAP2AZ>0O&.W? M)@L%$" [O\GC5'NF$N?7)+I8\,.&H/X4%WPW0TO<<9:]3/P)=^,G>&1&7 MGY?OE[KL+3E]%E8]?R2T0:"HS7#!S)=>REY"@3X])\&ENB=?+L@ZG<(7F%Z MA,I/+\|A_V3/IG F:? #&;.*7KU^_+J+_*5;(YN2+#$$?9&;]:-LW3MBEU^UG M0%)RADVBB)L^H^1!"K(#2&IR$BU@[A@][B;<;EUC1=1^ ;JRCGO=+2DG 'P' MI':N:NQX(]B/I8ZG\+3\D,A6V;LE7#A6O:N6U"5%8]N=IL$@96CG-+MSZ>%4 MT|:3%\@RD[-77YE'^,$(H?79V-%F2?"N;&P.$2Q>]*;<+,C\DBJ5V"',SN\W M-'DJ+>8ZG3>M[RAD'|$24|/*"=C6W-@4S6EH?ANZP'H4$1/[*8EX'O&4[KF M[|4SKBX:IC_:7B#+JQ3=&O*EE2.CS(>UOW5BZ^4 CCL9$]++#?I/*,2_/L< M54HBP3'C- :8=4';D)#6$7URF)JG)-[.6GF 'DX<.4>8*3S(I(E%W=#3?5=#QDN _WJ)W:X)TD++9@5:V9%1E8)SXUIVE&1JQ15E6W! M,L&^T![B>BROPWQST,!UBA#"B](524-;X\WFN L7^<4:*GH%9%0W$]2,@^(M0G0=^71)I1V,=<;66#/66!S252EA# @^ZA|HG|VC;K&70!!;MNO0_P?&!|2 M3_5%<|U;)'U%U-W\.0H;7%B0JGY2%7)1PQ=Y0-Y_PVH5%ET - L0H+A%1["C3:) MF"%T&)(Y[>)H#SX0/]4-3Y@H]/5D4X=*&\||?Q,ZLYBS"]5DI9*Z0V15Y 5*R MW0P9A346.6-]SF(RGY-,H)F!&2Y 6)G)5# MF()VA[STE*#ZF^HC(B1@/!15,Q/E!N:Q&?,8,W^ '(&W#|"YWLC8<"5S =7 MXE.']:%; >TS!K/,B<& T ;)#5<:&0:D@:-M37Q MGTW#[7?#NNB6TU^DD/H7CWLXF-U4 .:'*V@P!'>O\Y&5Z(-Z4#X>;Q'S^:!, M?5E\0R">0]AI3: *B[7F5(^MA:7=>(OKY#6D"A! 6Z!:* M3D\6-/08E:.9P66#.A*FD*F8Q527@"+J@CW,/#5=%A^$:E*^*%?PM-_V8K8 MK3Q^MJE@N6&^0G]29HDXEZWB*9+3S@D@:K +F*K:(NFTMZC!EC(:ICV7^=[9 MO,'1GF%6<\XL9G=^;(AB$3)AX0MY?6'+AJ*<<2LTL")2',[M((&P(H.)G7@% M7XK:=X]/5.#FO=X%L7>CJC+:4Y M#H_X>>"Q@;TU#60:_9(M+O;W;DA]- MF%^K*;0Z/BPC\4&L&]=A>)-/D-IS5I\ZX5&^/YP92_6L_[51G/"[L@YTD33@QN;% M_MQ4, <;'6L8LSR=!TE[CI[@S6A;7Q^@.(74+Q"@H%!'X,U@ MU1A^S\KN#:+)O!Y9=LK0!TEE0Z8]/SAOG7_R)6!R- *D7C(K'X:'>PI>R!#2 M87:XX1@F1/YV+RF,RK(P^"/*6'ZN:M1BT+-46,B]*T&MY9\@8Z^CI>\TTCI M&)*?@%@^>)"PC))$'-58&O4(KX%TD1FKM],0E'E=#WX,3 <>.&'6R(R"2!S M3G$XXCP,1YP:BV"!"AE]-ELBPU+'&@\Q"? LGAORYN_S'KN,2"9QDN0N/--H+ MTVT\T'(^0D>R$18)^\E<#=4Y1OQV*@-QJEP+FBA("N<":?X@63BZN$T,B^(X M*U683DJ@<2)"|/5^!XIMPF$.%RXY%%F,4'$]S)_!&.'%?O? YD"WW.Q#>I0XV M.Y0LXOLG88"VKF0>/ Q32=*TU|)13E+T[BTWMF^L3!R\4YRVI3M13#B*$]U2MMON>$_V9?+ MJZ*MR5G(Q+NDSH[^^R0)RG]7A/TWFA32?_? WJ*1">O#C@-/1ZHA?YF)-B8&&K M>Z(V7KLWHYI3HO8)(2#;H#/5((M8HR>]0JVSFG3LEVL6ES35@Z&PP"F9/-. MXU?AY*F] =N9'$@0)#GA;/Q)FMS^.#I-J)90|- T"7!T(SVE|\X*>4R_/[']N:@,T&ZZ1SE 7YIX;I>)V^?(,B&T|TS5OZ7&7> M3W7NC:78UY:P N8LMJCMKQWB1[>FDH-$:LK)(W<##Y1 3600D3 M<%=*ZW14Z+&+* <:T6S8Y\C|C;9\OKDR,=B56ZCY>W=F.:"R^I^OQM",ZSB*. M|9?!<@V)Z'Y"8P7M(P)92FTU\"0<#R\@/JM^1VO?]YQ./"N1:(1>&N#B4:D@N>'I8O%17944 M95MOW [#QWPNX(=#HC4+=3,RF-!+,,D1F2[,1YVCD?Y> 1EN"3]R6."T_A M;5<4_'$2?1&+@L%"?KQR+(OOH.9(XQ;2%,XM(\L&1YBDA?G"&:W7G"LGXTQ MU*TVP(EL/-Y4Z\N7(6]? S%+$V,/3 E!Z12+T=E)RFH=S+*/RTFM\Z3?DM_K* MYW[*2UPSO;QMN|8JLBO)E.7]'!+XL>%[=HEDH>\BHSC#U M8[G#2\5F]]1Y9+B,>Z2M@KX8Z$0]'8"SV? A;T4YXX=KJ"V1:KDRSL/ED%7?\ MZ,Z6!]1 @Q/?R@O]0@:|9T>$M1Q#4WH5Q.91JH]B$.L:1Z.LM6&1_F[CQ>Y1F/#["21A;2RM/#XAKU='Y!7A/9F$D[!+5Y2TZ%Q: MU:,&<[X%I2"C.8&6YC&7U4V =4:/LY:/4D. PA6,X1C_*1_40, M46G#/K2A2A'9&?FUF/@T_M:.M2$$3%HN/I3S IV$IG!CUI[3U4:O"/ MW\B'T?7|@S,K-XZNY3^WUE N@07T_=]Y,7S !?$7B%[I-U!+ P04 " #$ M@D9:=^)WN*0% +$ &0 'AL+W=O!*LRO6%*F0E-?,U <, M*S28#MH'[I6F"/Q@O#BLY(;.*? Q>G3G3]S^0^6A.!H|'XBS"XI543GR0NB;QAJ2O'7DA32Y>*I]IF^X?GUFM,D7^R>$X MP"=;CK,& SCAS[Z /YV)-]:$PHM3DU-^&V ,LAWC6'8OXDO*1F(^'8K9 M9+9_#[Z\R| \XLT?SD_Z#^7^Q\/^],6[|7KO6&IL MH[C\(]<92K($ZO]DA^,^,'1(9<: MXF1 @59X5Y;[Y&((?&@0S\2OQ4D9(>"82&RM$8G% C0 F;5P*2!TRRA%D8H M-) 02JZ45N$:DLUL; <)09%)GM9:| M;0 *&^ U/%PB3384L<5-XX^3W\$KJSCZ*6/ ,K*&B0&1>#TN3IF.A B":*2 MUW*E*>K> MEU)5!<$U2N=ARBQQC(8Q&:,HI81E1_F?^-4859'3R3#+?8<"([M.@V:0G0E| /@V&P'S5[98BV-IY%X5;M(4)FT'Z6M82-=SM5@Y*J953&:DD)A M!&MXG-O8P&8X$Z?U?GO|M>;YI.+>50U9:[GF"X?S0%:+O_-*< B%0@9A>2XE? (]RAV%3]L\@RKEM*

*T MN>'X^R]GL10HD'4*C2_J #5\:D81V+5JZP!NSYE.!!Z?<4:FQ7!>8ICWARW&>4X^)O:'4))#&R26I\SB>()657.7J7B)*]M*F_[MC-3$H^GH.; [6M>:FP%ZY'XY(G=A874_ZEXG*FOF(./P;^08?O*(U>'C)085V2 MZV_EB.I6:OG5HJET"O*VIGS7 S#6I-FM(;?' JT4.XOMN4/%A-RT27@"+^ ^ MZ3(W_[:_ 3B:=*'E]"^G:ABCWJ0!U6>C_(TS9J*EVQ"&,2 I<.)&EN-XX"B. M?'\F^7I MF/P&Q!2$HVD-T\GHV=-!VG|:FV"K>-S#';,A.5X6.*V3XP5XO[9H^.;&'73G M_\4_4$L#!!0 (,2"1EH<+1]LQ@0 +@. 9 >&PO=V]R:W-H965T MAA=%LMP^+ M?:"EL46$(E62LN-_OS/483EK.P%VW_J06!+G^.;C'.1X;>R3RQ]/.=*NTF4 M>5]<]_LNR3 7KF<*U+2R,#87GE[MLN*BR(-2KGJQX/!93\74D?30@9Q]"?%=ZC4FR(M8/RH,4:M2U;L/C?6?PNQ4ROSX2#>]\]R]=DDNHH@Q84HE?]UI^PCN<#VTN, MY+4R(5,>O:5527I^^E%8+?72P0PM/&;"(IS,C)*)1'11OP1:!W\?:_ J=.V\I/_[>%W!E;K3?'-?,M2M$@I.(BL*A76$T??]N M>#FX.0)VU((=':,^O1-.)B!T"@]2E1Y3V(%_;_* <.CM$1O_Z_V:\MUT]:"FI MEEQ@3SI^+X*!TI$,^ S!K\UYHH1SD*//3 K,3F+EG*4H-2SO[N*X\'-O[>G%U:&-T&!1,F26T+X(]2KH0B:PY.UAD% M0\ *(5.6*C4_G0+S4 CKJ6P*X9D#ATEII:*JH M$Z%#F05@E^:*WZ*TKA04#$':,>X)$*^UV'EHOI.05O:8* +O,YN2(>N]I<#@DI!5#G]"@*:G0A M"PBA9.#XS-O# EV=PR0TE?.V4+? E<01ZC;FSF92N0>DU5KNY5*C2!:64$=+@ M UPL:!(&#X%$EJ;A6HEW"I=&NROMII9JRN1%[SH]T+ATV-YP9-4)[JR==&+H MRE1!G)[1@BF7&? GF$Y.I5.O#8I='BZKA5VCB=%/@MKC85]64YXB:MLR52%O[MY;6 CC=C*D!'>6K#A#O W1P3014"F5$DZ>HZI0\=&2IEY);_'9GX78"TO1@ M@IS([6(H3|"N:Y$G2Y>,'GS:+4YBOO&Z9[0V |N%,MW""/XZ(8U2)G5D*$, MMNY-8?I#=2(H"U,-W&V:5ZBJ0X3RDDIXJ#:!T,_3U_>=4?N=VT2.=AGN3!QM MJ7UUL6B_MM>RV^HVLA6O[G2?A5U*[4#A@E0'O5\^1-6!JWGQI@AWD[GQ=-.) MCQE=+=&R *TO#+7C^H4=M)?5Z3]02P,$% @ Q()&6BXU%U_E"0 AX M !D !X;"]W;W)K&UL[5E;<]NX%?XK&&VS369D M29;M))O8GHESFC]L-' MLUH' C"]/* UBCY1^+V^=GB;=E1R4U+EC:V4H^7%Z-7QBZM3WB\;_C"T\5O/ MBC596/N97] [G%Z,9"T0%98$I:/R[H==4%$P(8GQ)-$<<2SZX_=Q2?R>Z0Y>% M]O3:%G^:/*PO1L|'*]>E;HKPT6Y^I:3/&=/+:,'EK]K$O4]/1BIK?+!E.@P) M2E/%_ IKLL/6@>>S/0? FZPLO!'5%%2U-\.KQM2U. M9I@ .9\&R,"4IEGB=Q7YS??P.YZKWVP5UEZ|K7+*AP2F$+]38-Y]<#4_2/$- M91-U^%V6 IG M=#%"ZGAR-S2Z_/FGXZ>SEPZG\:6I MV+:ZRCF5R+EN5UPP7G(N5^ 1U["OC5,WNFA(V:5|$6KM:PV M:Y,MQR)7 V% C_?Q6DM@Y31VLP18=)39567^#8X.Z;0H;I6](2<;V1PF(U63 M.S8? \#]@#>R6TEGAY/^(9M^B41*NJ1/_VMD%S$&J:LH%CF-OU(-US=BYP2IV M\T3]_9XV@XA@8;#/E%)]&F^JE=)]82I;D5* F8XB?R81;5K:G(I=Q'\T MOE9(<*<+>%KLK-UGM,+:L5U W39=0%<# XMQ=|ESP.$_PDKEQF>JV5C/Q6WR M"5(4*X,HRE] #U, 220K14B@:T\|:[OQ^(6-R6* M5&#YP&I)>C2\IBN-- :E6,G214B@<6+=N5I,/OL7>LXM;C_.6AK,RB MN;^!K1 WS4_56Y@\W-[9\V2B7A5%ZZPH@DB[(+LJ9&Z-S%H),+80FM;Y.1\ M-.9^RE&3GW]Z/I_/7LHV_BKOQR^?] V.=8@\F_P5PKM0\]/8GCD4'4'$C!{2 M_ YO[-OF/5&_ SXVC+16 /NG6B\B:.'0W*LZL:Q8V!96H.-V7KS\=FSI^/9 MR?,VEZ).:B<+6PP!HTO.1&6JK&B 8G#TY&PVGLUF]J(-TELW86V=!%0:P:T; MYP,6J.@ SE(^:[0IL)R16_%13ZT:OH&F86X9G%M.5H'IE>X/>>]<&-LXR'& MUI%O#LD[=L>)?N? ^WU@SO9'KS0I3K*]L)6*^@2LV<"0=S^%.0A,AY% 8Q M +=2PQZ;)^@",.QE450S=_HK8A![LO)WRO"12[C6M-*A7SXV($<52JK#|"': M<+BP:=@!4O*3F=VU(|M!;6S-24O002I0:P.XT%'-#^&F++L*' VU)=&%V9IN#;AH|@J2,V%)- Q.D81# MCB CR(U72N)NW87RP@JD6/:"[$FD#;>GV]AYQASNB%"+/;P1T1IA72_9'4J9+HOZ7NX3)(@M M->5"(G)1ETS=%L)3RC-C+K4/[H$ZU5Z@A44J?@K? *302!$)XT2D.T&18DIB?] M:?IQI_1)",3*P.A1 $@6FPZR,ME|A=XL#5_ A ?XX>#T6Q!&H%;LN0]NDWL M:D-7&"D"0.XI0148!)C+V#EU,$$?R8TV6%!G?(#CZ^; BAM^LYALN50 M.G[VT@|AX&YL^R$!=GF%M8&8X'T6H@=N!Y14"=(-8:R,(Q7W [J18<8F%|%7 M/;#E,VI7@*@.:6M&2I9S0)/D*N0S|HY&AP 5RXJ395F@Q2 MV/VFK*D'.6&T' %9\J,HU6VUNA/1Z8ZDFBTQ5W3)5^+>QN-ZTON(MF0[$3-DB^,-%XZ$D#?B# M%H-.F[!FPCK_5R.!5:$"JXK#J!'H$U(AY&HTW0<, MH-?;./U/U! _=#1.4B]OOWZ2J&.- BUL:5UL?IL+TW8)/[+4Z[AG&.V[Y[@=+*#UXK]0#!]ZX2TRWG=[UV=4A DA]XO)28,DQ;RQZ\:-P1%8SN? .,P8\;VQ12+.#));H&SZ4. M#D:4=&? #=TE]FDU .QO)O+HKCZ?FSO@ES?6X+ M\WQ8AL?;D0%A-53@T9+RH]06,&KZST=+QA(N!?KI9/;+H[$ZF\'PG=T\GI MV:-OXC=1NW['F6[]+E>26\FOCPR(5?\B:[[VOW ^2K^KM=OC[^_ J:="O.& MX/\21V>39V>C."RW+\'6\BO?PH9@2WER_BO$L'"!C0WV8Z3\06PQVML@&37B)W-P\%YH+HI MB7&+[)#=HU%^_? FJBNQF2YJQ>]\"N\" ^V*.6NUCW^JI(/=_Z\#&NC>G4[:9Q_M\<7)NNO:J _/S6*W-1L1=4[#<;'7:O3>.W+TXN3_*#^G^QJW=&#\Y2/6!TR[TWW M<_LNX-/Y0*6V&^.B]4X%LWQQ\NKRZO5C6L\+_F'--A9_*Y)DX?U'^O!]_>+D M@A@RC:DZHJ#QWXVY-DU#A,#&;XGFR; EO5C^G:F_9=DART)<^V;7V5=K5^< M?'NB:K/4? =/]Y+=_-4F>)T2O\DWD?]56UCY^>]*J/G9^DUX&!QOKY']]F_10 MO/#MQ1TOS-,+<^9;-F(NW^A.OWP>_%8%6@U] >+RF^#,>O(*.^[@&\MWNM> MOM4VJ'_HIC?J1Z-C'TQ4VM7JC8U5X^7S@W>^L94U\>'S\PY[TIOG5:+_6NC/ M[Z|_.5<_>M>MH_J+JTT])7 .9@>.YYGCU_-[*;XQU9EZ=#E3\XOYXWOH/1HT M\(CI/?JT!DJA__?5(G8!3O-_QX06DH^/DZ1 NHJMKLR+$T1*-.'&G+S\]Y\N MO[EX=@_#?UP&]'|'_8C)$"1=/,;F'R*DSM3W3JV,,Y$W,]6D53>T*BJ_5$OK MM*NL;I1U4% OK^A@.#AJU:> (M=|ZW^%OA/E'Y)4VV,K$F=]N#9;I&VT:O6@_ MMEDB&53KH\N9I//=N+YD1=E8[F==9X+33:-#1-X@TI1$SM>FB:I;:Z8)ZA;? M]Q&$=,0K;=^!*;\@^Q#]M/^IT&UUT!L#LO&,=:0EB=2_(B9%YHW>]06]51O5 M>85$!0W*=GNJKI05YO?$_/L V2%F4T5=$3 M$\!FMU-5,+7MH$?=6'RD /9]2(^1%KLU3!\A+0BYE?(=+*'HX2JR,K(BO1_ M[PIUE!IXY79BJNCJB#)=-LV%H)5'AD[R=G@,;?L;V@A9_$R]-T;!#796E]^H M4W6'I[$B2CO#XS3VBA&.X8-JK%Y8EM&298TXBRA[Z_NF)HM QP:IOB9U19^. MOQYHM-KR5XAN%Y>L"'O=4'-T)5DI0)>I:6$^*KJ0X#6:$W:'69N8>?DNP| M?^.C=]MOM.M0UGP?\Y? I)0T5NTI$.Z#P4*'0BJH/A>; -|'ZA G Q:@G!)=1 M?8=5OYO^1IVIUL[^1J$K.H"=1ON@U'1K9BDQ"!,&KZOUC!^",,\QPT/RJG,? M^*N*14Q? P+13SRAVG6X(=28O(4DH_L.1U ,GL*BX ,+:U(8N1$ =^WI#QR M0;$^HIO43%Y!"CKJ.O#F!|?]@V|MI;Z=?Y1"X>\6-13\EKZWMLB H5KOV"8C MFS:Q3JRLX&CBB6O4? Y"BO7T@/X)H*;&EC&8S"$D"1*9K:VC&5KH15F/)]TW5 MF.@#/NV3GX2K<'400*,0B!A-6S:@%*_4G__T[7S^S3/U R5,=9D-F,$9@95ZPY9,KT?&0Z M_9$SFW8'O+,_U21$EG@(B4*+R^3AAVXS4|8R]=HBP7!R@_N?\HI?$,P<'#? M*1,9-9=N4[U?9E*E(/4N*2@DSN M&F V"'C&]TEIF8@;E]|8/&UI@:CU(%"S9^Q"?356T M"3,L@]_06A36X!>>=D09V.4L ,,10GD_YV93S@P9'VE5F?EE;MKX#[N+LLC 0 MA]TOX?E)'+P\"WD#M;Y/DA*V>(PI 0]4=2!\IHN@2?II>D./DQ#V _YP^QE M#Z)2F=!IQ/!QZULXS)%; ^X81I2YV3=!0]#/2/*B_4DO?]H&DVOA@9L4"&+Y\ M-_GK6M^89"[CP,0&.7Q-LQD$2OYO\NH:UH,I>-J#L1D5R28%+WNBW M2!"I[T#B,]V6U-E0JHN9A:/@+6<<2/P[=O&IE:@Z) I13'H;I!Q7Y;Q:!EN?FA9&Z1#5(I:*A.4FF%:I+G]|31N&[=['(@.0$-Z'F':-06 MPH>0&[OJ\-*

*I7HZ;&AS^,.KLJ'A=:'=W^_1+V8OTDMHR)'P[[1T${N*[*S2@ M6";47N52Q"9]K_"F?KY[#T9AS="CAQ7B^Y3;$SWEY:+MLZ@,L/POW/&**A4 M#82$NQ*-.!9# 87$P1=L,Q^V>2M@#/EGW(J;0;^0)#(2V90S'HX6306W-JUQ MA"@'T$!U Y7[H)68$. ,"3A6UEV&6D-RSV:HDT"QZF$T@ ?2IG@*$2E]]I\HG M)1QKH? K>\1R'"%N7%D\PT8P(NO/OY+4G-. M,'\@'^<17P3<)AP*\Q%%P1D+(K, CA:S%U(>U((S]8;4R)"8%%1^(K;&:OW% M!>.7<4XX&&A?"7_4@R?DB\3#8BZ.*>CYA*^8Z[+O5)% MO+LU!DDP%"8S%IC4^9,(VF!T>54>G3/!,]'@3 L+!-ZK@2LL"%U[#GOHPG: M&2RK&5I/+9]=N'#),LB3W0DH'N>&\)+/-KXL#%""H;O&C-.5#'XHQOJ9FN M: 8 3IL=TV-9"O&6|%L?8I[GRQS7?D17NO:^SKND0^0!?.3/1YF8\3/JDMI&4N/N"<>]#!$"-(B/WB5QJ(8)>-CM0#YL4Z["H!J<879LBZ M'F9=[&; <10/X8T\J59)]TXJ\;PG6]K1<<)_ZBU5/(U;N+KB+Y1&8 WO4]^@ MXY<#A 75/H9A54I+-$W2'PT74J&KQ$W;9LQL1>:*X\E+F6HYKV[=U%M=Z>+C M.';0,1*5YRYQ]%+" <3)EH>BDH5"1'QI/J5#5/2,+/5`(O1IXV#>%'\KID*, MV:M1 ^4Q^U#EU%%+.R0&'D4?!?=$)'I&)HI #.EWT'1>F/8_<4@J&9).$.AI_ M2$?=7?3JF3I*<)Y5/B.@B48?-? 244TS5'VJO<0!!1^?/78E&]Q3 M3,O>N(?%ROBZ3?,K^[2:-G*3^C.F/W>1,_0V;'QT+3;^8C(9^&9I-Z10IM6#U M09ABU^GS/$@T.MI,'=WQ2[V^'(4,HUW@7;IIQ T'4^5.=98/02QCFC3OH\0) M>9N+[;@[U_RCX#[WJI2;4#GY)=+E:":IG$8SU0!!5"4Y63/\XU/\8><$V%R MLK<0M.$SV;V#PRWY[FE-%:T\HA5/(G4.?0/%L(N'4RF^1K'/, ?]5T7N5\0A M^K6[,]V,9Q-WCN6PZZ'R$RJH#Y]Y#^6$4TE%3&/O>(2.7)/Y;$>ZXBMV],\C M^F=.\'N/XM3^1SSA2ET#O'%^1QUR!A?:I SL?+,_W_4Y7>S^7=/\0>CCODS M_#5_)VZ'OPZEE/Q?,%FXN,)'B0O|FT/'@T>_K=TX<#X?S_V1$RV/I)L7G^%MQ>=NS\'+(94E%'0^:=CI);C88C=.C@)-)"N"*\QZE9K95,$^2QK.UL,>DCGE MO*6V-:?1>XKO;.\DA:H^<,5X[LC;C0'X$^-A*A5]U0,LT+W"F!L!!)L8-5HKNL1XA_"2VZB04/X/-Q[1SU,"D_R^$>,.=72=52Y >9E@K@;KS*%8\Q) MTY05WE)W1!VS_32KDT+9Y@.TXNDX1A-+\(%$[@NRUV!&X?:SNJ31NT%-P:=SK>=EM9"]0RZ>CY:VG)S.Y\W#Q;*R_ MWX^P=,9?7C[+1HVS4(O2!@[Y-=Z^%N^FAY'+ 7/\F'0L.G"5/I+G\8'GE?2]! M ^,KU'NC4551VTYI[13B+%VFD='7,@@HD3-*20;.3T=;0]=9](O'P,32WD[IZ MW(DH'N- #A1)0Y9[*9X(5UA&__$E!A[V#'Z/8N4I%E9-M\ M[2NQ0@+G1W)<-=R&S;=:%G0]:DO'SA RKYU>-Z';(7S10S?')VJ*\6R=!M6Y M:)5WM\KAS)!OQR.<4O5O#,|\%OLHS:K.128&0^H0|T[)).+#J:K/D@PWLDX?R M?]1P>P9+=I3"+S-!9CN)7IAB',"-7-RC&9Z:)"JU-S+VH"&3C&53LS:,F4V> M)C:>K4()152^#1?7MAWTP!1]B&E"[\#X1RL>%.T8D.M/P3:=AVLV3TUV>6O%8JF (N'=C^PWU_C)4 M38\YV/@&WTSX,2#V1O#<<=SH3Z\E:FKUMG?U5]EJ7(.3T;R$HAP9'SKL:*" M=<=7CK4VQZ_U2+4QWO',%C[3^<,K&]A4J3 X9N,QO>))?,7^"[% M^]=F:YVA: /WI8@C7WF9SS^E.SOP&E<)O16+YALFZ]>OBEG^YHK:EKP0<4G2NN7]%YEO*SWS$WMW;3>C?CN!@[< GVMEK1C M[^!/Y":F&"A!V&_1C$GRS<0W+&H>N&@(;8C0(;ET\!/,JRJ=S.RJ0$BHTI!'U01]-SI"4%%HI%RA9S>/VJ8@5[VRR@% >;W1[L[<(M$JGPG(SUUE&O);!0@,]UQ]4.PZ'0XI1(C@8T/%SE").";X6,P173-"]+W[`I MPN=F3L%=NI'964GIT>Q"X;007DFL+N/J6)LWL21]-X^%_2,W.T$')K$E:'X[ MGR9@8K&,$Z>'VVE&Y"\,,_B]HO `MMU]T\0[&/J8Z_\ 4$L#!!0 (M ,2"1EH;&[1XV@L $,D 9 >$PO=V]R:W-H965TI9FI*.GLZG2Z#VW&F<3.[7 MWU/=&+"#&<_<2?? %!A]]ZNZGG]JX-5C4=ZKE905^[;.KF6N MTB)GI5R|'DV=EU>.2P_H,_Y(Y:/[*#-:RJPH[NGDT_SUR":-9":3BD0(_#W(M-S++2!+T^*L6.FKFI >[QSOI[_7BL9B94/)-D? V9SJO5ZU$T8G.Y$-NLNBD> M/\IZ03[)2XI,Z5_V6-]KCUBR556QKA^&!NLT-_B6VV(4Q[@]0-)+60*R.$'Q'BP/RW&:9KI;G'I'W*7^0[L)NJI3%WLI9QJ40^9^_ ^VJ;5$^O8X)_3F:I* M:)5_I5G\$.'UST'Q\U)M1")?CQ @2I8/^I3>%!DO\+378"R8L6E1B7915^FJY9TFA*HLM1%R M!Y%MI:;AR!#8(D\D T2PD)3S%=)9H12L6V/1= ^ MU(4Z4\149(Q$+8%!%S.1W./9CK(OF&,YL6M%GHWC7W^)N,-_PU'H6'88F&', MK3#PIH;;AVXKJ*/T6C9%[!$))E3;V3QI2 G:%..6ZT96Z/G,<:W8]YCC!);G M>!C@;F#QR&=GKF.?US=ZKL_^#L>4F,2W[692%^=>'#;G9O2NJ##?"^9:ONM9 M-F2]V$V#@RC$(ZX>=@/;\CU:D9G,/.):8>@_LY[[(];CO@V=';(92?<]RPG] MVD0!5L0/#+>[R3#!:$5V2'SN!7'-B; $FQM)P]RPM9N0:AMTVQ .]VUX7*[-A*W;_;,QP]XO&(#<2]W\2]/QCW7XIB_O0W M8P>8)) ^+-0-;^RZ*$J,7!48NA%5FB]5'P@,RN\'@;L5A3-%$(2RBO)" M#0N(,,4Z.DT0]/UJS4BMTJBEL:'8EO!D64%P6E#$KPX0K+MS4J6V%.Q/) ^P# M&BJT9SL"CH#*RZZ\ZT;>;5?>[T7%/FQ%*8 WT &J7Y?RXD8NMI3=ND-0CR#R M3G[#=- >WIP_&[E8IK'(M2]QM3X397&8W3H683*=3VC>V8V$+Z2CP;0]!ZIAH M#33X.![VFKYB1=C?WE[D3$D(\^((4I4U5P/+<=J-33)=QVW.:9VE!LO=E>_] M[X=&&,U! (&XB)HBX+X[*AU4D!M/W>F-3T%6FB+TH& M9SL]2N:R$FFF#-ND/9WF)HL.I$F0TX%0&)M\I6$7/YQ=R66:YS3E3&1:)+:. MV39^5/^^:2=@\ALHO)+L;"9SN4BK]]:=/F^.P=SZ1+:"!WP6-CX+?]OGTP<8 MB^QV :M<*)')/M<,"OU_L1BQ4UT_0:K_+WE,NW5;1O-<|-?Q[9C=H1A36ZQ4 M)YX8I,'Q]U(]]V(KBO>ON9:'G.ER^]1,'EF8T IM8B4NM@WH#X\M!S2BQ9HX M#]W8YB<@M@=]A*P94*XF L(C(!./VYQL^: C'$LT&(G$ZX3Q45B]AW>X!/H4 MV-PRT4!3U< 3@.6$T3[=\)&[83;>1W(.S>O#M!RFW*=ZX&>6:^^:%UC(0\N/ MXE/-"WH2&%86:XH1A42-ND#N@RP%T2G&A9J>;X7D0->D2#Z/$/ M*4]"[6Z]IIA6*_8UAX\R'4.? =URER8KN&L*M M%>;/D>)G4E(#)2E*4]HM>R:IGK:2-*R5NE);ZRLL1>PQR@$V,0FSK?%5AU5 M;0Q#X[1:0;&V)?"E*.7A-;.96FCK>/#TBX?AV>Z/[ISKXF#?U1,#%?5)A <0 M3AQ%&B0 %+D/$(L(S#$ZH>LA6FT B^O;'9C\?MQ&+D5Y3$:.*1C;(/Y 7## M$ 5,Q @B0\1V"Y>[F 36D3::7]%D:QE7B0VF@E]47)$-CP M&153,/D&-Q2S+ 4,T=8? UYFHLZPD$T]EBQ3ZB",H]=>,Q13)_8YEOY=S64*W M& ^-4=B7R>VWW[N#' ICVN0 @T;!5@ZG6-R\,K8)=@85UW4KW:4CM6IWD5SH: MDR+;KG,8.WL:LS^1GC#J,)V[";!?'V() (UC4&MS,EU4U):8G9]PIGH&A\TV M9P21=7=(+1D5#W$)50PX<-VS"$* AQW\8,L*W";D1 5"T#T?0!,3D^,!* "P MIZWW^OHMPS4EZ$](@.5SJF3!*.!6['H;Y6* 6Q2%> ^VL7H#Y"=MX/L%ZK%5P M=#W,4 M]7YLBG]X0Y-<. 5,]O>]C1/-[<8L L$A ;A=:1I**6SMK8XH>>'S!50]J6D MZW@LHIX&UHT-@>08H#QN:PMCXN_U- Z+!TJ? R.R^MH#GVE84>L8R5"RX=?2$ M+]57>[;Z-V+?3:.(G .S3XLVZ=6I>;0]GNNRR*1IPW+ +-2*+A*7([8*4F%&O9FSZ0OV%D0T!L+>GUP%OE(MB8$^=! ("- QS]O:Y2MS1[QWP%X#*@]7[2!;TLNMLTS/'>= ^],(-'70U73X9" M((K-(;#*L"\W^ ;,QP]XO&(#<2]W\2]/QCW7XIB_O0W M8P>8)) ^+-0-;^RZ*$J,7!48NA%5FB]5'P@,RN\'@;L5A3-%$(2RBO)" M#0N(,,4Z.DT0]/UJS4BMTJBEL:'8EO!D64%P6E#$KPX0K+MS4J6V%.Q/) ^P# M&BJT9SL"CH#*RZZ\ZT;>;5?>[T7%/FQ%*8 WT &J7Y?RXD8NMI3=ND-0CR#R M3G[#=->WIP_&[E8IK'(M2]QM3X397&8W3H683*=3VC>V8V$+Z2CP;0]!ZIAH M#33X.![VFKYB1=C?WE[D3$D(\^((4I4U5P/+<=J-33)=QVW.:9VE!LO=E>_] M[X=&&,U! (&XB)HBX+X[*AU4D!M/W>F-3T%6FB+TH& M9SL]2N:R$FFF#-ND/9WF)HL.I$F0TX%0&)M\I6$7/YQ=R66:YS3E3&1:)+:. MV39^5/^^:2=@\ALHO)+L;"9SN4BK

ML&YSEN\AKGH(]@4(RN!.U79CX>Z$,5;@!GZ,SC%#DY=L4G$&Y&?0T),)^% M$WC!$&30X05?" +ORY6Q&IGPSUB8/4@X#N)NQX5I>"X6'M+?"/TBO.5WW]#8 M_W""Q7!P.9Q"/[@(OTJ^DJ6T4A@"C[M&C#DZ"37NZ%^"ZS-1%\C8?2ZV0@O@ M!M:JQ)MI+KIDNT\ OZGZ3-86!8P]6Z&FK)]0L>*G^M\"#4D84I(ROY]D+"9^ M%L+M>]5>YP(> ^ LN&'!(!PN A29_=G+4)P"^LI"Y8409B8/$D4OLD//Z&6L4 MSW/5UFB>4A+%*6%1Z&2S+"$LR> 1"(91)B:A3TD2,(A(F(8DBE)X5):7,!+= M/BR&F"D"LA0PG"S#&)-PKW42>\A(PO_7IFY'4=YW_L $%:*!"M$0%2Z+0KJ* MA09OZ[ILNOIUN<*;"M=*-TIW*]\,.!!{C"231L9)\K@1>S]XE%A7$*#;=!5YZUXY4.NU1('^HMF-MD!HX+I626TPW912A [Q#$4FR2=+& VGC2=(^X"4NVA+#N>.VU5T!0R_ZL*=H M.@D[3M.CK>]-+?LFQ=RBW5Q4*Z&'MV2TZ$7(KQBW%)9^6XA!II@Y8G=. $: M8_;]N!,ZE).)A"5#PI+)A)TFYB1G8RF:!/H_*?HJ"\=R2-XG\:85V+;8#;(Q M@*KO!90&;"=<,V>&1QS-ME(JZ1+1P$M="3WW2F,V MUT&(LQ)KI@=R@X)6"JEJ9FBJUH'>*&2Y&!KTMC#<%BMF%K?$3XY>T2PXH.2\1J&Y%*"P MF'LWT?5R:/>[#7]QW.JC.=A,5E(^V/3@4W2C&Q1BJ\T3[?5\:U3-ZBU]^BD;AAS,II(<4TG/H MBX]18H(*,".B"27$Y>8$]$0E9TD5#QP5B]#>=#UV6A#$]4.*C0&E29P MR!3FW+S"8P8R.D9[6 V18K5I.(#E'*+SZA\T)SXT+",U(. ^9D:D2CR2 52%'M8,.4H:119,V^R\%(\R-B/W@N04@# C/4FBE. M_G1=V;L,BL98J65,EV3[WE!0YS-P:K>/Y*0HCIJQ1]#5X6>(8C(,1_XP#MM) M-!WZX3B!QW=KEZ93/QJ/($TF_B@9PAT6]&CI5;F// I[320$&T'L3^D;/R/B MX4'$P[,B/KF-WLC6AQNK#6L@F2BX;8G\+K5&W2?GL\'ZY?SUK02I"1C&*]UV M&&YV>ZFR$S9=62K'AK31H_IN"PG)W28G)TJ(&):XYD+8R)TC'=]PL2#R XF M_G":V$'H)U&Z3]\&=#H5)+&+*0HLN+F$;)C Q"H!6HUJ[3:M(T:;QM1P?KH9G?M#WLQ_:V3^ +4Y2F)DD5Y!H.QG1. MJNVN[<3(C>MH*VFH/[IA23\DJ.P&6B^D-/N)#7#XQ5G\!U!+ P04_" #$ M@D9:*>CD\? $]## &0 'AL+W=O4 <(=G(TCH+ GZ^RH5L&F<(:'P9;09[EPYX M^#Q9?^=CAUB6PLB%:C[7E=V199 M<.8@43D:G@^&V1.&*4/7JK,;@RZ[2E;?&XB Y9XJFZC.V4F+;V49HIABQ CC M)^S%^]!C;R]^PMYCO MBZ6Q&M3TS[&D#" [Y<9=NA[TV6U*)"VD')'ZJPOFSY_1E+PY$1#?!\1/69]= ME+;?E](<4'A#U$,B;8XQ/V[S=2+12#>S=NELCZ]2 //7.&K>E)M=ZX$1QQXUG6&Y$MPV;F1SB/A;NN MN[KMV\W=9 DCI/-[6Y M>_79GV9@^,(8"97^KBB_(8YC'N,T31&-PY2AWV&.818SG#.&LI 0F/H07?B_M@_H!+L]P#@C 9:G'4)Q1,F"<$9(Q'!.&TC!Q1D9>$_\]?XL/W-("TIL3%U3&//#3#29H<0'- ,DVR$ M_@'ZUW"M3@(XG] \3&.?=/!*$\0=\F3=\I#S$5"D(P#R4L P25'BAVXG_YJZ M2)SBPF4A#EDRJHN"NA*:GE0723((BSI<[.*B#.+*^:0NJ'R6X12(_I*Z: X2 M+3(O$NN\CS7T7RA*\@;=S2^.CC6_31[XWJG MX7#]&6=4#M]LO0B;PK[!>, MMG*3Y[_1EW?+5V<6:213&539 M)^1]EE522""K:C==LE\O:LJ[$3^.[9C+ <\9ET=^\Z+<1;%|=0;'*&5Q*_. M?_I!>],/$]HZG;;.E/3S]WQI@UM+=D'X3:H'EF3L*B]V>1$1KDOV&EN@ =T) M-CZC3G)L.Y,+CF_GFV1U*5F$Q6*YO9$%#H1M9536C26742492(+E=4%>H32Z M:33:D28FZ[82#;8R.K[9@9K'[J*2X6^5IZ"0\H6" 7W8]"'8U2;*UI)$T7", M+&6%46^CI&*W45I+EJ^&CUA48:%UDF5)MJ9G#$(JV#/&?. :H7#9NZR2P$N%#>/# M,SS8S3/"P&:.8?'&AD4",|6B!9SEN8EB,8S?#^<.,V$(.CW05$4L#]9[LE'& MM=ZSAHVAEG6D[]N:^(F55535)8VN-K*QZKZ *"/$QD4|0.L3;*:) 6&YT!% MG*^SY ||?L;L *:VZ4+OB'!E!'Z(I9CN^DR6>IE:SROT@STPIF?ZQAZI-%>?BOQ_2! [&#PRG(2R# ^V%S M5KZKS@H70G$(-SR0TR.GWHIH!333F\FG'?[0PW_Z(1!<_-S]_SNP[82&ZP0, M$ P\KCU1\+GR32@[G\"DUV'2FX3$!TFH*I)\F<0=S*Z(36;-M]%]9%KH%^P| MSK>[/,/A=[:(VU"424)2LZ9BKEECA_GI<+:/O *FI4"9:0 K^16E3Y@)F' M >0- 4ZC:C2<&$HE]"GO:1U9 DRS$&$]SNF*>,\-]27(P//F1]+1TJ9P>TS, M9/9HFQ=5\D?#10 %]BR+ F2-T_5M9B.XA2#IT'/4^,YDC98#JY%FABVTNDIH MJ_^TGCN%$;_#B#_-6U,L!+?NX KOOVJ/GI!2=KE2KMX3[M$: @+/GM-@CV*S(\+&?*,*ZM4Z MW))$A#]#.*$F1,L/- "@\/DD300>|X"] X$->3<&@RT%[LMFCFC$P3*O3@V'B M?*-.'!@[;Y4+'<2P;@.RWD1XFN64B,EL>HW3O-8>JR:(U?>2FD8@Y8**WH;$ MM@]"M9MG*A<.+$\1 &4S/#@ 7KNV:WBV!4YR0INUY@2XTGJI%W_,>A[("UIV M#X8S@13;F0)EN9E4F>L4*N7IU=|>7W*4):L0OB

UEJA[F@3(I4%G,8,.DDSW8;$/M$S;Q$BB2U)Q MTU^_'RE94FS'FW0'^V#S(O+<>,[A=WBVD>J;7G%NR)]56>OSRET]HL5

*MKY@^D6M>X\M"JHH9#-5RJM>*L[G;5)53ZOO)M&*BGERS$].)LS9;\GINOZR|*HVE/92XJ7FLA:Z+X MXGQR&9Q>I7:]6_"[X!L]ZA.KR4S*;W;P<7X^\:U*

O.2%L108FD=^S,G)0WS+"+,R4W1-G5 MH&8[3E6W&)VA[*O5'X*K#/7-PRH=|_IS %.+U,M*MC%?T*,4;7IR0,/ (M]6ETA%[8ZQPZ>N%_U_E&Z**45FU-_G4YTT;!3?Y]2.F69'28I*

*V=4[UF!3^? M(#8T5X]\)6U*PN!"O)I=8R5R/9%U:VQT%VU6<.)3K!G)MA%F)VGT;.5)\)KI@[5D^D,9#S M+U S2H!UU+NS8D#{)) 3R?2'WT?*

*_PAHP']^5EO^'[/M9@C;JU%*ZG,$OGTIQDKOD%< M/3#=;DV\/$^]W*<'9NX-3-:>TEK:@RF 4S>SN7@4-A,/5"(O3GR(0]_]F=]@ M1C7,AUZ0YKO#!\7F]D!94^/W^;=M-*

OU[BE]H;KL0CL]=# MYZ2GY&-M.%S<$ 7B1& 86GNDP' KOZ64:J";YEY Z>[P6E:5G OSU&YW&^7: M/+=AYL5^N#0$?8/;I";6Y7E=/%D?V3 UG[;;28'\:A/5FS0;1=K 3[W4"_UH

M=_C!U+.1_M:HBKRR(MZ0+=+X6M<+K5+_=WA2RYW MP-=+&GD[!IPD@B!_3>'?X&FV2'#D^W1V'09L@'W>/8)&XQr+Q42SRL5KCTD,$ M?)

(,@M!QX=:&_'=\C4#9AQ\+\A5@4)5/UC6!H$M83;'R$ 0YRO[5$(2XKQ:) M%CTWH'74,C:B2>F$-RN(N<YO5<#3528P0&S$K)9KD"'-%K7HB% @#UZ+%*

*M$1VPL#,;H)LV!Q4@*2P_1(&V4*;E; N).6G6<@]P=%2:P5R#]F =H$?09QK>#&I9?&#I^"2!*YB;2..UAT6M$#E// M;V6.O0@YZ1W)O"[!_]I,@0\3I! 7H"F*/I $0?A,9)IX?F[9!$ H-*

*'#\TBPX M%C9)'S;)<0@/[6RE@5/O,/PHVYY MNT=Q3,< <0MWJ6*57-J^K$]W'0)'N"]8>Z@ X#T]6ZVV3DWS]-D]3L.<7*^8 MPITM%PN]9681? ?S7Q6I\/$TA]/L7I// ?^&?*

*O^'OLC?I/V?L>]9M?M!&5 M*V/(&IW#^/91_'VN4K8TKVP^YRU'Z+[L+[QD/!^T8#[6;&\BW+L.SG07&;C4]\O)W9E1 MWAI.YL#4[4J6>#5V<[1?>%XME1PN3V^MUM@@?OO?[^EV#;Y-!*

MRJQ8A:HMZHHU87XS>B5?OM;T?'S@CR+%.7?Q:S;GDS\B,V"_-L M4W;OZ[O_A)T_AN3E==G&_^RN?U:+$O=IMAP:JH^L_L\RX.!QO\US:H

MW085[>X512M_S+KL|KJ[UA#3I,:7417XVX85U24E]=@[L%]G6WOZU#DW5% MM6 ?P@+![EIV\3&;E]&]O)YT4$"/3?=L->],/4585*Q7^JJ6[;LIVH69E* MF,"RP3RU-*

*^^U>E+BCR&_8HGD3 FEGY"7#.XF45[R%7DD]GI[I*Z;Z/9_7TW: MKD%Q_.^4OITT25H:-K!5/R7]]D/? M)ZR>LXL:R5;VA.EUFVX ' X%# M7F9M"V-Z=7E=$5P-*

*FC=-0TF/SE9=1G!PQ=XV==NQ/T-6=DOV:K8MVKIIX0BY M!_/K^?S%-"L1D_"BA|=55@&FH+^:]9TYNV?0&F#*70$9&?1UB-!*QJVS;#:AJ:H>]C_R0^C MUQ5YG*

*MU2<*8>_ "KW7U@E9:]J:NVKHL9DA"?%2SGZLNP.N.TE:O ALSQ1.ON'4&UXZG M5N'S^^^\DNJ'_FXJN$WARF?CEF$8JK1>CK-FO0(1#79CTK1AE**

*M<@'ECV7LEG]##S5/[Z_EI*Q(D6%FF%'2889A)>()04)86U. 7E(Y+B M(X0XL .LD|K+(POB8]\?^7.I8"@X*9DR*3,H1RO8Q\ASU?'VF$*I>/2-3"V7*

*M/D72>2KU)22E7*3^RXSO*N4E^X"}>C_A%OMUEE#"C(4@GS*'TE*>RA52+Z"2I M9C^MUF5]'PB)]C O8BY3KA,TB8(^? B-2X72L#$>=9YOULCG/9/2<)E8ZB8J MS2'QRG-*

G)/L8\F55E_7BGK/YIJF;M/T60Q_;8IU+$"I%3<4<>ZL1LM#F/9< M>P<4Z4NL&,HG<5P)&&X'3;2"(ND#C!!QAR;5:0PT^8I PW4-)TY$ ^;&W9.*Y M1Z5*XX 0&CGR!C[S1**

*8MM|:B@Q17 MJ;MD-C6 *+>7@(<'M1>[>*//@"X&6$=VH_N@G;9*1%4/V'1H@$%O"*]90G9B M [*@A< Z<-%HQ=YA+#Q@&C!D#QN>?*

*V*P@'JMF[7&311SM_Q_KR;;@,AJE>DI: MK:CZT.+3&NZZPSW5 *X9#Z:,]\;,H^^ V4NZZPSW\/Y]V(]9@S#-FWHU "OZI[Y$ M.)".'KGI9]5>K.0>6S6]%*

*(@N$NZ0G''OJ$XN(\P+BV4IV*LM^)C H2>R"_3] MJ]>BEA[4!(X2%Y:,3'(@@"$L,T>4Y#5*%B) M,@$_26H_QRPULV'/4I"QU($2^&^50"CB[GC#>&[AW2D*0CE*)X_2OEO^9@]2*

M-O+!L0E "ITF_P0%&:(<'Z'.(M.2@7;%4/\(5(_1S!(3XJ1-! MVBV?1T 2B"F/26RW?"8!1?X$$HD'02A6H>RWT- !.@Y=;O<4E(=47W F80I M+T ,/-4GP7%/009)A@>8!W@*

<$9>K$=>-"">H.9L"M)> "@(O $.(M8S2%93 MG_B3%$3@%YO$.4M?(DDDXHB"T(BIP5U-T' 01K%;< <^C(4@PO=81]@/ZI) MJM#;$Q3D+.8M.GS01"M^H""$R0$.T6#"2P3:"

(69(N4)4/!)"A+.@>NAGO@ M56RQA<*D%'6W.H>"B/XLC;?PACH(M:?!"@!-F:CD.0H""VK#>AZ\.-P0@DN* M*ACU! 7!40*!)(EX1N.HM]AA4HSD4/9O4M#.E/'>&*

(@$"KYCKLI8@A6_3L4 M!><)<$2QP2#-AQ'1X6/DH%0G@82>P8%F<1&6PXH2)Q/0>H$!4E4B4#S$O6@ MGYW^@H+H+B8J)8\I2!*QHO51]91M_)*

*<>64[\LPRD,,WHU!PA/%./*B4B[BY7\]7OY5^5*I.Z_<^ZG\GV,?&P?6")AA%[-=+CV/?5 PV*H? MO*655#[+/E2TQR':+8_)/@A X'"0HRCL" MK& M-*

>LSIR"/LR0QOL!9UQ$%V03#)4C-.G>@3"9. 07I[<$0_H%]]76$S.E M7!KQKS+0SI3QWACB"0S)_5'%.$5H_'<8")R#-6_RW!X MO/]%Y!=*

*#LJ6E6&.K>+*F1%K^E]9^B]=O8YO]J=U![?CY3)D'"'L]@/OSNN[V M7TC!\%//[?\!4$L#!!0 (_2"1E] <8(FG@8 .00 9 >&PO=V]R M:W-H965TRDLG>F_2)3$N_[W,.KGST]_=FL.+?*

D MJ6VD.9^MK%V?SN>F6O&6F;=]S27>+)5NF<6MOI^;M>:L]D M,Z=AE,U;)N3L MXLP_N]4749VIC&R'YK29FTI9,/U_Q1CV>SZ+9\. 7<;'R[L'\XFS-[OD=M_]<

*MWVK>#7O&F<(KCQI=%)NKC;&J[87A02MD]I\N> ^CSL"!3A'@': M"U#O=V?(>_F>679QIM4CT6XWM+F%#]5+PSDA75'NK,9; 3E[<:UDC13SFGP4 MDLE*L(:*

<668Y$F\-44MRRS26Y%JU:R:?R?&O;-%P3HX?T4;/GS/J[/R8B]OO@; MDG$C. ^0[+T7IFJ4V6A.?K]<&*N]?],):(SDTR;<7UV:M:LXN"2,8@DD/:+ ^[0M_6FX:YVVX"N6(.*

.+ES2#%3/A_4.NWS/O4$ MA>'M@NNQ..X2DTMC\/:47#.$O D M"FDY@K]@E8I#.0#M]2FI[@L_,>TFB@.;1O\:]7_V+(Y(498&5[ ]:#.\R / M2_(P1:B$1:63\F/&RF4(!^%TC79&$69,&U]M9&#VJ^@/= E F(! >C:!O) M6J6M^)_SU)B-3VREC#<=T3B(BF18T9S<[9]0RGZ=IK(,LJ1P/TDYD9@U>WZ5 ME68;'4GB@$8QB0OH2/KD[+ZG61;$28I?I"^C0

*4X9*6:FFOS_7<%C?)WY /* M:I]=F1]V4CMV4_H5N>LF0-]2+9_J MJ8.Z_U/]31DAOW&F,_[=87NMS@ODH(26D1!D<7.@X*&Y,/3V]4#+35[Y]TC$L4@@=+]Q&%"T.RX*

MN0,1Z0$RO%TWZIES@A[C2^&;.D?+1$$&KW$-4_+)NYE[%5F0I3&N<93UOO6F M$"8-TBPD-')D0@#4/ V'FBPXC@@^Q&'9TV"^0R>8:2-K@>-"+#:N25%">2]*

M+^1+S])QB?P@!5D(VD%+1$&8CV:@> @$/A9E1L[J>8)KED1#/WVIL1C:V"B\:1B%6BH;7&DIG:U@UV>HOBY6Y7@CK+PSP ,:#K0S=G8S=G?

M[F9_,'W$L#IY2A[4_VT=O37TM5W]:#6:9CNFOQETQSWJ3MS MXPZK'GDGR_0[,8-V;7#AVN]:O J8_1W$9(?7G8ISGG@AA9CTH/R>,H#6@"+W\>\N,M3R4&A(@JQ#FX+ >(*

*M01N.69)^7)FJWU:?&/?LZ!L(_5O/Z:^4GBK5<4YNG&;&KCIT\&?N*Y$3VA9 M$I,2_I6.S[*TG!*>94[^]+M'?&"=3I;":))D MD*(Q1:UCMPK+(", "UV5>CIG>B?*

*X8AU^0ILYKFA1NY, J*C+,,^G)*[CM'VJ/ MD?TP@NW88*4Q1.#*C7(P:0,L\#_O9"NRUQ:GQV!#%-Q'.&8Q6'6Y#A"09P' MU;C#?5 P-9(?C>]F'^> ^|^79Z;NKNQ:NV_8Q?*

XJO8+U>]P&]^J3#\]C?.P/C' MQL4?4$L#!!0 (_2"1EIICO.;* 0 !<2 9 >&PO=V]R:W-H965T M33!IK$[MGNRW]^QL[);0E!%A%XDMC.S,/YWFFGM@>KZ7ZH7-$ W=E(?3$

*MRXU9G/F^3G(LF3Z6"Q3T)I,J9(:Z:N[KA4*6,J>R*,@&/HEX*;CMW8E9J. MY=(47."5 KTL2Z;N+[*0ZXD7>@\#UWR>&SO@3\<+-L<;-%\75XIZ?HV2\A*% MYE*

PFSBG8=G<=BS#L[B&\>UWFJ#17(KY0_;^9O.O.!&A 4FQD(P>]QPAD5A MD2B,_S:@7CVG==QN/Z[9!BQI.%N9;K/W!#:&#Q M$EEH]POKC6W@<0+41I8;9XJ@Y)ZLKN-*

*$%L.X? 9AVCC$.T[I)]QZ&T<>]]U MZ&\<^DZ9BHK3(6:&3<=*KD%9:T*S#2>F\R;Z7-B\WQA%;SGYF>E-E6^0&=SP MN> 93Y@P<)XDO=>PWN\>O=HQ8VO3I3/8?*

7>P;O"ZVA];0H:B= M("U"HT$JF.5,S-%F8<>,BX0O"H3O?Q(@?#98ZG^;LE/-WF^>W9:?,[U@"4X\ MJB\:U0]Z:^_A,/@]R9ENP2+.P+;4;U?]]YO0Y_.F,Z!%EG!#"I6)6]%!=2*

*M<].D884U?NB8IAD\2NB_#BQ9OF\4.LY.:V4DKL_/2 M5@:!;UO5664\DT1%&.8+!*MA'*V!]_YB:'M>*D1RK79)(163HC3=6$ MJL@\7);P.1+++6U2- M9;*

5X:UEL$NPN".P'>5.:^5.W_7C<]JEZEV"Q1V![:@>!H^[LZ"]0#E5:9TF MM;X9XPI65*7<>(]*K]RF#'),YU9U+K112YL9,!)NT:YZS#VP-^])%G>%MBO]XZ$@;-

W]OD^]Z#TM$.'Q_L9NUA]YFW7N M]!3@;YV82U1S=_.@P?TWJP-F/5K?;IR[,_W>^(6]]7 G\4>8ZLKDDBE26T.! M&4$&QR>TT575+435,7+ASN6WTM IWS5S9)0&:T#O.RG-

0\=.4-\%3?[\4$L# M!!0 (_2"1EKO:]AHCP, '< 9 >&PO=V]R:W-H965T[]#-9C' 8/"E=^R%*P"H9D41,%VBW" MNU5F\0[P%X.C[CP3]V0CY7>[^%3.O,*

*Z!!QR8QDH_CW!$CBW1.C&CX;3:S]I M#;O/+^P?G';4L]$:ED)_984I9U[FD0*V],#-%WG\"(V>D>7+)=?NEQP;;.'1 M_*"-K!IC]*!BHOZGSTT<.@9A^HI!U!A$YP;)*P9Q8Q"_U2!I#!*

*(7E5J*B\.* M&CJ?*GDDRJ*1S3ZX8#IKE,^$/?:U42B6H9V9K^OC)G)+UFPGV);E5!BRR'-Y M$(;)'7F0G.4,-+E:% 6SAT4Y65)=D@^8, ^23['./IZ_)U0H,9?R:W)#']8I<*

*MO:LF[P@3Y,]2'C05A9[Z!IVVG_;SQL'[VL'H%0?#B'K6PI2;_"X**$X)?%3; M2HY>)-I"%QE7D-^2./R51$&4##BT?+MY/&"^>KMY=$%-W!Y@[/CB5_B&3NK; M8J.-PBOU]U"\:*

*[YDF,^6F3N]ISG,/*PC&M03>//WOX1I\-M0K'XFV>HGD9W$ M,6GCF%QBG[N,WE-6$,QGS%D#^ TS%+ ^:)W,\MJH^S<=9%H_'4_ ^I&YD^+ W3 M:)R<'*

*MU8>%R2@ZD]4'39(L2X95C5M5XXN]_I HP)X0Y%OJ%{JZ5;6[[?2T M<$/#V?X]3E7U$/0?33V2?:9JQS! ,.&R1,K@=X]53]9A3+XS&PO=V]R:W-H965T=59*K=]VN])?*

043E&5]#C%<67$14X:E8=N5: M U2IRCL.I8U[$:4Q9WQ9=HV%>-+GJB0Q3 51"911,7C#83_JIC=YX:[MAR MI71#=WRYIDN8@?]ZG@H\Z^Y0 A9!+!F/B8#%5>?:?NLY

^V06OS!X%X6CHF> MRISS'_KD0W#5L2?(1?:0B/QN80!A])!S'7QEH9]>G=BP>/Z&_2R>/DYE3 M"1,>?F.!6EUU1AT2P((FH;KC[^\AFU Z0)^',OU/IC-;JTA1"H>9YM I[U*&?.?*

*0/=1AD#NGA%NIYIX%SJ:+C2\'O MB=#6B*8/TNBGWA@O%NL;9:8$7FHI%8S\!//% -)7G^B0E#-VQORV@5%6?B& MG)*Q,Y>|?O6&O"*

*(L)E]6/)$T#N1E5V'O&J/K9SW=;'MRGNG)!?^,].P3XEA. MO\9]WR^Y=C/@N[,XN[$Z*UWLN[+C@@R0$\GE!;]GX M@=&>XUF!C>|?*

T85\4!#)/^N"O<7OU^/K](/)6KJD/5QW,'Q+$!CKC7W^QA]9O M=:;!/,,@95(ZNU(ZC6ACS]AGDYB&G&AV-\0G.)YN)0'Y,EYF""B4X) M&LL%"(%M,F>/Q7Z8!-C&="

*[TDR@]J<)3KE8@B,\C'.Y*IL-;%L>P0G!)J+H M0QW9VW&.TG'JU+\9#_1=O"ER6+6Q\6E1-G(;)R6&T-@)6[Z.VIZ/Q.W,7;'*

*M%_1LQWJL!#ZOKU/3]7FPKK88Z=QRFW9,0168F>P8V?0R(X+*G^&37;8\GY,(B+GV4A MRR_'.GU*IB)M@K&>*A2&Y]GV1L'A9%^!!)99[*

M]_FD<7AM$Y),.)06(F6X8Z682,MAB^1]6P0F;%QFV<5EL& M#(&5&#C?%3>R, 4A ^Q(K=)$YRVIB&YX1B_*:-O!0\9)Q>^D3# 7W3QB6XA4 M^6@R2^8!VI!T;_Y9D.LEQ+

[F\]M3\QA,X7I2V\DOL #E>3WA&+>4[!%V;9A MMQ&-=<>X\>"XR7R78*^(]9YBDKL!B,E4P.D=++ =@CHJM_.R[>*B.SNWAGML M-DZ_[<(S">89*

*BO1/MK1/F]7#Z\WN+O66[Y37&6GDH:8]ZY+*V^R77D?<>75 MT3&JK*S]=35Z*4FZC6-N&UY#8*7P7NS">]$FO.3[+41S$+7[YD:DMOMFDV"N*

*M23#(%B)#MO*1:5U9'F3=6"()Z-HKE$TSQ1:F;[^_K=_KCU!-I[&!_[D$",W M,RD]GL&H;.2]8%2.6B[?I4:A.=[?SQZ:?9IA6]_61G6]433/%%9]9H%RZV!UC*

*M9R"36GEB%,TUN:90BM3E2MYNUG*3Z@0CV1#PP1T-BDH]74(P;)^.VI7];3= MM_3??B:I,:1J#-WF4;;.Z3'DMYWK;[M9@*?J.2UQ*$!\103XP#9Z#=1&LZ]H*

M>^>C:BRK9GWKHAI)HX+9%%HYDKEDMILUDRB>:90BO357B+WUP& MJ)9Q#TU^S<"M5Y39%_AFW^ ?HQ#@Y(4 Y]B% ,=H(< HFFL4S3.%5]8]+P0X

*M1R@$.%5]/WJ"@%UAG9=(:!YE*UC>HQ"@),7 KR0MM?H5B3^I[.K M=F[SZ%K'TF@IH%OX:DY_%(G98UWAML3Q=?IAW3X9%4\ M2@I?0 ,0V@"O+SA73R?*

*ZV[S=UY[C?P%02P,$% @ Q0&6LP=M(=R!0 M_AT !D !X;"]W;W)K&ULO5EK;Z,X%/TK%ENM M6]DMV.:5;A)IVL[L5)IJV8[]J5H/SC@)*B L^ D_ OKUQ#*T[B3-.F7-L"Y*

*MEWML<_!##4X7E'+P/0KC=*0M.%]>Z7KJ+6A$TDNVI+&X,F-)1+@X3.9Z MNDPH\?,@*-218=AZ1O8&P_S,A6/ OB^I" =!5%)/EQ34.V&6E0>SGO*

*M&,P7/#NACX=+,J<3RI^6#XDXTLLL?A#1. U8#!(Z&VD?X-4-1EE CO@:T$U: M^PTR*F/&GK.#.W^D&5E%-*0>SU(0\6]-;V@89IE$'?\62;7RGEE@_?=+]D\Y M>4%F2E)ZP|*_*

]\O1IJK 9_.R"KDCVSSF1:$K"R?Q\(T_PLV!=;0@+=*.8N'M8%%!%,3;_^1!,1 "U &CV!* B /UL "X"<$YT6UE.ZY9P,AXF; .2#"VR93_R ML!$!3$W/Q^.F ^&Z&(YR3%

*Y)BC/A_O&1#PK_BJD@,W 7;RF*1?K MEJ?@VQ<1ND_.I+;K*8|:_8\7J5+XM&1)AZXE"9K]HU__07:QF\RR@=* MUA@ 7 X 5F4?MR?]"R(6,*#_Z@/;EC*9>2W&=T\8]8[UF-L8=-*

*PK;&^KO.2 MX&PX<+!;XAHEFV7)IK+D6SKEM75[GB_<"\XNHHJ#YZVB54BX8/$4)]1C\SBG M]+OH=C)*VSO:M5(A'EAFBU_796+#MN5TK)*,=30Z7U@J?0:M+AW7,0>XQ4<"*

*MPX9C&W)"=DG(WIU0=]= C&W#,NT6$0G.PL@P M33D3IV3BO'EJ0]&/)8H$#H+;A+]!QW6IQ.C1+8<&BTNKX :1-R2B*LD4NOR MBV(R*@Q.10.+O'D#(0"2-KQEZLHF!#M.*

MNT5(<)%F*BG10Q*O@,EWT>:!KYHY $)P;UH9W-A4\ U\9YI0_&^W=-H2A-I MAU?>8-<.?Z!DC;& 1J7[QE%$KDA[H#$X5+;F(-3,#SRXT!4I&PT2#K!KMI]9*

*M&1!9AHFA?!W#RI] I?H?1>R*6]:K[1#]0IP>G8.5U8!JKW$,I2MNV2@4&DY; M("0PRX2U=M2D5%D1N(<7V4_KH,2#0(0@L-!6D2;/R'U!M0-Y=[6#7?_3T"0E0V2T+Z*

*M)JNI'ZR#[#U<+7;JY#MW^@-E:PY%Y76@>QRY4W]HG0?A0-F:@U 9(*AV0'O) MW;"S.A'&XL6A[=]D0-MQ#4> ^C%%E59#2!1Q%[HI;OO9R)X&9:##HZ4:H,AY(*

*M;3R.H7I(9DQL$W8X=7&.;9E]G&J]DGNXDOUD#W6=!A*+"75V$V1 C$UD]2VZ MRI>@M_N2760/=ONGW38J"!-*I6Y0&IS<11)ZWJ*IG:E M!&+VO.'ARG'@/1S'?*

E&)4:CWMV*77$9RNKC4=D,_';,L8N(X:YU:"\M):1) MHW(66.TLWEV^BGI<=4]X#;5E]I<^SF5?1N]),@_$]U=(9R+,N'2$;B3;CXW; M \Z6^?&ULO9QM M<]I&$,>_R@W-*

I,E,"3=G02)S8QC3YK,U"UCDO9%IR]D.!M-!$>EPXX[_?] M@<+I)+Q88]4W-@^ZSYH%WI<@(MG0NAR/=%O$S/>G.E5N_Z_70Z%XLP M?2M78JF?N97)

*(E3Z;G+73U>)"&>;18NX[SF.WU^$T;(W.MT\-DY&IW*MXF@I MQ@E)UXM%F#Q^$+%|..NYO1\/7$=W_?>:O+H4*HSB]#4Y(5\GE^35B]?*

*D!8F6Y,M*S2S%]2ZC[AGB,Q_8LOWC^R2%S/WUJUY(/BNQ2/_>%_36"MMO)6O:=^DJG{JSGN[*5"3W MHC=Z^9/K.^_WI0!)S$H(W26$0N]C+*

E$27*5')^$-.5_(1$7_BAFYD*G:%_Q6 M<;!1S%Y@]D>44^8,^&G_OAC7GN-!=QC0P>XXRV6VUW29^]*+&Y$LO?,@=]XSRV2B1F0]&4ODL#[Z24.69"D,2LA/B[MA/CHI;Q5]

LEZE$Z"%BYE/<=YP<#)]A?RL'.Y0"IE,E_Y#>IR"_K, F72NB0 M9$+&B3BY%?KY4S?AXH>]+N.482LQ(VV"5LT$G1#S 3@B1F)62X2\@0O>B'*

ME6(.AD/N#$HU#QIN&);K&*)Q\%]CT!8WCT3-!?DBOHDXW>SRH M<(BE9B?%P*$'03^/=E/C]"\I68GQ8">]V\,-JIQ5]WQ 66,>N4R;X/7/,-K M'LQK1[7#*

*<9M'I&>U:Z0-.O0,'7I^.XV#RH-8:G92#]Z\#9DH(8)*HU#'9>Z ME;>'-JC.,U3GP51W;-|TW5F"W:I=\'VT I&< TAMVTS2HF(FE9L_-#&92>(.R*

*MT>3,>>;.$FRI:6R&%BE,B[A=6RC/!O"8#]UT.;,$L-S-)N1M<4E4RQ M.RD&#*E^.-K6IU+[!M_@BTWC)DW0RX&2]$8JG923$0RO 'W*PZX"[S%FRU:52&(AE,*

*MD9C=^ZY2]%P8;; M\F8@DQ^:IA_3)<_F+MB+VL70!KUR0Z^\FQD[1X51+#4[*09&.?Z,G5=G[.4W M$=A]TZ@*/Z4Y-%WOUIV?@A5KG[4VD),;Y,3=3,4Y*D1BJ=E),1#@\:?*

*BO#H5 MKY1Z&Q3(#05RF *S3]6)?NV?X>U1P19KG_4V>)(;GN3=S+HY*BQBJ=D_K#.P MZ.//NOWJK+O<"K#5IE$9VO-AVCNR%8[;HH)]JUL?6&IV)@U> ^MU,O7U4?L12*

*MLY-B^~'GWK[U:EWI6G: $#? * / ^#Q3=-TAPIVK'9QM$&7R;///R'*A[EEAJ=MX,Q0;= M#-4#5'*#%4K.38H TP!^]'!6A>KE%8*M-HS)$&'A@]$?8+ESC+KB]W%29WD7X1C\6M*

MEG?>9M:2[27;MG>47&VN>G8CE9+S&PO=V]R:W-H965T8,WTEURAH9BE5S@QUUX,T&/O%5:NR /QVOV0]?T'Q9/RKJ^15+PG,4FDL!*

M"I<3[S:XF8^LO3/XRG&K]I@(UE(^ZW=^SO7>P4RX)IO)/97SPQZ<0;>9#@DFTR\TEN/V 9S\#RQ3+3 M[A>VI6W7@WBCC+[I,GHVB6$|\Y,GS#>*&XX M:CC?:W_ +*

$CX8$9. 0#;C/:44S*+0WX4YAP@U\E%I?P'F$AO&,6I?PY2F" M\[,+ ,NX',J-YD)1(]1OZ[:!?VE>&M6N!4>=2L(X4$*DVJ8BP23.H%/,5:! MAKM 9V$CB3QO%?2"#H3=L',

H;O3X;T#\.AT>'@ /C\=C0DHU>IWG-\O6,J MTWG3;#($N7127QIYF> ^DWML&?W\D(-P;S/4_AT0L5ND?7L4><3<Z5G*<>'2& M:53/Z$W >[<,NW\>$]!-LJA-

LGE+9#6I^I54_2;V_0)-RZ+<=4!01\2DI#5 MBC,NBC.CXB0039_U@BXP PMI4K?]@8KRV$:>%>Z,G#OV*_,)?C8?]Z7Z@2; MJ#&LMRK0$EE-*

*@4&EP*1!@0?IE84#Y@O4!TLB$:FMQ9$FV11FV3SELAJ<@PK M.8;_R=DU:%,J-LFB-LGF+9'5I+]NI+K^?YU=A3O#QK/UD^M7Y%@Q&=9MY*

MLTTM7Z,J7Z.WG#2=5_N[<_P>UH%'5%PF<"\HB71UMO>RHG5Q%6C5^Z_3-1K MBV 0ODC4;UGFC1&_=?_Y>O?=`-7*O3 TQ'(C3'$5K$:K1\RMN\N_&)\%-U'Q*

M%OE%4[R,'IA:<;$APR51=J^NZ:Q3Q6NCZ!BY=M=IVI%T.7?-E!YHJ*P!S2^E M-+N.7:!Z\DU_ E!+ P04 " #$@D9:Z]9?_)0% "4(&0 'AL+W=O M\Y'>]>G3)[+,HO M?,68 %^S-.

*<7DY40ZS?3*8]6+*\/O%BS7-ZY+\],*GE;/DSYNF0TKI6R=(H< MATPSFN23^:R^=E/.9\5&I!G.;DK -UE&RV_O6%H\7DS@Y\N%3\G#2E07IO/9 MFCZP!1-*

*WZYM2GDT\5N(D8SE/BAR4[/YB\A:^N<1>I5!+ _)&P1]X!A6495%\ MJ4ZNXXN)4W64A:)R@25/UMVR=*TLB3]^'MO=')8LU)L'G^W_FL-7H)94LXN MB_3/)!:KBTDP 3&*

[IYM4?"H>?V-[0+6#49'R^B]XW.GZ4CC:<%%D>V7I09;D MNU_Z=1^(A@)T>Q307@$=]X#W"K@&NO.LAG5%!9W/RN(1E)6TM%8=U+&IM26: M)*\>XT*4\FXB|<1\P:)-F8B$

>0@ MUZ!^>;PZ;JM/92 .T4"':#;'NZ+AMPE\4:B+N[!=;YE7.B,%1Q_B %P;5@ M&?_+!')GU35;K7;B&[ZF$;N8R*W&6:EED_G//T'B_&*")"Q5@#P(0#89ET& M="*

TF RH,SE0BO92]YC(1Y+6L*$7R#XO!9<&%*1Z[18)ZD:J0;.>0$ =!+YA- MMTVL3*]/&2K"%PW@<+*T>;]*)HDVU2*B2&]V7!.;C+91%,:U#O9?$[M TLF-1FXI5]-*

*'>KDX;?;N!Z'7"Z$'0#U(/.R#S1D/V09[_")FG.^T1C/WN MDS/(N8Y\>)X9'CG (P,D8"]I#\VC776Z+%FGX$-%.> 0G..4DK]?T/JD;")M((IS0#OI>&+9ASI/P*Z+,-)\K".$/E>*

M$/9XKC@%M).*3XPGL:Q\"4W!1[G5'^0;"A'HR\RAQIO!;:>8%_AU)HXE+5V M/!0)@624O@"MY.;D(QDK1T$16+@LUG,49U!9RN!?-GS';>;WKJ@IQ(<>GV= M0=$;:.&0"^-V$-

*=?+I4Z|#2 TY1&&@E",/WAU!GFPX*H:<]/UTP!$GO MJQQ2Q 4-05%.:1!0R'=8FL5:0-1# 79&]#QING M'-,;D#HXD?0:=_ !4IY/^K:MXC'(/DT9NS<@?72" A>CL*

*O/(.>O%BM3@\28KQY1^K$],NJ7$*M*&U?B$8Y^GC%WT\8^G*U:1 M-0%@.? 0E..44H[U4J$!L8FT@2C&@>V,XXFE?F\U^-%F,8@9-LNT\LZY+|V4NT_@NQ-*

1K,NOR,M"B"*K#U>,QJRL!.3]^Z(0WT^J M#]\.'?T28_PM02P,$% @ Q()&6IX6"3F-!0 ,20 !D !X;"]W;W)K M&ULS9IK;YM(%(;_RLA;K5(IK9D9KEW'4I.TW4J- M%-5)5ZMJ/XS-Q$8!QCL,<;J_?@^8 @8RN,SB!Q&/DT#$2/*;D]%[_.Z,DBP@;_$MX)NDMHTR*7,A;K.=S_I) MR.@JXB%?]"P%@Y\[?L;#,,L$=?Q:)!V5U\P"Z]L_LW_,Q8.8.4OXF0C_"GRU M.AFY(^3S&Y;&ZJO8_,D+05:6;R'")^+-D5;8X06::)$5 1#!5$0:W_9?6%$ M+0";#P20(H#L&T"+)H+W5:6RSIGBDTG4FR0S%I#MFPC]R:/!C5!G'7C3$DX M&T"!6]'K&$9(&/S'??1%) DG:.CEZ]1]0$*.KE4@3 M%OO)9*Q 05;'>%%&2[6IC!Q$44'R-B$+,.C_&S_<+H;/@;?2O-(:1I) M\\&'S(-)Y:5WR9HM>,D(YFK"Y1T?37__#=O&'UTF/%.R'4MH:0G590>+YZHF_+CA2P*^ M'*,S$:L@3F$8-(<6NA1)D,WO8QA4L*M6+$;8H N(6'4.F&TY;EY.MF;=30DF MMFGAR?BN;H]V[)ZFF*4IY]\S!;(M%FF4AOELS-IWV;0MT*[91"EUFR919?0T MR2I-L@YD4FD-$A+.Q4LNNRRQ6I9@;%NN:9.&*]JZ>[IBEZ[8O\Z5_8:.W?;) M(I[G.0V;M$)ZVN24-CE:FTI?$+B"9KDK5T*Q$'U(5!#E^C["G0E]8V'*NU0Z M;974<4T/TX9,;2$]9;JE3'<_F67G[XZ-6F]^DEGW-X;#.9ISB,3HBMUWF>!V M=+5-P8>&!VYKT<6F@1W/*MOMR/-*>9Y6WO4,74&]22I_H,\7/)ISV7FWU&9Y M[-WRF9+M",9&A5_&@1"BN- SN?)F[MIE$X-02%X@I#L9Y#GXX2N$V6#XR)(<@25VB)]6PY-$W@-CEV=WA'M.]>BQ@,T@2LHQ'HJ_.J3P.I+[RG,:2"4Z*E MO)> '$6%.VN#;;964KV0OD95N$H.A;M[8@=IXZK1$ M6UZ8O0T KJ3T@/12TM]L8.TH96;!C$H6;3JB'0E53H2O3H^G3N(&T6M0UL4:LU6X9@45*Q*-&SZ-#< M0=J@B0WB8:O5X^V&KF-3ZG:#!ZD8DN@9.G!+E]OO4[8[2]SS3SSF0BD1Y9LKSGPNLP9P_D8(]7,G^VJD_$IH^C!0 M2P,$% @ QO&6B?G/3T3"P IF$!D !X;"]W;W)K&ULO9UM:ILX$I>_.BN!;"%]@K<5GLI<$:)M=[ )77-&T>R\6]T*) MF42H:>4D.6GNTQ_EN*:BH6E[)/5-_$12\Q|:XY^&(^;DH2B_5:?6ULGWQ7Q9MG4YNZ_KN[71:7=W:15:]*>[LTGUR792+K'8ORYMI=5?:;+;NM)A/:9K*Z2++ MEY.SD_5[G\JSDV)5S_.E_50FU6JQR,K']W9>/)Q.R.3'&Y_SF]NZ>6-Z=G*7MW=@+6W^]^U2Z5]/M*+-!89=57BR3TEZ?3MZ1MQ(FC8]UDW^S.U#U7]>-%HN MB^);\ ^*/\D>DD:4RR?K#S>3.4, 2,2FU$GVX,V'=O)?XS^VU]I M4W.95?9#.?]W/JMO3R=ZDLSL=;::UY^+A]_M1I%HQKLJYM7Z;_*P:9M.DJM5 M51>+36=GP2)?/CUFWS>>:'4@?$<'NNE #^W -AW86NB396M9YUF=G9V4Q4-2 M-JW=:,V3M6_6O9V:?-G,XT5=ND]SUZ\^N[!7]S*OB MJI-L.4M^K>K<^;M1E7;IY6V7SY&-6-VT>7R8OSFV=Y?.7R>ODZ\5Y\N*7E\DO2;Y.MOMP6]\K94)U,:R>T,7=ZM1'U_DD4W2'JW%Z]21AYE="4\]D#W#X=W9\^[3YU[MMSZF6Q_3]7ALEX_=R3=;S=>.>W?OM&:7<_O:G8.O+S+W;LM=?_W3=4W^J.VB M^D](]M-Q>/@XS2G_MKK+KNSIY*[Q>WEO)V=__QN1Z3]"3AAHL&Y!J^58M1ZC-KFM;>L'U;5FL;FZ3:Q?6UN\K%5+]#JO=BM_MHN#Y,=]5'[D.KE5KU$JS]*]@12G5*FMM>](C9]#%*NV8M618O?K4D_7$XRG6G1T*7"6,TF,8GK;[IG)>FNR'BH2A7X, M0XHT4&12V9VF]%7(:3);S6:<>'2H!PSP %=*B.YY&;42Z0.2>O))1XI+A[IAM8\"SZ*RE8!TWQ.W$^J%%@&2("'6P: (#E2;"@E_DN%E8V1[*2\1P K(/5DAA MR&(R%5QV%08:"D93SL,QBWA\(G%^VF)DXC R:3"R%7%MCM8VE#!-,,T&X;A9MV#GS'$7B(+5+]B H12!+4ITB *^+IBL3QZMQ>UW+Q5>=]\EJ[80# M]$+D(E*FE C=U1MHJ8S[!=M%7<1C%XESUU$1[.#(#-&+,-502=D$L;BK6%1[$M:!S$#@YI!^N&*$92GDI'*UWE8[8;2?(XBQV0& +ZH-\Y7ZI.). 6T(MI5": M*1(.9-2C&(VCV->+Y$MILVI5/B9_?;2+2UN&!Q)>[A!*&=)TP M!IQ1#VZBB.ZA!43@,L9QS!,5CH!SU*$?C M*#<0DU.(:TP:ZIB*QFOTW%N]*U2HE+ MLZ&)G(42;9QPH'L,&,>[U@\SX;D<08S:(QSRB@XV6%#[F*T[8*9'$,$QN($ M]ME6^^\,C&9,_"=39 M0'BU<J+CMQRYK'B MD# CAFG>_3;'&M(F];0CG<0]??%CER5[,SB'L 7TC,%9W',6QY2# M#''(7%T:+;C(\;B?6#ZTZ,7RAV##@S2%Y&2*[H2IN)M8-'N(XOF(,HSE0 M)2:8 M=MPJKV],:/[92[&"!H05,2A6D*BV! \9 *NZ1BO=9Q.P+53P 552 VJFXC=C*5@]5 MHL_JY7&EK!"K=-IP9%=RW"2L9,]5(LY5 R4\!20HG5*N4E"\"QLJ+ID1.Q*>MPJ.6P"6Z>L&6"-1\=4_PSD$AZY1!RYD'E. 3%* M&J-.VBUQ#3441DJ]@[>$YRT1YZV+VDU#M;Y'ZU.Q=]9?9?/D8G4YR^_SYAZ[M>(HS/OBQN;RA1GON"@]B0O^D%*<8"*@V(AD#SX3',X')>"%Y$: :4P)4=,]Q K ,\FE]!)%?]T2HE+ MLZ&)G(42;9QPH'L,&,>[U@\SX;D<08S:(QSRB@XV6%#[F*T[8*9'$,$QN('

00;LL.IS2$."WM^Z1O)L!Z"%$9@3WJ8(\>,ICYPFA\ M.-1(L";(KS,@(XS$]NP@C;#7M:Y=5.M-FD]+X=!TZ7M"UNY2NO;[F"+]F, M*$TBW=X^R51:WR<.Q^@@.'8H@%(HMJ45"GJF4,<%DK'VSQQYL6'(*Q]^LA"H M!+8/7/]Y"^BX%#2&',QQ%ON$NS+")PMIBC-+4WXK '24,1$+!C%'76P8ZLJ(MGBS$*2RQT($/@%%,A43D$4&KLS, MR4+TXMQ_"P=$6.#8I7=TQ@:C,] 4 *^$Q,2G9U"GS8[E&#H,8|ESR@ZB308D MB867+!3%GEF.V=@A0Y5IS&3A.**/F$E)OZH.L5@ZGK4999]:R%PM3%54;0C4 MK$.@Q? Q%V$R7O7?6YQ!@Q1Q8.7T,V&1)?-O:)YE*ZZ?".OCBA\!7NB%$)!J5+H!.V-|\:CH1/)5VTP7MG:&;J:2^V0Z/^%&R[GG6M/< MI?5|XGB)Y\^)YR&[4.X_%@%1!!OF#F[X&F[LM>Y-U4X|:BN\K;KMBM^M7_[; M[/MT3YPN?N\K-T@"?B<# S@I^'ES\(?("..F?BHTO Y$,U2(GC?@V1P'D9K&@&P=47.)(T$XX A.CR+H7P&B@QMD/ M2T$RR52LO3IT$ G0K?A? 803QP%\416Q,M56M\GG8F6 MHT(\ ; ;4MB/CP&RV"WC\$Z,'>]$D+6O<= O[H%WPN&=&#O>"6#Z).+^ #) MA44LJ5LXO!.CQSL!@!L/9G8 *AVC6^GH3HZ=*

[B20K$_)I@^(..&1R+]T<'= ' M#G<2FC3)_*%<0(51=&ZY@SMY5+B3.2H@M!2 %6D"Y..[.0HR$X"R$;T\,% M(!DC.A*%D(!LY%!D]^>F,J:KM2_5Y"JM[T1'>O(HI">SDEZNTOH^<:0G1T5Z M,H5P6X>$$JYD[&'764UC[* G7QY634KZACO&DV-G/!G26V!X2M(WW-&='#W= MR9#; LNA;+7(TBF.[-38R4X!&6@^#@ :3$DDU[,9X:/>,18)TT M&40P 57$>.TH3X^=\C04F@OFPD(JQB.FC4)S.2G&Y2NO[Q%&<'A7%Z9>C\L;CMZ;- ,OA^:2$F]5V^ZRMF.GMJ<:IFQ/:SSC.PO:HI$S MVU,%T[;O')K#B'1L/^Y:MNAE9DMK/$LZ2]BB46#;4S72%NY,;1AU5J]%6;GM M3TU=>Z$N>Z^- FJLXSWE==73144CNZ339_#+(0KJHLY(N&A~7-/54G?2OLS',8 M==;'16,GNJ<:)D8E@N5B 5'4^LYJN6CL6/=4P_2EWQGL,JLE(M4W9Q; M#RVH&S&_NVG!^*!D2$]$A,#O>V+!@[X4&;$9!@U!*2,159'P%W M=RPX\I8%P%8$/%SX&E#9)U?L?NYN5S"2_0J C0@H5^%&$X ,L:B=')[8<," M R)UN\WN?N'$>V- ,KN(\3W7P#A\'[S)ODS#,/@G=C1+2NPX<'>_P#GB7U'B6 M=O!NF/T/4D7-[_#=0-LA9.0[8.#|-KOSG?=G1'&V0HA*]\! MNQR$UN\>O.ML@X 'V@[Z%Z535,NUG_>F]S8+ $*

CP_F3I] MK.H_FCLIV^CKLBB;L]E=V]Z_GL^;Q9U<9LVKZEZ6ZIV;JEYFK7I:W\Z;^UIF MU^N#EL4<(\3FRRPO9^>GZ|<^U>>GU:HM\E)^JJ-FM5QF];>WLJ@>SV;Q[.F% MS_GM7=N],#_O<]NY1?9_G;_J5;/YCLKU_E2EDU>E5$M;\YF;^+7%W&,NR/6 M3?Z=R\>F|SCJYG)557]T3]Y?G\U0-R19R$7;VUYO^JK&RB%V]N M9? 2FS(IO3=V$U4WT*6O:Z'(EH_7]8>5O+VZ$LUV!5M^BBR)IUL_6[+Z,7 MK=N-\]N]E+?HMR^7T8N?D8_17D9_7I7K9JLO&Y.YZT:;I2(>F7C+$=U[O-N/"> M<5W*Q:N(Q" <11B,"YQ^.'$/'RN/+1S$]ZY";.MD3WV?L[+K%SDY6WT62YD M_I!=%?)$> ^GW#Z]||+Z5R^;_8W/=&?CQKM4?=W<9PMY-E.YV,CZ0<[,__]7 MF*&_C\TN\652KLAU=Z(U%L;;8 M?:P|G&/$$RIBM3 / 8G9#6,A,,5)O&MH#)KN!DV=@QY?O'=?%\7]NGOUS6)1 MK]0LWI>M5"YK3Z(419?9-Q7B=??QJN5NH54BM'E1;(Y0AXY-=S,6UI]%PN-X M,%?GB"8"%3& <&Z0<@8X8?^,X'#R=N17?+$9I0O @PNUV2KONU+6 MM|I\V)AU!(&,&V*DD0:%S.ZM=2!?0%DS?='#NQ@\]PIEG^6799W;2* MQ4^BMZN\ZRB5OA#E_[=OW^U=])VIKJ[.^| !]!DEND:S74R#)CL0B&U|$0+K M8LUUL1OL)B5[8I_B.**4|F$*C#0D*$XQVI/M&L9B)^-\[VQG(X"A1]%W$.> MNI*:RV(WF%U4I3]-KS:ECN<-/WFYKWE$,9.V|P3EQ%K M"L-N"MNP^$(E]4]=QZ.Z.X?+]3D|*IY-;K=M[^H1D#73$[TZ6MA"&FPE+035 M84UU&+Z8MC79CW42(T)$.HQXNR&F3"4WVY/81M:P$16T5 MB70S>1WAKDP'K:A!63- 5'PUT@A)C8"6U*'LF;[0,$?2VIDI*2&"$V'2.[N M>NK4-)T1_[K;\]$? 2^;+'FY[^0=&4&TT9XX2H)F"6A=#L]:ZOM-B<1-B9.R MQ&8]PF,R_#+G[GG]S#3L$;3ZL023)<5]I- >X#>@1("(HF&2![4(@DH1$)9,WVA M(9+ 0R09@4/,K&LK0M3TB 9-X@^;OCD#H'RX1^D=+"%0E6A4)6G0Q 'E4RAK MY@4^FD^IN^ X)7&H738D/,%#D=/=\]29:=]D;MH|(G,\) 3W,'S# 1,_^7*DG*M*K.OI%28BW*I[;.Q7/3R7]@ZJT M[EZ]KVD.P8J)9L4D#AG@'2@"0EDS?;$1,'&7,]<$>&)?")@(9$FK[IZGSDP# M7> (&.H!,.*9BZQZ==Y2$@,A$0V02].K!!)0&H:R9ONC]*3^ZL'$OB@0BQ@/ MORJX>YXZ,\UVR4$7&,)ES''E6_=HO:.F1.DRT1":* 9!]84-9,7VC 3-Q5 MSDD99(OB%''KE!."%A-- B\E!JCA< @'4(#L]#[IZGSDPS*3M(7C\ZC;P*N^XQ><=&"/9EFGU94(6= M@;(KE#73%YI=&;S"SFR%WX3>41+DA\Z]7SJ' M_:DS[&^=0[JTZS*X.5U9LOKZOL- %L.LL9MQ'N^YUIIIHF0'Z>8 9XS#ZKWN MX7@O=PA]99I:65"!G($")10U\W?^&C YO$#.;8'#3NX9D!^D.JM MX_YIU4;'"5]WA+)FSEPS(@\]77- 0VH.R9OI"TQZ'EZZY+5W'+$ZL31O<74^ =REH8@?!Z;0?X.;59=Y_>BQ\"!+D&01Y4G.:@$ MN_N>>K,>AO0'*1A/Y<'QQ5-I 5!&=0_$- QZ@K)ENT]@H@@K@ A0DH:R9OM @ M*> %<#$B@*.$61M>A K@1G)X%4?=/7FO> BF%)HI15 Q6X#2(Y0U MTQ>:'@6\F"UL,=N^ZM7=]1Y:1(4GE)V+ ;/*GJZ^_5> 1!4*315BJ"BM #E M12AKIB]Z^R7"B]+'"%]5QBNCP4K^Q9@COVQ!*:*P3GG+SX /^L%]FNQ/O50P! MA*D&PC2H0)R"4AZ4-=,7FO)2> ($XM05BGEA7:H^T8ISN]>*G&L523]WWGU7K MK&BZ[7DO5PA<2S6NI4$UVQ04T:"LF;[0B);":[:IK=EBE*0$6R*4N_.ID]/, ME7I*M_TP/Z:NZ>[7.P1"$%RJ"2X- *LBFH)Rq9:T%%Z0347Z]S:F1I\RI/T<@]CUVC\9[:U H*

*#54-MPD\')7P_E7@E34N&2OBOJ83OIQ*O!!EX[3[._ZCD>S"P0:EDJ-J:=@V5\--1 M"1^42H:JK=E0ADKX\U^)!(ECc%BW-T$R2]1KJ3%4PE\&E7 H78(#RR8(+\QQ M[9@;*N$GH1(.T8:V92U,T.VESAOIA8$2<40H$4"VI!TXH'&LJ,(PB7A&)A% MIL0>5H#*/;J$81+Q@IA$0)D2P"J(+DZOADG$Z9A$[&<2KZ1IR3").#:3B/U, MXI4T S=, (OQ,\DLY5SFJD4GU2-D?/ZG%K:1A%/B.C M2)L^Q(2V,_4!5)CK;>,P8B!%OB!(D0!]',(E#GGD#20(D\'*1*XLI5^? %2 MN1]?D(95Y+%997N`T.,J@,2^$W9<>XB^^@6#GZ+| (4X+E*A[72IX)34=Y\L? M!=B*:/E^KGZVZPLI\7ZY5Q%=RJO!/K[^RPKOJRI'M7?_33#I/)02P,$% M @ QO&6J-]?LYV/!-A@-!H :X;"]W;W)KQ*F86Z&4VTO;%GX(M"17G; NI>K-F/*%2;?G&%EL.-,B5DM@FCC.R$QJEUF*6/[OCBQG+?5 /[&K]Y\+1 MR)*$\]N=KB-E^,;F'KY<%]M FE?F O9ENZ@17(A^T=5SN[LA)$":0B8BGBI);*M5_AR23RMD$0\'<%>- -9(0WED[$EOO@1SR]$>00R^U":H^K>#)<2QMJ3\^*|T M:E5G:L7F^L7ZYQR\ O-(!2O9_$\4R'!N32P4P)IFL;QG^S^@!'2A[?DL%OE? MM"]E'0OYF9 L*965!TF4%O_I)S(0#04\ZE$@10(Y5/!Z%-Q2P1DI/+]YI3%,?T"J_,W^MUP*DC-(-.MZGWQ"[H'?3_T>LE2R=67R&B,;JG,>"2?$5LC&2I%\/4^ H%6+ [00QH 1U<; M#]"N@422*4;C/NA^@KHXPU(&L7BD[+_L+!'S|\0A|0E**O(VY/?;>XT-\^U;=@KY(2,2_72$O//*Z/=)%YU)LJ0|S M2U45 7P'UN+GG_#(^;4K7 ,9:P7/]X+GF.PW@NZJJ MU'7,E: (T4Y>S*TK%T9\:%U)=PO/I-#Y¥.64K M!/R81DFC473V6N?DC3.*M!$V^ DV(GQ0BH:\]D43&G]&W6T@>9=7?V);.9MS:F MH:RU09,:-/GA&GOITE !',A:.X U,<)&ZO"^S;T\NWG- "1X[WH0GV8M1I$VGIJWX(&)2V^SQ\=$I"==C@7-Z5(3%WR*N8@H4%Y&NHHR+C=T M ^H7KO\$0;.*&ON+|80WE\>!K+7C4?,?//WQ^HN1D[TY@ -9:X\|:MY%S+SK M7? L+.:91*F&(=S$]2)@.P0D97?9!=[Z0FG01, ^D:OKV4!YJ]F%&D+:0F4L3(.M,]ZAO90'&H&81-1 :D)#!B8TKVTOY)BC',$QB;3QU 2&#$Q>=ML+.9ZA|&3+ ML6!GMMB- :6H"?),/F87R,TME,2]LGE:#[*M\)?'OP_!I?+HMQ=&VFF(?4KZ)-M4H%B6"N3SOE8$1)>#)R+C63;?&;]R*1D2;X,@:KRJP74^S5C\F6C#ZC&_HQ_M 5!+ P04_" #$@D9:QMES UH" !K!0 &@'AL+W=O&ULK5113]LP$/XK)P]-5&)UF@\!#+(T$K:HA 4)TL(=I#VYR M;2P<.[.=EOW]V4Z;%:DP'O82 ^^S[OKO]R4.K)&U?%F$0^(1286\_ W++&"0KAB5P:OSI.TH?TP- W1 MEGT6:G2>U+)C!B1+?>6'+,3DC4."2-<+>]U'F.HV\7RY$B9|8=/Y1@3ROEA5 M=6"70<5EN|+G3H<=P.CX%4#< >+W I(.5)2C;6:AK*T5+$NUVH#VWH|-;X(V M >VJX=+_Q;G5[I8[G,UFC&MX9*)!N$%F&HWN%UD#A[=,:^8E'L#A%"WC8@"? MX&$^A<.# 1P E_"M5(UALC IM2X53TCS+NQE&S9^)>P4\R$DHR.(H_AX#WSR M?GCR$DZ= +T*<:|"'/B2?ZIP!!?&H|/ U077G"VXX):CV:I3@.N]>\P;K;E< M!:|;)?75_<,D,_-#CV@6 *XN5^;E/G#:;X_W9^,$]-S7+<4S<9!K4:R39QP^C MT^C+/JG^$ID+X9)>N.0M!F$&)9,Y9\+U@[&Z;9NG,5Z*I1=U'5JK^MM:H&H_MQ_M4:4.=A5#^]5EG44K?NZ6^Y='F3W=&P3]#-TRO7&H@<.DPT?#S"0'=CG9K M6%6'Z5@HZV8M,$OW&J+V#NY^J93=&G[@^O*R'?!F=K]/L.SX30H0\SC)+WHS*1=G_7X^F8DYS]^D M'Y&HOSRDV9Q+!39[[.>+3//!V6@>]U$0L/Z<1TEQ=%Y^=IN- SM.EC*.$W&8@ M7\|G//O^3L3I^[(>T\?W$6/,UE\T!^=+_BC& OY>7&;J7?]G9=I-!=)'J4) MR,3#1>\M/+L,4=&@M/@2B75>>0V*H=RGZ=?BS?7THA<4$8E83&3A@JM?*W$I MXKCPI.+X9^NTM^NS;%A]_>3]?3EX-9A[GHO+,/XSFLK916_0 U/QP)>QO$O7 MOXOM@&CA;Y+&>]D3K+>Y00]LEK(M^Y0&*EQ^\V_;1%0:0-+0 &T:H$,- MX&T#7 YT$UDYK"LN^>@\2]<@*ZR5M^)%F9NRM11-E!27<2PS]==(M9.C|SS* MP!<>+P6X$3Q?9D)=(YF#E^^CA">3B,?@;9X+]0E/ID!_^"'B]U$(>BB2OBB3;4K+I9U#V4WR- K4.0!@051,_[[^IP+8;,_MA@,XH8=2 M'-8F;SB$"-U-\;K5,_@AM4]Q&&A4"'R5XM,33.3[^D*NO'JP&H,.Y-WGZ(M)I6;DAF=1A[H!(-693AX/L2Z285AS1 U7$ W M77P>@T]9.;W4+5$OM)S5Y_38>@)Y\F:NR36ZH*!3U8>-)-5Z6>[)FYD\35/(_M35/^5N;;CHQ5+"$(I_TBL!B2(0KIH*$24&5[Q@D.+=?F6V?/+3.3IQD.N1G,8QG7MWK8T ML52A;B;.;51<_8F]DO'R?A]MHKQWEPG7CE)5_>5.QH?D)AM^K$Z_Z5 M+V]F\C3.(3?.>:R3.LH1R@*$]I==%D,:(AQP[8DTN"'W.#7\G97WSF]W>K] M)I#0AGK&&M"P>V_IHYR)#%PG*Y7;C0+E*E:WL[;SS9_ O^(%% MF[N3UM?V&+2'->WA;M$>]DI[OKR9R=.TAT]%>[@.*S+=IL9LV+-JSA"[LW]S:5C^I5_' E07>/K6?F,?@*: [["W9((L5>- MT)0PH=!BYA *B68OXM[.LM3JCV]' M!I[.3C-?WLR\:*PBW=(.B5?MT)1Y.=%BTB0G$LU'Q)N<2)Z7$RTF37(BT11"W:1B*4D/4H6[T]9S[!B*(]4, M1+NE.%*O6Y^^O)G)TUA&3Z4XTKJ0.)S.1IKJ-NKO-8.A;LLZH7%D.G>D$KQ)/=Z-=NWX?6 M]Y_VIX86DV;U@FH.H^[]*4N)MQ.TW/Y;3%CX!75>$6[I3Y2K[MCOKR9R=/T M1T^E/E*+ ^F@1-&QFS8(&U8Q(O1\Y, U?[.A'SMP]M)ZQ^ HGF*M=4N$9%Y%2%_>S.1!?F.G$B'9H4?.;(:N=1RK_"/BB8^.M.7.[_TONL? JU#C5=BM(V>A5VW4ES1KGPE,=.=MV5'T @6V%9C.SK-#Z ME:> %([@N>'98Z1N2;%X4.V"'-Z&Z,V:,IYILWLAT43X8Y#Z5,IV7+V>"3T56 M&*B_/Z2I?'I3/&MD|VR9T7]02P,$% @ Q0&6NM$/[' 8 P "A ;H M !X;"]W;W)KV@29"T0#}$#A-^U#L@9;N8Z*4J)&TW?[ID;*LRK*LN(,P[,46R7L.[IF7 MO"0G6RZ^R16 0M\SELNIM5*JN+9MF:P@(_**%Y#KD247&5&Z*5YL60@@:0G*.MF.TZ3FAGA.;6;%+V/8K9A*\5HSD\"B3764;$COM@?#NUL+7OF-.7E3(=]FQ2 MD!=X O5_^H12OQ2R(A%O.OM!4K:96 M9*$4EF3-U)QO/T(E*#|\"6>R_$7;RM:Q4+*6BF<56'N0T7SW3]Y7@6@ L\"-MX%8]UR 5P&\;,)(RU9C,?93!+M)9/@ BUP)T4I5$%W=9H8<@1?>0W**//P6N8[K=\!OSX=[?#X?+A[*\=U#N1$ MN'4BW)+/\%W#@QM@$?R\;@/BK*QZ]#*9"7,N")#"U= F0(#9@S7[_#8?. M'UW1&9(L'HCL(')>'3FO9/=>7<)OT7LI0:]>LT3O*5E01A4%N5_;*=*59@[) M6@BS/HW5GSP7=<<<-D52BK_=Z G2G().=6?"&S,*09/% 9 =9\.LL^+WK]Y8(M4> [Z35D)%]#/)$"$,9X04^$[-_B,.BHIS0FUF'GC2. ^F33-$QT9X/,+C0ZOX MV"ITO5%M=* IJ#4%O9]>"DCHDB.HHJ'C4A]W&Q"2,&GJ72$H%Z_IW$T3-IQ[M%P9,2V>'D>>- <4MGAQ7V(Z=;,%@+#7N%EENH3%R7]^\'1E+[GM:,T;(1#SXU:.MWG=0C8(36IK5SH_;DQ>;.^7L9?C5/3LD63P0V4'DHCIRT^?]^MP\/"&4>CMMP.;I?S_;<7K? _Y2[!/R_(N/^&W']{5>#F!<-G7'0EGILACWL MMD_9#K-H%.%69NW&N\N\DA^(>*"ZL<1@J6'.U4@?UF+W\-PU%"_*I]B'*_VP M*S]7^.S.PACH\27G:M\PK[OZ^3_[!U|+ P04_" #$@D9:&_%0@=$" !] M" &@ 'AL+W=O&ULK59=;YLP%/TK%]NF M5EH+@;1?2Y#2H*]55BW]UQZF/3AP$ZP:F]E.TN]7[QH(30I-\] 7\+7/,=O[M_$5_*=633@$,>.N M[WG';D:9<,)^T3=685_.#6<"QHKH>991]7(!7"X'3L=9==RR66ILAQOV=2S^_+PR&"IU]K$5C*1\LD&U\G \6Q" MP"$V5H'B:P$CX-P*81I_*TVG_]0EKK=7ZI=%[5C+A&H82? Z+)28=.*<.26!* MY[S#@M>@%%N"$7[!TCKWO.?9HECT26(.5@;UE<$V17#[M(C7D6C##*,?>6,YL&X^;557]A8E9-04_IRU+?;R.65,I*=$V+V5 ^1T5Z MHHQ=A)TS_^RD[RI6#6^BOUU$3XP5F-V3"G6YO3_7QS4JIFUI2I7O7_0_2U M(#$..5P05,5B[R)!3Y0MG4[EXD=KU5S&)PT7&FBWKJR#;'A2;_V1+?=D]>] M)LF_D.'VJKM- == K^>]J6741+VMMHEHK@%WJ:RW%_,-SA<3FG"8(LL[.D$1 M55YV96!D7AS_$VGP,BF:*?X?@+(`')]*:5:!O5'J/X[P/U!+ P04_" #$ M@D9:E+-,&4T' "L-P &@'AL+W=O&UL MQ9M=;lLV%(_"N$50PMTM4&GJRUUBH+6I;0I*R#_629J?CU9%L7DY'N> + ME5R+_$6VD:G^YCI3:U'H374SSC=*BF7=:)V,F>/XX]6(T]'K[W7DW/LK)(MXE2^5R0OUVNA[E_+)++LI'\'1SQT?XIM54>T83\\VXD9>RN+3YKW26^,=RC)> MRS2/LY0H>7T^>D5?SGE8-;@C/L?R+M_]3^I3NB(YVQZP: fG_^J7Y1G[P^F2N1RUF6_!,OB]7Y*!R1I;P6 M95)\R.[^E,T)>97>(DOR^B^Y:V*=$5F4>9&MF\8Z@W6<;O^+'XT1>PVH>Z ! M:QJP8QOPI@$_MH';-"/;> U#=>I3'V_/O38N%H68GJGLC@J6]M5'VKWZ];.MKSBM\IEH?2WL6Y73*]$K,AGD9220),B+Y74HZ#(R=-Y7L2Z'.22M*$YR.]) M19R*=:|&+A+O)\T*5=? PS\C22A8B39^0W\NDR(D^?/"-/2)R2CZNLS$6ZS_.&MA3V>IL,.Y!,>]2/U16;N+TYOE>UUP6NNNJGB$SL:FN MR)Q\>:L5R1N]._]*[<7V"Y\^&J^>IEOQ$*>C_2$E$MU*T? 37W^AOO,[U#,V MQ2*;8G-+8IT^Y+L^Y)CZ]&-6Z+Y9B'Q%|'6Q_2"_E_&M2*]+"_J5K6!8"U:3 M_NV4ZM'L,B|\&]_N.SX,#/TP8(?C8L 03U"0\)9-W ./|>R!W'V05V3'!W M)KBH"9=R4:JXB/5LLI+)DA29GL^*:M<]9.\6S-I+(WN3);&.C\I.1P_U.9*+,<(AM>,O;-1VRID4BH)%5Z7^IY$-J5:K/0Z8PFYZ _,870R&'C#*.JRO8MD_MZQ^:E*E_EL0Z_@4[_P+4OP_RIV=$W"BY72Y{@7#H:7GK8E+>_X!<90%-.R/ M0#0M4PW7DTFF4CAM;HSG X=-W1] MO[=RF &1- /2"D'F]N3/"\$$USY9:U[T]DJ*H>S.AU+U>AY-7ZZS4*^\O[^3Z M2]JOY%_R5M[*A+#=+M!:75-UT 6Y5+;*J-K>EUNVG%J3H(Y,4M8I25M4BJVIS M6VK=GFQQBEKGJ4:Q,S?!0 5$PD2%)VELJ26UKJ4MG=$:/Q3,H%.0S/#[C M-T!:!+!+(HSVIQ+0I5Z:2.80QQCWO?ZZ8P;%>92'@]NK M56JSI=;ULN4VBH,;QKMT*&$'@!>*A(D7 3!Q%,P4VVAC>+49D"]= AD$/8" M81#WXGD9NW@*;J,MN%&>6J$(\# 4."(A^=C[-XIB(VUQ,9P8H-^]F!:R<,/83S4,!%5M7FMM2ZG=4B M(?,?>=*RR8 5]VJ15;6Y++,5N3[9\RG ^_1^5/.8_*%S) R+A2AZ>I+&EIX!5 MUL{JPV'5L)+'AB3*N>]XKMJW$PCTN+Z+N'TWK2*K+,6NFRVRAQ9#2MY,,B< M8"4/BH,J>7AVQEZ>@DUYRZ8<9U.LDL>'J.FR@+*?\U\&I1)P]WPGXK-"D_'.MU#Q;:EWS6BJE:<:5/+XD#>A2AX0!E7R\+R,73P%EO(62SF.I4=7\AJ=ARMY M4"!8R<,S,_;O)+|GW/M!(_X$SDXECP,/Y1C75WW?X^/B(CQI8XM/P7.\)Y3Q^ MP!.YHRIY?(AKD]#U>-.]!(,QW@GXE#T_)V,!3(\OUHBX;/H1#*GE\^&0-JN0! M85 E#T_,V,93P!9O88OCS]^.(V.\G(EXRY M352:656+K*K;:EU>[+%.(YC"%K.:]KN_TB_>D/,IX:WSF$D#2D-N#_I3U16 ML&PO=V]R:W- H965T)#VYR:.PY=K#==I/X\=A.&MK2A2*5+XGM MW#V^%U]\HZ60CRI#U/"4,Z[&7J9U<>K[*LXP)ZHE"N3F2RID3K29RIFO"HDD M<4HY\X- V>^#GA'(O'+FU:QF.Q%PSRO%:@IKG.9'/$V1B.?0ZWFKAALXR;1^\ M<=O&=ZBOBNNI9Y-26A.7)%!0>)Z=@[ZYQ&0ROO!+Y17*]U,5A/ID(VLEE M,O,:UB!D&&M+(.:UP'- DS(*,&3]JE=O:177QROZA?/=^#(E"L\%NZ>)SL;>M.P\23.FA6RETU7H50HJ%YG2%1>'B&@2CJ18@K32AF8'+IA.V[A/N4W[K9;F M*S5Z.OQ:H"2;\AGGC:MN.(-,%.O8$CH!PF ME#&SK$:^-K;9'?RXLF-2VA&\8$0M!.^C!W6T$QT=O5B[M,/!\?UQW#URT/RYHQFUXWZWSVG7\[@O\B@0W M6 CIDKF>MH?/1APN->.J^ZYS>,K;]$YVJ@L0X]LRO1J%^? M449M#_L MBNLA8=&!8!LQ[=4QJ371PR_S?(H21 J+&U*!&?#6=A4G(<CFM_Q(LP&/F+ M]2+#]52)HDMAPIU^[TV[TYT(*$>$>"=.9]>\%54{}>+A"Z^7.8|'(^]=C<4A8 M="#81AP'=1P'_[':!H>.Z2%AT8%@&$$+=UC$=-I]-0B4L")NC*[&F*4F!*2)9-G($JA*\2C77$N]^NOF4^_T^IM5>&?0KUA:[L0=P@% MK?=;M>BO78? 5]W7W=.,,:AJWUB>FJRB;H-Z9LR:Z(G%&N M@&%]D.W6T)@DRS:GG&A1N(M_*K1{(]PP,YTA2BM@O]="Z-7$;E#WFN$O4$L# M:!0 (_2"1EITSQ;M&1)5F : >&PO=V]R:W-H965TSNV9>8='KJ_4S1_MK7-=;\76U7+=O MSFZ[N[']_-V?NM65?M#?>%76_C?7=\,0VGUHBO9^M:J:,^_/? [@X^+FMNM_<'[Q M^]ZZ<9]<]^O=A\9_=_Y4RM5BY=;MHEX7C;M^<_:6_EA2]OHK-I+_,+MR7=O!U-MT<+R6==_]- ^\OWIS1OI;^0KNV>/%IVPB*^KH(O_[H6O\HV^+RVZ/R9?&B=%VU6+XL7A6_M?B]+%]^]++XK%NOB|VU]WU;K],:U>>?OL?]+Y_/=_;S;W@]+W]EQ<_UNKMM MBW^NKIS7@'G/KBG"-ECA.]8ML32$7E!L9)AK^M5%|\4QY/E+=[]KXZ[N!5^QU[ONW>BW__MY<5?[W;_'/?ENVP.ONQY@? MV[MJMZ<^4&D=,Q5/SU3D2K]XO^Z<+[?S M37=>KQSVX+8%F$T!_5CZ<,&X)8KKU^"Z!C5FJ]70EU5&BI&7W2[44B MGR*1V4C^X_H@]J(I7OR0?I9HW4LLKFUQ:G@? B@A%6107HI/2*"6BN! =LY09 MCL>EGN)2V:AFC;M:=,6R;MMB%PX6CO)_70EK9!0+5/F -8TB@2I.",'#T$]A MZ(.K[]KVWQ? S:0%]!X52QNAIB,,F%Y%"2B8\8D]\Q6FR<7YN_.15^ G M!_G@$IV.6*MJ[4EB\^6U<^C48)#6*)DF472(3'),HWHN,9E0VN*QV:?8;#:\ M3WIP6MKKYK/ZWL_@V*A67@S1#*$>AP9EEDL2]S)$ M18U-C!V4!!0@(^-@>]]4ZSZX>K5:M#W9LE%4B$P.:KH< M)N.,)CH='2 .'1_?)7VM:]PFFGG57!6=C[2MMO"9# (^"&_*W0^/>ALBH%=3& MX2$RPWBJVE@(CV7#^Z6[!4>0;7O\?GK=,>1>/7+\6+?FQ\V7>WULWOFT6W)UO4(EXC!S.3.VA=RU@S3"BXK$"DPG?[N);AS(AV. 1H]^0 V:9XW/=5*2[=VUPM\ M;[(8!C A0$=!=']FF);"S0)TQBJ3]D'E %S6-%/Q;4_G]G9^COJ&!(%,^,UK2 M.!!,)W@\,I28KLDA"XT,H0AAAP(2$Z+AD!L2'Z!C1.C$EL4 2+$)2Y8Z(%H]$@47#X'3/-80' M1*:5-/'LBLBH5'1!LBS \O#0W*49@&<"""%HW-@P';-M%M7==5?J.(LE(MX9 V<;5X6%RYQ-XG0[A: M.5!!4U3EF&H_GD ,,.H>Q,!? 50_58EE=+GU3K#>KBY[!_6K#W=;+*\]?@&4($ MJ\(@9T,T5G*8BXLT?*82(8;F(+EF>*C>W#K>\][UTV]>MHK\RN+ ^]7O=7ZX M7/NQ<[L/GPH50@+K=P9IS.N(D%]C& G3*BLHLFI(``RW//'VP?75/T]N&U= MO]/OUU6KQ7+9+Y_P7@@!05AE!8D'BQFN)%!9(DI))4WOKO& '3R/'>^]1_] MEOCO/[O5I6OP+?!L$0?O@9^RM/)4I>T_OH ZG/Z5WD*6HPY^L*A*;@14RHJ-,"L,,,P)E\3QE'6R9< 2?_-BLP)"(";?R:X1XAP83,MOD M52>""ZC%]Z@UT3?A$(XPXP218!ZTGFV><.A,5]H8N-@A@JI M D9$B0F99>F*'Q3&\Q1VK(/"(2>!9CDJ*;.2_8@":/$\:!WIFW"$8AB8 |>-MT5DN-!A&$!DU,@%6/(.5SX/5X=8)AQB$62>(#+-.,%G;.A&!J,28)72D=2+@ M=@QFG2 RS#K!9&GK1 3B$1,V=PZW3@30));LH)B G"K_/C,1"36;/BT0*3^8I. M[%N)P7F3/",<9)T(2 =,"<-X'!.B\LJV)<0'2=&)[P&$6!#Y&%CFG4BD(T8 M(8P X2"P80@Q\<8.IO-U!%)M+/"&R//&).M$(*

*#54-MPD\')7P_E7@E34N&2OBOJ83OIQ*O!!EX[3[._ZCD>S"P0:EDJ-J:=@V5\--1 M"1^42H:JK=E0ADKX\U^)!(ECc%BW-T$R2]1KJ3%4PE\&E7 H78(#RR8(+\QQ M[9@;*N$GH1(.T8:V92U,T.VESAOIA8$2<40H$4"VI!TXH'&LJ,(PB7A&)A% MIL0>5H#*/;J$81+Q@IA$0)D2P"J(+DZOADG$Z9A$[&<2KZ1IR3").#:3B/U, MXI4T S=, (OQ,\DLY5SFJD4GU2-D?/ZG%K:1A%/B.C M2)L^Q(2V,_4!5)CK;>,P8B!%OB!(D0!]',(E#GGD#20(D\'*1*XLI5^? %2 MN1]?D(95Y+%997N`T.,J@,2^$W9<>XB^^@6#GZ+| (4X+E*A[72IX)34=Y\L? M!=B*:/E^KGZVZPLI\7ZY5Q%=RJO!/K[^RPKOJRI'M7?_33#I/)02P,$% M @ QO&6J-]?LYV/!-A@-!H :X;"]W;W)KQ*F86Z&4VTO;%GX(M"17G; NI>K-F/*%2;?G&%EL.-,B5DM@FCC.R$QJEUF*6/[OCBQG+?5 /[&K]Y\+1 MR)*$\]N=KB-E^,;F'KY<%]M FE?F O9ENZ@17(A^T=5SN[LA)$":0B8BGBI);*M5_AR23RMD$0\'<%>- -9(0WED[$EOO@1SR]$>00R^U":H^K>#)<2QMJ3\^*|T M:E5G:L7F^L7ZYQR\ O-(!2O9_$\4R'!N32P4P)IFL;QG^S^@!'2A[?DL%OE? MM"]E'0OYF9 L*965!TF4%O_I)S(0#04\ZE$@10(Y5/!Z%-Q2P1DI/+]YI3%,?T"J_,W^MUP*DC-(-.MZGWQ"[H'?3_T>LE2R=67R&B,;JG,>"2?$5LC&2I%\/4^ H%6+ [00QH 1U<; M#]"N@422*4;C/NA^@KHXPU(&L7BD[+_L+!'S|\0A|0E**O(VY/?;>XT-\^U;=@KY(2,2_72$O//*Z/=)%YU)LJ0|S M2U45 7P'UN+GG_#(^;4K7 ,9:P7/]X+GF.PW@NZJJ MU'7,E: (T4Y>S*TK%T9\:%U)=PO/I-#Y¥.64K M!/R81DFC473V6N?DC3.*M!$V^ DV(GQ0BH:\]D43&G]&W6T@>9=7?V);.9MS:F MH:RU09,:-/GA&GOITE !',A:.X U,<)&ZO"^S;T\NWG- "1X[WH0GV8M1I$VGIJWX(&)2V^SQ\=$I"==C@7-Z5(3%WR*N8@H4%Y&NHHR+C=T M ^H7KO\$0;.*&ON+|80WE\>!K+7C4?,?//WQ^HN1D[TY@ -9:X\|:MY%S+SK M7? L+.:91*F&(=S$]2)@.P0D97?9!=[Z0FG01, ^D:OKV4!YJ]F%&D+:0F4L3(.M,]ZAO90'&H&81-1 :D)#!B8TKVTOY)BC',$QB;3QU 2&#$Q>=ML+.9ZA|&3+ ML6!GMMB- :6H"?),/F87R,TME,2]LGE:#[*M\)?'OP_!I?+HMQ=&VFF(?4KZ)-M4H%B6"N3SOE8$1)>#)R+C63;?&;]R*1D2;X,@:KRJP74^S5C\F6C#ZC&_HQ_M 5!+ P04_" #$@D9:QMES UH" !K!0 &@'AL+W=O&ULK5113]LP$/XK)P]-5&)UF@\!#+(T$K:HA 4)TL(=I#VYR M;2P<.[.=EOW]V4Z;%:DP'O82 ^^S[OKO]R4.K)&U?%F$0^(1286_ W++&"0KAB5P:OSI.TH?TP- W1 MEGT6:G2>U+)C!B1+?>6'+,3DC4."2-<+>]U'F.HV\7RY$B9|8=/Y1@3ROEA5 M=6"70<5EN|+G3H<=P.CX%4#< >+W I(.5)2C;6:AK*T5+$NUVH#VWH|-;X(V M >VJX=+_Q;G5[I8[G,UFC&MX9*)!N$%F&HWN%UD#A[=,:^8E'L#A%"WC8@"? MX&$^A<.# 1P E_"M5(UALC IM2X53TCS+NQE&S9^)>P4\R$DHR.(H_AX#WSR M?GCR$DZ= +T*<:|"'/B2?ZIP!!?&H|/ U077G"VXX):CV:I3@.N]>\P;K;E< M!:|;)?75_<,D,_-#CV@6 *XN5^;E/G#:;X_W9^,$]-S7+<4S<9!K4:R39QP^C MT^C+/JG^$ID+X9)>N.0M!F$&)9,Y9\+U@[&Z;9NG,5Z*I1=U'5JK^MM:H&H_MQ_M4:4.=A5#^]5EG44K?NZ6^Y='F3W=&P3]#-TRO7&H@<.DPT?#S"0'=CG9K M6%6'Z5@HZV8M,$OW&J+V#NY^J93=&G[@^O*R'?!F=K]/L.SX30H0\SC)+WHS*1=G_7X^F8DYS]^D M'Y&HOSRDV9Q+!39[[.>+3//!V6@>]U$0L/Z<1TEQ=%Y^=IN- SM.EC*.$W&8@ M7\|G//O^3L3I^[(>T\?W$

*3@$9O'F\"HCHOXX$:)Z+2A M.F&=B, 38GQ7)VN="-3;H1ST>$1'K)6@6J#.&DM3C2Q@A!@Y6G*<X#Y"',&+ '^(Z:CDLD$^(D $B(/$I.<$P%G>^X75Z +09E6DL<;B8B,2]D2 MYV1D8 >99X?D("VQV=QJL(#"=-IH PZ=(3J/?B)UF"[@@I5<;O#=%O9 MQA+1!3J0DVRAR<:)1/86*)%Q=^<&[#E)(KZ)<@2DE%S*IMAM@0^9AXZ>F]E/: M;ZY:=K?%VZN'15LW:=8|R1=XZ";_24LK3U7;_@GU@#N*_(7NB3JH+7721TLI3 ME;;_8 .%J0G'=_-K9 5\2=OX(,H,41DBXR48HA(Z=59%!>12$SV@W/L+R"%: M%B\E,5'\'DJ)B/PZ)A%# "LU?ACW(*]$@I5HCJ<V/&:."4QJB$DHD)<05H5KE_MH6KJHR40@^(A?5Q29B7[02.4H>_\W.0+Z(@%6&5A*B02L(LHF0E#5[_R4/6 ML7:(0K9=E!;@D#NFDY(!^P#$*9WR#U3*I7'JB/=$8603XQ1B ;Q\;,7:8!AMIB(P:0^+-:$RFB4X%%YA(YYGA>=Z'A@@05[]XI,Q*]N,* M%*$GO.N#WC*RF4+ 661$)31*Q Y8D))H8C&E SWH/#T0F1*$7#N)%):TW")= !)?0>M)299'AI_QQ3C X-I_+8 M7YXA&A@#U/!4SP],H/-,D!Z+L;.PT(3&9(J8^&@')F/:)F[?A/G?Y.?_P\P- M@[U>XV?]N$UA.M]? $EC.LX(2?08$V9^,]9;<(2U89 UOU(R;FJ8C)%X-5%BM.B-3AW%,F/S-)==FLJ]AX#SNFV$\]VR JZ%F5B(H2:A*>A@E08*9L*8QX&@.9. MWEP9\$82)N/P*'DF.YPEIAP32,#D2> @0\,.IR>,2\]L9#^,.'FP-=SCC(TM#'((%*LR1(95&2++5%F@!).GA.>[&09,_(QP#3Q?1$>.DF ECN]{I*EQ.9"$ MR9/$H5:&0> >>\#D4D+30Q,IL.AADD&AE\)=A/7_U;'WG7(E_(H9O6)RVM M/%5I^P\P0(RQ?Z%K84Y]!YVTM/)4I>UGB0EX92>(&.R2BWL6&!R(Q).18V(),=/P-[D&-AD6.O:%B8 M#HL+T64"'']OD\)PTT,:PN;PENTA&)656LA] H"5[^'LW'!]D6%K((7E.8#]L1M1)>IJA87,\XK1>"$UPV34JGB# BV-Z,19*QL(RN8)ZMAT6!!S M0+L&9*:[(.$5,T)1Y313<(/4: M.3)]RN.%>RNG^"76&:HR\-X1R$@9F)0,,JN1@U.G9')<$8P)+ 5)H5"=_F\V M),KCB&;DD%2-9*GAXE9K@AFFBAP3@^527#=<%Y4-K?@MEFV<67&&]V#-8*_VIC*JD4%*-3*^]Y+/<$7&#\),T1Y37$,3<@U)8\)#Q^:UM(M@N"D@_AJAHO*M>HJJ4GT3)(),.R8//),/BL9!_8S30%X3Q3!(Hl$;R0) 9 MG:'SJ.#L&2J3!&3GPV1$L+9D4'>-#*2..T@T^*QM+U-++!.]0S-4QL$Q8TPFMC4@8,728=W4T\>H1G@5%TJ6^8HS%"YL9*J16"! @*E2*I/++=[:5@G63+3/8N M*)(M]57_&@D(#M%)";(EX;IA N\HM $DC.1?G61A4"1!ZBLJ0=.M&2[D!LZGMJ)!8E9I4TE71|*N'F1E4#2!*LCT,4U6CLJBH .8,))O|33&!D7RJ?N!S.; MX$(BD6Z'5:HE7]@0YSM(XD:7V^P4&15*M]PP4O(.)"3B"MHT*B520H3\C!{ MZTCZUD-=CL?RAIGXH7TQFR8K,1GRGL;YX,.Z_&. V7SL25ML=DNVGVOQ]-.G MSU9YN_E D>CG[_K/7-E\#$@H9ON!+3_[l;$'E6+IKGV1Y(?^F$VS_0B4{3== M?;?Y4)#+NO-UO_GRUE6^T?<"__OKNNX>O^G_P-.GT5S\'U!+ P04 " #$ M@D9;>^O.M/H% ?(P &@ 'AL+W=O&UL MO5IMC],X$/XK5D$0(()[$CO-2Z%;"M@A.Al2BW16XCDKC$[BYIO_[& M;6D:Q_4VD.7+;M+,//]D_GMCS3#*Z%>57N>9]Y5LB+P5]IS4O/D\LUSY€\M(3:\@"M7HLR9@M/RVI,.DK-5Y91G'O'IR,M96@S&H^JWRW(&5EN5106_+)'<-MYCDK(]IP3-Q>#/#@QP\?T^NUTC]XX]&&??,Y5Y\WER6<>0>459KS0J:B0^6_MNAB\QB]GA&]'RN+OE-_*HV.DA[(0XJL^>;^Z&/@Z(!QI=(0#/[=\ G/.HT$ M<7S;@PX.]]2.O]<_T-]6@X?!+)CD$Y']DZ[4_^F*0#-'*7[%MCZ*VW=\/Z!0 MXRU%)]N_Z'9OZP_0%KO_[/N>B",'3$\XD+T#.=IL6K%BF+$-SQ12'9% 2B2MTR4HX1!.1,UAQAYI.(5=7VXSK.[7W M&Y:!-T=S'8E\AV.N6)II@S]@3I/I^CIXV?H.4H+1&DMMI(5*SGR%(2O@_"6_M^U#?[$(E)T"=\N4+%.#GB/B$6MPGYIL%O?I^>[$XCXIWQTWW3V8LL.\D<.\MD0HO^EY>XXF;*,?1(F^_ 6>Z#UIEW+#EOQB .N0Y.4- M'XR?/,*1_\HV WV"3?LF_4UIBKX#!7@0M]/&%R;:-^YY547GI!OQG'A S] M:.3=')/:-HMP'$;#IMG4&4-7NGH^.]!%#W11)UV?A(OD7@)I"!;*W0'_MDUO M6*9SV\;D#C ZH@C#0TY)F!A00*3DMM''+8&$I(00@R-MJA8#/V$AGY@4#-UQM,U?WH":U 7 M';B+G-3]N2U2H6NAA2A7L#@]6"2A=.!ER1:P;;6%XG!3!\M()^V(&PXC:Cf2-BLZQ -[SI"[LML36(/=Y,!NXF3W]7)9 M;C5]/!)\XP^ZJO-9X1S!K7[(L98LT2U7*K;0F[7P,.(8MQ2"V;9=0ZF,S;YWA M=F6V)[&L\,#L\,SEMQ[R!NV2*%)1' 4&PDWL1C&F"1A*S.=077EKR>P!G_8 MK[6$[W[RUZ 5UB);\5(^>900'+|",]BYU9VUVO=;% 7), D3\PFW&<8XHM1. M19LA#[\"H,A\G%D-*@V$8AO9=&Q_)*=PMB:KG4E[(X;>)P>=N!C9+^^[N#KMK MFO6%UB2YUC[86:Z/#4GZY0//%[RTRALW4E=!TRO:M%>T65]!HS3FI-0X.?H\@MQ7T*F4FO:-->T69]H!35GK)99V*VS3LE2W!9)04!#3,S%QV(7^K!2F4N/,XS. M!/6$UB2MEF7X%W629SBM@2S\VFQL_(9MC0GU&!#2LU-KFT')4@2G!KC:GV% MW0+K?7$#A:=^KG5'#W263%$ M>@BMA&NQA-UJ[$7/8MV8A8>5[8M.WA%G_M028T/$<1LRCP\W9"!N[65'[\F?_KP5]2^9\71XX1;I]9;D&EZH?[%VZ#EV {C MX,,4Z>A,K?E27$P@WRA1/(K)[-=?J&?]AH7PF,ZB(SGKA-=IPNN,>9]=YUJ M5PV[N-SB6."V#H+*09EV'V?,#BW/JL^GC_LQ07',C[UNKBHCZ,.[_J,-K@. M$[=AXIHXR^4NO1(-?VOF[<_+<1Q*C>DC,!,;GL$RZL-HZ/C6P.2]9O+>*\M0 M1]\L!%0^4;\%T?O9*)IA8COFT2_E)EFD\)>)TD6RV&@X$H(7>9+?5SE*,18] MB1->))-0UYOXE[HAB;_>1_F4V;[MA$&O)L7!,5'P^W8?/"0,0AU#BDB1 M&!._ 8J2FV'N085%.$TC)>+$+ MD7WEAPP9O?:$*]&=%@>8J\>E,K$ DKF<:BP$NZ MA43:#7[""<.%E(6!P17UQYQ!NGMJB(ZO75?L?/LDLH4HT/HX[NE'"^11O47' M\M:-(FNCR'Z.!JG'.5:,C^DM.I:W;HQ;F4='91*3Q0NY*B2H MDTN>/Z !M?M5VP/9X9@'$<'YD,-#\R#*V<2[UZ4\UIZW*HN,R:XA=+O-W"^"&_M9QD'(1>8S!"0:^92!$2M<(!4*[CHN.)]M&,I460IOT94).T+)\ND@FDKUENB M,4==}]WZH]_)KU=5,.TK'MAI3F"6:@P7T,S;S6"8LE$M'\5#-2_1!VV8VY9A_^C!0@D.[]Y5/=%P_W?*TTK); 9RM4_D8QS%6 MXN>EKW'^MSHWIUG4%YYK&*4)0U5(;*47'M=1@DT+!@8=AG88.C-98#C/8K:Y&Q&<[5K^4"A:8<-&B_]'_5;MI+.?H$$R MN?11T*28R0)#>F#CZN'C,1:M7_MMNY3A)E$,1WV/FE01+6$'CCV0 M&5DK)MBXMF#BHLV3]DH^VEA@.ZRTQW$ASH5H5P<95Q^UEZQ?_)'^)B!4]!]] MRZ?5$FQ<2QRGPZP"'3KA1CI,#(=UF*@_I,.<[OWTGHGBOO[$H6#6FUQO?X)N MGC:?23Y4'P>,YY?T+-I^[&C=;+^?},+%?0+-4BKNP*7UWH=U*+.;?,[8W6JZK M'_@74FN959WTFI=S?E ,U'I=E_4$L#!!0 (_2"1EKK0N7Q M'P< ($B : >&PO=V]R:W-H965T2O#SW2A=W=?--+:74Y$=95.IRM-1Z]68\5O.E+%/(UNE|)"NXL MZJ9,-9PV-Y.U:Z!2;M8W*8LP\+QR7:5Z-)A?MM:MF6(CGY> ^)S?++6YJ)2WUE]55 Y?C9G94L+V6E\KHBC5Q,3%49G7]S9Q\S"Y'GNF1+.1<&3<Q,I_-S*J2P*8PGZ\7UK M=+1[IFFX?_S3^H>6/)"9141.Z^*?/-/+RY$8D4PNTG6A/]=WO\LMH<#8F]>%-M;O^3NRW6&Y'Y6NFZW#;&'11YM?E-?VP=1=> ACT-V+8!LQOX/0WXM@$_M8&_M;="Z>KRATOHA274ZN6CJ.](8-%@S!ZTSV]9 /Z_,N%_K!N|FT$Y/IG65P2C* MC'S(JI2:YVE!KG6J)8RM5J1>D*NT@4,RKD+PB?RWKM4JK3%V,-1 QW1G/MYU^MM^DTZ^DT9>137>FE(N_A^=FA@3%X8.<&]M,-]B@Q43.7Q-.?O'F,1_IT/3T MAYAQIGI5>G VPX;M!Y.]+A%N]'^Q8=@\]6GNC;B:_D)#[S?,A<]I+'DF8P?NJ7?N]8>L3_Z$<)Q7\]J4 MY&51*W6&N6YC0K0F3/"]G02'!3X,[^V^4Q!8',41/X0E""R*:>#M8 =$@AV1 M8)#(M:[GW\Y-V,P(T(&]1*5F8F!\-I;"O1[0. JM?DY=%/.#V+/8(+8$9PPG M$^[(A$=`1:<_R$Q6F4$L7AM>>75&0 %L19\(9MYKG!^L;O46.C;"])%Q2RVM7)"\((]&08SSHEXG+;QA9NMFOH2E9O2!!E&JULW]AB"ZN7EN\T.O]QOF&(X M&"]F!Q4QV/:PVI/.-%!5]VVR7(S,T&\D%6;9P3&"O;9A6P.F*3]#"G",(SLM$';.+#D*.^3':G(L,?P@>I;PTF^,N=UA/O/]T*;'.,GYLPEB0"^.1,^"HYT\MHH/RX%B$66Q$T|$(LWW*0?SCL)'9$0;!G3,1A7'@S%D7':LU%KV4.\E"CVL6M6(S5C33:NR4/VGMS(+^O\]NT,-H0I>F[X2'PPUC8NP8"/.?<]T00VCP1I!\$ MO@A%#]%.TM!A33/MHT92#=K@)]U.[(0DNYEVJ!\77D"_8I8Y,QD1,> @A?4MWD\3#!D&@GM>W\!VJH<.RYY!OK""!YFZ2H5" N/#'FY3170/YI,$,VG[Y)I MIX#HL 2R$M&OGV0YDPV;MPQ;>FCB\]S6DN>R=NC%3EQ1\?_DAG10Q3W8Q\]HM+7DN:X<^[A0='99T)R6(U%5=.(:(X; 4$<,-Y(BLDW%L6,:]AYBB[\VVI:ZR M7.DFGZTUS!\(*B;4M@4?M9ZI/,O3IF>K9(@8XSR(F)4[37$@C4);CF/ @ M0M>#U\,X"\A@7>0!)BYHJPF#N<7-#^CK[EXX+V->TAETI,L6$Q]^2DF+DBS'>R M?@0$8V831"Q%/9L"ZZ0<.T"%[?1-K9>R(:E2TNQ_9O-K+Q1Y.LN+7AW'7-7EM[YNX9ZH"_%=Y>3;3HY!D$)O9ZI"PA)_(9D M_@AJ(/5GG59C1[2:2PX).'MC=](FXM:;]!:.NH7 &(^H,Z:(M:B0W3Z_5@KBI!JAZGP9*CL:,7)WV(MX<,BYY%5#XZH$+3[@0*QJ@<*'*AZ\$[7\&%=|TQ5#X[4G5@H KN8,46!OH@\ M.PAA0"H@/^X;U4[^\,/RYY%5#XY4GR!!H';<17!^_Z MAA70TPL>W)4L//! %-A4$1REL6^__T!P?D1%[R+M0! ?ED!/[75P!IQ4:YWY M;9F'X1(G)!CNT!D.DN.]=_,E;&[,;QP4!)9UI3?OIW=7=]]1O&Y_'K"NOZ-O MDLW7$)V95<<9G)(&1EF10B[I/M5^ 3"KM:[+!G !TTPV M!@#W%W6M?YZ8!'R^_IG\!U!+ P04_" #$@D9:"/C*WE,# #&% #0 M 'AL+W-T>6QE-#K=*(@(TSX MXZ%89E>9*KU9OA1JY/?K(<_=L\[=Z>4NY|)0N46VE"R/E@X&I(@?5:W4R)G)9Q3815.^1 MG;X#;]@D%>&^SY9F \+(A25(HKW:DF5X./(_^V;]>%=CB79-WM7?@-H;KI M(--<)E68;K^9F@\Y#0%.Y+-%W!7>1$ j%2>Z4;"R#P7I/*P8=B&EIU1SF_@ MT?Z6;FFOTM:>5CL]ZJ8V9)M&QG1 OZUFM-NRY_2]0IVGZN/2]T<4?6A4NBU MI"E;5?U56AO U+NX.BD*OO[V5QDU"S^R0''0[+A>8MH]+U[M*A6;M4=^2%+-ZI/U#H6$PE=T61BNW(^K9J>;NBH M]@+"'+G)576X$XQC,C0"&Q<$<8!S#PN+\3^L9H.LQ&.9MX$0&*&> <@S+A4RJM#Q;'S8GUY5Y(=A%&$9G4R<#B98WJ(@MQIF#=@8'$@TM_E&M]MOS+VUP&V M_LJ!%LI7HG82O% <_+,&S#BV+W,6!Q@8+N U0[$=|>!FG)SPA\V%?.&/<$X M$L<8K7HKM$H0K(3P<>]/IA3H9Q[$8 -/E_G;@2=&A(E@6FD7)TZ(=I7\=Q_;0T^FO8R*F>EOH^7%H M5]W&,EC%BM/XU@LD/!'X 4$L#!!0 (_2"1EH^,H*?D D #Q;/ M>&PO=V]R:V)O;VLN>&ULQ9Q;,]NX%D;_"N&7DP&:.$\L7V2J; KEV B2M MD60ZF*GG451K#Z>G+CI0BVE^Z]9J9R>F1F[E 4]M/,3M[)*IFZA5+',3GK= M;GRRE#KO?/ZT_:R)/?$?F$)-"VURNEA=^*[5BWM|OGHHGK733SK3Q]TJ"4_^? MJ8Y8ZEPO3\]/>UT:\(MS,OOQNI_3%{(&%]39:==[+fB>_*%GKZ[O)#!?DH MGUQ]9!/IY) 3CMQESYP|TKZE?4GR^)\5G1BYM'96&N=58H>RD+]<6:?4Q|"M.O)1E\/V;U.(^'W_4XQF-M-3=6FFY5+E15..5F458.X6>N4Z(I=+ M==K9OD3(//!57>4&%)&[RY]/HM=4OI:^^29M?71"N5X,VHZ8G[$U:@_-!7M!C MD^F4OCT5YS*3^52)NG"=!]@#@+V# 8]CB?0@^P"ROT?(APJB>H,J9D9W?&H\ MR & 'IP,\L(L5Q[D$$,#P%9.RYD/O<@8P9'0#R[YX'.+0HV/=,ND6'N08 M0E(V(1_*Y5+:=07UH.>YIK=)*LFSZ=24U&-ZD F 3)@AU;2?NM#*]Q*C+NJT MN]Q$MT,F-")E8MM5.N\=S_2KVJWN#3(7U$S/ZX5"OC=&"S")DB8E;% MN;'6O%"3O"[S-*!":HB8W?!M-CO>R/6XE]LXLY;ZVZ;/^.!C(CE$W:0*TU! M9%W3[M6\I)<8ZCWN9$$!7U"8RX1LQZNI,TIZ'1BHFREUJ?)*6*15OF R P1 MLQ]NE]O,K)42YRI7,UV(2?;F/T%*B)B=|*U84+E]-?GQ34ZW5;FB#]*6]NE@ M:?$PDA8C9'ANF1_DS\$(/>;"[(6FZ*IHS]]%RAT-C+9E=W1K DQDC!ZS,2Z5 MU<^R&K:)YU3IZ.I=_DKK#E&W7TX,B#61W!;$-0^E44>@@". TAE?2857(M MM17?958[<:>D*YW36_MXR"DI;]>L5)55>B0'-7!'AC32XQ)DI-0Z*@G_JGY> MA.QC(H_TF#VRC8*K$BRHI[Y.V=>*/5171!T6)5-)C5LE$KL5$;KZ[55SN=1N MFIFJ.OJ0R"@!9J-0UZ)3ZA@?K4RKTO1C&Y\1Z.3'KI.0<4)CMZG>1-43Z\|SM(,/TF0T#!VS!T+>/#--G-LR]FBI2#'VI^R#]T=(-'BBBHW8CZ&1\3&:,;)CW M/7ASOS=-R,>$LUO,H@D"VCJ2%4?,^OF,#XETTV>?WEK2NUW]!-WEK)[WN#", MAB_4F(*R1.[L,'WO*P 2'W]G=@]MYW\=$^NDSZ^=U:D8(=]WDVH[&H^0^2=(?]J??O,2E OA\@!0V;OX.AVX&,B[PR9 MO8,QASXF7+)G]HX?A'+5UM;]TF_BZ%(54F=!W43>&7(/:3S,OY2TXHJ"HYUK MNT-DH.$>AS3>_W?&I.O_!*;$!EHR+UROQOS=Y6EHC !)C+0<&K]P'FV3/5 MS##"C)&!8NYI-50W@WXS1@:*F0WD8YXMC2VJ77[U)$L]TO QD85B9@L%-UV2 M"^L>=%=+CY&%8FX+O6)Z_QZ+HWJ07QJ8R$(QMX5VUI\V:.X]8XYZ]%Q'#K&+.%-M-"V),Q$E#,.+*-8?UG-QWR3KR?:,6S:M=O M<[?UZW1OL!\T1MZ)F;VSOES)82\,V+VS@;S3Z7GBZIQGSW3\)=J MP+UV\27H#21=T;.WH%U.VQ"R#NC_7CG7CV;|+DR=W.!!NQ4K$70A."FY?W(MYRS+S$L]=42?(BZL2G4APAU,(V2AT5XMM*X*NF4N/ QD87&S!9]P;PNB|{J<>=C(@N-F2WT MNF#Z0)^QEIF])+2]ZD?O8V2A,;.%7C'/4NK2Z>EZW6)[*,!'1!8;.UOH?6FFMU=KI=GSI8\+#,^RK0 S"#W&R$)C[E6@X,C#N[&OAYD@"R71,U,5G.YD\U%)>]\"!?:0 * MSWUVF4T$08.^,^K"(Z|=9A>U@6ZFE@)0>#:TR[T?K@5TLT$E (7'1,L'VA%WM7.EIF]*%!X8[7(;J05TL[4B (5G1KL'\$!MR9#$+0<#)L M%H9Y.)4!=RX#O-,X,/703-SI#! HE6\ "LW$G=8 ;XH.2Q2.B3O# 08-^U%H M)NX 8*&XWJ8'R'B3I CY>\ 85FXLZ2T'KMI E- U!D)NY.'V@3=,*0*&9N-,EM(+>+*?TE !*R5$W D3VD"!+1D:AP.@ MT$S<*1-,2_3*%7H9=$\]P9T+$G31AQWBM4IZ/K-Q)\2\ M 'LW$G39AUWBDM4IZ/K-Q)\2\ M 'LW$G39AUWBDM4IZ/K-Q)\2\ M 'LW$G39AUWBD

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 157 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 159 FilingSummary.xml IDEA: XBRL DOCUMENT 3.25.0.1 html9476931false1900false12 falsefalseR1.htm0000001 - 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Disclosure - Condensed Financial Statements of Parent CompanySheethttp://www.frostbank.com/role/CondensedFinancialStatementsofParentCompanyCondensed Financial Statements of Parent CompanyNotes26 falsefalseR27.htm9952176 - Disclosure - Accounting Standards UpdatesSheethttp://www.frostbank.com/role/AccountingStandardsUpdatesAccounting Standards UpdatesNotes27 falsefalseR28.htm995410 - Disclosure - Pay vs Performance DisclosureSheethttp://xbrl.sec.gov/ecd/role/PvpDisclosurePay vs Performance DisclosureNotes28 falsefalseR29.htm995445 - Disclosure - Insider Trading ArrangementsSheethttp://xbrl.sec.gov/ecd/role/InsiderTradingArrangementsInsider Trading ArrangementsNotes29 falsefalseR30.htm995447 - Disclosure - Insider Trading Policies and ProceduresSheethttp://xbrl.sec.gov/ecd/role/InsiderTradingPoliciesProcInsider Trading Policies and ProceduresNotes30 falsefalseR31.htm9955511 - Disclosure - Summary of Significant Accounting Policies (Policies)Sheethttp://www.frostbank.com/role/SummaryofSignificantAccountingPoliciesPoliciesSummary of Significant Accounting Policies (Policies)Policieshttp://www.frostbank.com/role/SummaryofSignificantAccountingPolicies31 falsefalseR32.htm9955512 - Disclosure - Receivables, Loans, Notes Receivable, and Others (Policies)Noteshttp://www.frostbank.com/role/ReceivablesLoansNotesReceivableandOthersPoliciesReceivables, Loans, Notes Receivable, and Others (Policies)Policieshttp://www.frostbank.com/role/SummaryofSignificantAccountingPolicies32 falsefalseR33.htm9955513 - Disclosure - Fair Value Measures and Disclosures (Policies)Sheethttp://www.frostbank.com/role/FairValueMeasuresandDisclosuresPoliciesFair Value Measures and Disclosures (Policies)Policieshttp://www.frostbank.com/role/SummaryofSignificantAccountingPolicies33 falsefalseR34.htm9955515 - Disclosure - Earnings Per Share (Policies)Sheethttp://www.frostbank.com/role/EarningsPerSharePoliciesEarnings Per Share (Policies)Policieshttp://www.frostbank.com/role/SummaryofSignificantAccountingPolicies34 falsefalseR35.htm9955516 - Disclosure - Compensation Related Costs, Postemployment Benefits (Policies)Sheethttp://www.frostbank.com/role/CompensationRelatedCostsPostemploymentBenefitsPoliciesCompensation Related Costs, Postemployment Benefits (Policies)Policieshttp://www.frostbank.com/role/SummaryofSignificantAccountingPolicies35 falsefalseR36.htm9955517 - 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Financial Instruments (Schedule of Notional Amounts and Estimated Fair Values of Interest Rate Derivative Contracts Outstanding)
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Financial Instruments (Schedule of Weighted-Average Rates Paid and Received for Interest Rate Swaps Outstanding)
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Disclosure - Loans (Investment in Loans Related to Allowance for Loan Loss by Portfolio Segment Disaggregated Based on Impairment Methodology) (Detail)", "shortName": "Loans (Investment in Loans Related to Allowance for Loan Loss by Portfolio Segment Disaggregated Based on Impairment Methodology) (Detail)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "81", "firstAnchor": { "contextRef": "c-6", "name": "us-gaap:FinancingReceivableExcludingAccruedInterestBeforeAllowanceForCreditLoss", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-3", "ancestors": ["span", "td", "tr", "table", "div", "us-gaap:PastDueFinancingReceivablesTableTextBlock", "ix:continuation", "body", "html"], "reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true }, "uniqueAnchor": { "contextRef": "c-662", "name": "us-gaap:FinancingReceivableAllowanceForCreditLossExcludingAccruedInterest", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-3", "ancestors": ["span", "td", "tr", "table", "div", "cfr:InvestmentInLoansRelatedToAllowanceForLoanLossesByPortfolioSegmentDisaggregatedBasedOnImpairmentMethodologyTableTableTextBlock", "ix:continuation", "body", "html"], "reportCount": 1, "baseRef": "cfr-20241231.htm", "unique": true } }, "R82": { "role": "http://www.frostbank.com/role/PremisesandEquipmentNarrativeDetail", "longName": "9955563 - 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Disclosure - Borrowed Funds (Narrative)

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Disclosure - Earnings Per Common Share (Basic and Diluted Earnings Per Common Share) (Detail)", "shortName": "Earnings Per Common Share (Basic and Diluted Earnings Per Common Share) (Detail)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "96", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:NetIncomeLoss", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-3", "ancestors": ["span", "td", "tr", "table", "div", "body", "html"], "reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true }, "uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:UndistributedEarningsLossAllocatedToParticipatingSecuritiesBasic", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-3", "ancestors": ["span", "td", "tr", "table", "div", "ix:continuation", "us-gaap:ScheduleOfEarningsPerShareBasicAndDilutedTableTextBlock", "body", "html"], "reportCount": 1, "baseRef": "cfr-20241231.htm", "unique": true } }, "R97": { "role": "http://www.frostbank.com/role/EmployeeBenefitPlansNarrativeDetail", "longName": "9955578 - 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Disclosure - Employee Benefit Plans (Combined Activity in Corporations Defined Benefit Pension Plans) (Detail)", "shortName": "Employee Benefit Plans (Combined Activity in Corporations Defined Benefit Pension Plans) (Detail)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "98", "firstAnchor": { "contextRef": "c-20", "name": "us-gaap:DefinedBenefitPlanFairValueOfPlanAssets", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-3", "ancestors": ["span", "td", "tr", "table", "div", "us-gaap:ScheduleOfDefinedBenefitPlansDisclosuresTextBlock", "ix:continuation", "body", "html"], "reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true }, "uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:DefinedBenefitPlanActualReturnOnPlanAssets", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-3", "ancestors": ["span", "td", "tr", "table", "div", "us-gaap:ScheduleOfDefinedBenefitPlansDisclosuresTextBlock", "ix:continuation", "body", "html"], "reportCount": 1, "baseRef": "cfr-20241231.htm", "unique": true } }, "R99": { "role": "http://www.frostbank.com/role/EmployeeBenefitPlansDisaggregatedInformationRelatedtoCorporationsDefinedBenefitPensionPlansDetail", "longName": "9955580 - Disclosure - Employee Benefit Plans (Disaggregated Information Related to Corporations Defined Benefit Pension Plans) (Detail)", "shortName": "Employee Benefit Plans (Disaggregated Information Related to Corporations Defined Benefit Pension Plans) (Detail)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "99", "firstAnchor": { "contextRef": "c-6", "name": "us-gaap:DefinedBenefitPlanBenefitObligation", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-3", "ancestors": ["span", "td", "tr", "table", "div", "us-gaap:ScheduleOfDefinedBenefitPlansDisclosuresTextBlock", "ix:continuation", "body", "html"], "reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true }, "uniqueAnchor": { "contextRef": "c-721", "name": "us-gaap:DefinedBenefitPlanBenefitObligation", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-3", "ancestors": ["span", "td", "tr", "table", "div", "us-gaap:ScheduleOfCostsOfRetirementPlansTableTextBlock", "ix:continuation", "body", "html"], "reportCount": 1, "baseRef": "cfr-20241231.htm", "unique": true } }, "R100": { "role": "http://www.frostbank.com/role/EmployeeBenefitPlansNetPeriodicBenefitCostBenefitDetail", "longName": "9955581 - 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Disclosure - Employee Benefit Plans (Shares Issued in Connection with Stock Compensation Awards) (Detail)", "shortName": "Employee Benefit Plans (Shares Issued in Connection with Stock Compensation Awards) (Detail)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "107", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:StockIssuedDuringPeriodSharesEmployeeStockPurchasePlans", "unitRef": "shares", "xsiNil": "false", "lang": "en-US", "decimals": "INF", "ancestors": ["span", "td", "tr", "table", "div", "us-gaap:ScheduleOfShareBasedCompensationActivityTableTextBlock", "ix:continuation", "body", "html"], "reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:StockIssuedDuringPeriodSharesEmployeeStockPurchasePlans", "unitRef": "shares", "xsiNil": "false", "lang": "en-US", "decimals": "INF", "ancestors": ["span", "td", "tr", "table", "div", "us-gaap:ScheduleOfShareBasedCompensationActivityTableTextBlock", "ix:continuation", "body", "html"], "reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true, "unique": true } }, "R108": { "role": "http://www.frostbank.com/role/EmployeeBenefitPlansStockBasedCompensationExpenseDetail", "longName": "9955589 - 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Disclosure - Derivative Financial Instruments (Schedule of Notional Amounts and Estimated Fair Values of Commodity Derivative Positions) (Detail)", "shortName": "Derivative Financial Instruments (Schedule of Notional Amounts and Estimated Fair Values of Commodity Derivative Positions) (Detail)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "121", "firstAnchor": { "contextRef": "c-819", "name": "cfr:DerivativeAssetsNonmonetaryNotionalAmount", "unitRef": "bbl", "xsiNil": "false", "lang": "en-US", "decimals": "-3", "ancestors": ["span", "td", "tr", "table", "div", "us-gaap:ScheduleOfDerivativeInstrumentsTextBlock", "ix:continuation", "body", "html"], "reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-819", "name": "cfr:DerivativeAssetsNonmonetaryNotionalAmount", "unitRef": "bbl", "xsiNil": "false", "lang": "en-US", "decimals": "-3", "ancestors": ["span", "td", "tr", "table", "div", "us-gaap:ScheduleOfDerivativeInstrumentsTextBlock", "ix:continuation", "body", "html"], "reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true, "unique": true } }, "R122": { "role": "http://www.frostbank.com/role/DerivativeFinancialInstrumentsDerivativeFinancialInstrumentsScheduleofNotionalAmountandFairValueofOpenForeignCurrencyForwardCon "longName": "9955603 - 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"http://www.frostbank.com/role/LoansGrossChargeOffsByYearofOriginationDetails",
"http://www.frostbank.com/role/LoansInvestmentinLoansRelatedtoAllowanceforLoanLossbyPortfolioSegmentDisaggregatedBasedonImpairmentMethodologyDetail",
"http://www.frostbank.com/role/LoansLoansDetail", "http://www.frostbank.com/role/LoansModifiedLoansbyTypeofModificationDetails",
"http://www.frostbank.com/role/LoansNarrativeDetail", "http://www.frostbank.com/role/LoansRevolvingLoansConvertedtoTermDetails",
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adjustments of the differences between securities' face values and purchase prices that are charged against earnings. This is called accretion if the security was purchased at a discount and amortization if it was purchased at premium. As a noncash item, this element is an adjustment to net income when calculating cash provided by or used in operations using the indirect method." } } }, "auth_ref": ["r155"] }, "cfr_AccretionOfLoanDiscount": { "xbrltype": "monetaryItemType", "nsuri": "http://www.frostbank.com/20241231", "localname": "AccretionOfLoanDiscount", "crdr": "credit", "calculation": { "http://www.frostbank.com/role/ConsolidatedStatementsofCashFlows": { "parentTag": "us-gaap_NetCashProvidedByUsedInOperatingActivities", "weight": -1.0, "order": 7.0 } }, "presentation": ["http://www.frostbank.com/role/ConsolidatedStatementsofCashFlows"], "lang": { "en-us": { "role": { "negatedTerseLabel": "Accretion of loan discounts", "label": "Accretion Of Loan Discount", "documentation": "Accretion Of Loan Discount" } } }, "auth_ref": [] }, "us-gaap_AccumulatedDefinedBenefitPlansAdjustmentMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": 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Excludes net income (loss), and accumulated changes in equity from transactions resulting from investments by owners and distributions to owners." } } }, "auth_ref": ["r2", "r19", "r38", "r828", "r831", "r907", "r1037", "r1038", "r1454", "r1455", "r1456", "r1471", "r1472", "r1473", "r1475"] }, "ecd_Additional402vDisclosureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "Additional402vDisclosureTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Additional 402(v) Disclosure", "label": "Additional 402(v) Disclosure [Text Block]" } } }, "auth_ref": ["r1356"] }, "us-gaap_AdditionalFundingAgreementTermsMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AdditionalFundingAgreementTermsMember", "presentation": ["http://www.frostbank.com/role/LoansNarrativeDetail"], "lang": { "en-us": { "role": { "terseLabel": "Additional Funding Agreement Terms", "label": "Additional Funding Agreement Terms [Member]", "documentation": "Terms of commitments to provide additional funding under research and development arrangements accounted for as a contract to perform research and development for others." } } }, "auth_ref": ["r762", "r1652"] }, "us-gaap_AdditionalPaidInCapitalCommonStock": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AdditionalPaidInCapitalCommonStock", "crdr": "credit", "calculation": { "http://www.frostbank.com/role/ConsolidatedBalanceSheets": { "parentTag": "us-gaap_StockholdersEquity", "weight": 1.0, "order": 3.0 } }, "presentation": ["http://www.frostbank.com/role/ConsolidatedBalanceSheets"], "lang": { "en-us": { "role": { "terseLabel": "Additional paid-in capital", "label": "Additional Paid in Capital, Common Stock", "documentation": "Value received from shareholders in common stock-related transactions that are in excess of par value or stated value and amounts received from other stock-related transactions. Includes only common stock transactions (excludes preferred stock transactions). May be called contributed capital, capital in excess of par, capital surplus, or paid-in capital." } } }, "auth_ref": ["r124"] }, "us-gaap_AdditionalPaidInCapitalMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AdditionalPaidInCapitalMember", "presentation": ["http://www.frostbank.com/role/ConsolidatedStatementofChangesinShareholdersEquity", "http://www.frostbank.com/role/ConsolidatedStatementofChangesinShareholdersEquityParenthetical"], "lang": { "en-us": { "role": { "terseLabel": "Additional Paid-In Capital [Member]", "label": "Additional Paid-in Capital [Member]", "documentation": "Excess of issue price over par or stated value of the entity's capital stock and amounts received from other transactions involving the entity's stock or stockholders." } } }, "auth_ref": ["r1058", "r1471", "r1472", "r1473", "r1475", "r1666", "r1747"] }, "cfr_AdditionalTier1CapitalbeyondCommonEquityTier1": { "xbrltype": "monetaryItemType", "nsuri": 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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": ["r1508"] }, "us-gaap_AvailableForSaleSecuritiesDebtMaturitiesAfterFiveThroughTenYearsFairValue": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AvailableForSaleSecuritiesDebtMaturitiesAfterFiveThroughTenYearsFairValue", "crdr": "debit", "calculation": { "http://www.frostbank.com/role/SecuritiesAmortizedCostandEstimatedFairValueofSecuritiesExcludingTradingSecuritiesPresentedbyContractualMaturityDetail": { "parentTag": "us-gaap_AvailableForSaleSecuritiesDebtSecurities", "weight": 1.0, "order": 2.0 } }, "presentation": ["http://www.frostbank.com/role/SecuritiesAmortizedCostandEstimatedFairValueofSecuritiesExcludingTradingSecuritiesPresentedbyContractualMaturityDetail"], "lang": { "en-us": { "role": { "terseLabel": "Available for Sale, Due after five years through ten years, Estimated Fair Value", "label": "Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 5 Through 10", "documentation": "Fair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in sixth through tenth fiscal year following current fiscal year. 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Asset includes, but is not limited to, stock, bond, other investment, earning from investment, and contribution by employer and employee." } } }, "auth_ref": ["r650", "r661", "r663", "r664", "r1263", "r1264", "r1265"] }, "us-gaap_DefinedBenefitPlanFundedStatusOfPlan": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DefinedBenefitPlanFundedStatusOfPlan", "crdr": "debit", "presentation": ["http://www.frostbank.com/role/EmployeeBenefitPlansCombinedActivityinCorporationsDefinedBenefitPensionPlansDetail", "http://www.frostbank.com/role/EmployeeBenefitPlansDisaggregatedInformationRelatedtoCorporationsDefinedBenefitPensionPlansDetail"], "lang": { "en-us": { "role": { "terseLabel": "Funded status of the plan at end of year and accrued benefit (liability) recognized", "label": "Defined Benefit Plan, Funded (Unfunded) Status of Plan", "documentation": "Amount of funded (unfunded) status of defined benefit plan, measured as difference between fair value of plan assets and benefit obligation. 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For pension plan, payment includes, but is not limited to, pension benefits and death benefits. For other postretirement plan, payment includes, but is not limited to, prescription drug benefits, health care benefits, life insurance benefits, and legal, educational and advisory services." } } }, "auth_ref": ["r655", "r1623"] }, "us-gaap_DefinedBenefitPlanPlanAssetsTargetAllocationPercentage": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DefinedBenefitPlanPlanAssetsTargetAllocationPercentage", "presentation": ["http://www.frostbank.com/role/EmployeeBenefitPlansNarrativeDetail"], "lang": { "en-us": { "role": { "terseLabel": "Target asset allocation percentage", "label": "Defined Benefit Plan, Plan Assets, Target Allocation, Percentage", "documentation": "Percentage of target investment allocation to total plan assets. Includes, but is not limited to, percentage on weighted-average basis if more than one plan." } } }, "auth_ref": ["r660", "r1265"] }, "us-gaap_DefinedContributionPlanCostRecognized": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DefinedContributionPlanCostRecognized", "crdr": "debit", "presentation": ["http://www.frostbank.com/role/EmployeeBenefitPlansNarrativeDetail"], "lang": { "en-us": { "role": { "terseLabel": "Defined contribution plan, cost", "label": "Defined Contribution Plan, Cost", "documentation": "Amount of cost for defined contribution plan." } } }, "auth_ref": ["r707"] }, "us-gaap_DefinedContributionPlanEmployerMatchingContributionPercent": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DefinedContributionPlanEmployerMatchingContributionPercent", "presentation": ["http://www.frostbank.com/role/EmployeeBenefitPlansNarrativeDetail"], "lang": { "en-us": { "role": { "terseLabel": "Employer matching contribution, percent of employees' gross pay", "label": "Defined Contribution Plan, Employer Matching Contribution, Percent of Employees' Gross Pay", "documentation": "Percentage of employees' gross pay for which the employer contributes a matching contribution to a defined contribution plan." } } }, "auth_ref": [] }, "us-gaap_DefinedContributionPlanEmployerMatchingContributionPercentOfMatch": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DefinedContributionPlanEmployerMatchingContributionPercentOfMatch", "presentation": ["http://www.frostbank.com/role/EmployeeBenefitPlansNarrativeDetail"], "lang": { "en-us": { "role": { "terseLabel": "Participants contribution eligible for match", "label": "Defined Contribution Plan, Employer Matching Contribution, Percent of Match", "documentation": "Percentage employer matches of the employee's percentage contribution matched." } } }, "auth_ref": [] }, "us-gaap_DefinedContributionPlanMaximumAnnualContributionsPerEmployeePercent": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DefinedContributionPlanMaximumAnnualContributionsPerEmployeePercent", "presentation": ["http://www.frostbank.com/role/EmployeeBenefitPlansNarrativeDetail"], "lang": { "en-us": { "role": { "terseLabel": "Maximum annual contributions per employee, percent", "label": "Defined Contribution Plan, Maximum Annual Contributions Per Employee, Percent", "documentation": "Maximum percentage of employee gross pay the employee may contribute to a defined contribution plan." } } }, "auth_ref": [] }, "us-gaap_DepositLiabilitiesDisclosuresTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DepositLiabilitiesDisclosuresTextBlock", "presentation": ["http://www.frostbank.com/role/Deposits"], "lang": { "en-us": { "role": { "terseLabel": "Deposits", "label": "Deposit Liabilities Disclosures [Text Block]", "documentation": "The entire disclosure for deposit liabilities including data and tables. It may include a description of the entity's deposit liabilities, the aggregate amount of time deposits (including certificates of deposit) in denominations of $100,000 or more at the balance sheet date; the aggregate amount of any demand deposits that have been reclassified as loan balances, such as overdrafts, at the balance sheet date; deposits that are received on terms other than those in the normal course of business, the amount of accrued interest on deposit liabilities; securities, mortgage loans or other financial instruments that serve as collateral for deposits; for time deposits having a remaining term of more than one year, the aggregate amount of maturities for each of the five years following the balance sheet date; and the weighted average interest rate for all deposit liabilities held by the entity." } } }, "auth_ref": ["r17", "r188", "r286", "r288"] }, "us-gaap_DepositLiabilitiesTypeTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DepositLiabilitiesTypeTableTextBlock", "presentation": ["http://www.frostbank.com/role/DepositsTables"], "lang": { "en-us": { "role": { "terseLabel": "Deposit Liabilities, Type", "label": "Deposit Liabilities, Type [Table Text Block]", "documentation": "Tabular disclosure of type of deposit liability." } } }, "auth_ref": ["r1427", "r1428", "r1429", "r1430", "r1431", "r1432", "r1433", "r1434", "r1435", "r1436", "r1437", "r1438", "r1439", "r1440", "r1441"] }, "us-gaap_DepositLiabilityLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DepositLiabilityLineItems", "presentation": ["http://www.frostbank.com/role/DepositsAdditionalInformationAboutCorporationsDepositsDetail", "http://www.frostbank.com/role/DepositsScheduleofDepositsDetail"], "lang": { "en-us": { "role": { "terseLabel": "Deposit Liability [Line Items]", "label": "Deposit Liability [Line Items]", "documentation": "Line items represent financial concepts included in a table. 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Excludes expense determined to be nondeductible upon grant or after for award under share-based payment arrangement." } } }, "auth_ref": ["r1413", "r1653", "r1654"] }, "us-gaap_EmployeeBenefitsAndShareBasedCompensation": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EmployeeBenefitsAndShareBasedCompensation", "crdr": "debit", "calculation": { "http://www.frostbank.com/role/ConsolidatedStatementsofIncome": { "parentTag": "us-gaap_NoninterestExpense", "weight": 1.0, "order": 2.0 } }, "presentation": ["http://www.frostbank.com/role/ConsolidatedStatementsofIncome", "http://www.frostbank.com/role/OperatingSegmentsSummaryofOperatingResultsbySegmentDetail"], "lang": { "en-us": { "role": { "terseLabel": "Employee benefits", "label": "Employee Benefits and Share-Based Compensation", "documentation": "Amount of expense for employee benefit and equity-based compensation." } } }, "auth_ref": [] }, "us-gaap_EmployeeServiceShareBasedCompensationAllocationOfRecognizedPeriodCostsLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EmployeeServiceShareBasedCompensationAllocationOfRecognizedPeriodCostsLineItems", "presentation": ["http://www.frostbank.com/role/EmployeeBenefitPlansStockBasedCompensationExpenseDetail"], "lang": { "en-us": { "role": { "terseLabel": "Share-based Payment Arrangement, Expensed and Capitalized, Amount [Line Items]", "label": "Share-Based Payment Arrangement, Expensed and Capitalized, Amount [Line Items]", "documentation": "Line items represent financial concepts included in a table. 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Excludes share and unit options." } } }, "auth_ref": ["r1650"] }, "us-gaap_EmployeeServiceShareBasedCompensationTaxBenefitFromCompensationExpense": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EmployeeServiceShareBasedCompensationTaxBenefitFromCompensationExpense", "crdr": "credit", "presentation": ["http://www.frostbank.com/role/EmployeeBenefitPlansStockBasedCompensationExpenseDetail"], "lang": { "en-us": { "role": { "terseLabel": "Income tax benefit", "label": "Share-Based Payment Arrangement, Expense, Tax Benefit", "documentation": "Amount of tax benefit for recognition of expense of award under share-based payment arrangement." } } }, "auth_ref": ["r754"] }, "us-gaap_EmployeeServiceShareBasedCompensationTaxBenefitFromExerciseOfStockOptions": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EmployeeServiceShareBasedCompensationTaxBenefitFromExerciseOfStockOptions", "crdr": "credit", "calculation": { 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It is commonly abbreviated as CIK." } } }, "auth_ref": ["r1319"] }, "dei_EntityCommonStockSharesOutstanding": { "xbrltype": "sharesItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityCommonStockSharesOutstanding", "presentation": ["http://www.frostbank.com/role/DocumentandEntityInformation"], "lang": { "en-us": { "role": { "terseLabel": "Entity Common Stock, Shares Outstanding", "label": "Entity Common Stock, Shares Outstanding", "documentation": "Indicate 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." } } }, "auth_ref": [] }, "dei_EntityCurrentReportingStatus": { "xbrltype": "yesNoItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityCurrentReportingStatus", "presentation": ["http://www.frostbank.com/role/DocumentandEntityInformation"], "lang": { "en-us": { "role": { "terseLabel": "Entity Current Reporting Status", "label": "Entity Current Reporting Status", "documentation": "Indicate '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." } } }, "auth_ref": [] }, "dei_EntityDomain": { "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityDomain", "presentation": ["http://www.frostbank.com/role/BorrowedFundsNarrativeDetail", "http://www.frostbank.com/role/CapitalandRegulatoryMattersNarrativeDetail", "http://www.frostbank.com/role/ConsolidatedStatementofChangesinShareholdersEquity", "http://www.frostbank.com/role/ConsolidatedStatementofChangesinShareholdersEquityParenthetical", "http://www.frostbank.com/role/ConsolidatedStatementsofComprehensiveIncome", "http://www.frostbank.com/role/ConsolidatedStatementsofIncome", "http://www.frostbank.com/role/DocumentandEntityInformation", "http://www.frostbank.com/role/RegulatoryMattersActualandRequiredCapitalRatiosDetail"], "lang": {

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This information should be based on the registrant's current or most recent filing containing the related disclosure." } } }, "auth_ref": [ "r1319" ] }, "dei_EntityIncorporationStateCountryCode": { "xbrltype": "edgarStateCountryItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityIncorporationStateCountryCode", "presentation": [ "http://www.frostbank.com/role/DocumentandEntityInformation" ], "lang": { "en-us": { "role": { "terseLabel": "Entity Incorporation, State or Country Code", "label": "Entity Incorporation, State or Country Code", "documentation": "Two-character EDGAR code representing the state or country of incorporation." } } }, "auth_ref": [] }, "dei_EntityInformationLineItems": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityInformationLineItems", "presentation": [ "http://www.frostbank.com/role/DocumentandEntityInformation" ], "lang": { "en-us": { "role": { "terseLabel": "Entity Information [Line Items]", "label": "Entity Information [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": [ "r858", "r860", "r861", "r862", "r865", "r866", "r867", "r868", "r869", "r959", "r1281", "r1285" ] }, "us-gaap_FairValueInputsLevel1Member": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueInputsLevel1Member", "presentation": [ "http://www.frostbank.com/role/EmployeeBenefitPlansFairValueofPlanAssetsDetail", "http://www.frostbank.com/role/FairValueMeasurementsFinancialAssetsandFinancialLiabilitiesMeasuredatFairValueonRecurringBasisDetail" ], "lang": { "en-us": { "role": { "terseLabel": "Level 1 [Member]", "label": "Fair Value, Inputs, Level 1 [Member]", "documentation": "Quoted prices in active markets for identical assets or liabilities that the reporting entity can access at the measurement date." } } }, "auth_ref": [ "r612", "r663", "r668", "r850", "r863", "r918", "r1263", "r1264", "r1265", "r1281" ] }, "us-gaap_FairValueInputsLevel2Member": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueInputsLevel2Member", "presentation": [ "http://www.frostbank.com/role/EmployeeBenefitPlansFairValueofPlanAssetsDetail", "http://www.frostbank.com/role/FairValueMeasurementsEstimatedFairValuesofFinancialInstrumentsDetail", "http://www.frostbank.com/role/FairValueMeasurementsFinancialAssetsandFinancialLiabilitiesMeasuredatFairValueonRecurringBasisDetail", "http://www.frostbank.com/role/FairValueMeasurementsImpairedLoansRemeasuredandReportedatFairValueofUnderlyingCollateralDetail" ], "lang": { "en-us": { "role": {
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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": ["r198"] }, "cfr_Finalyearsofthetermofthenotes": { "xbrltype": "durationItemType", "nsuri": "http://www.frostbank.com/20241231", "localname": "Finalyearsofthetermofthenotes", "presentation": ["http://www.frostbank.com/role/CapitalandRegulatoryMattersNarrativeDetail"], "lang": { "en-us": { "role": { "terseLabel": "Final years of the term of the notes", "label": "Final years of the term of the notes", "documentation": "Final years of the term of the notes" } } }, "auth_ref": [] }, "us-gaap_FinanceLoansAndLeasesReceivablePolicy": { "xbrltype": 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certificates of deposit; (6) dividend income; or (7) other investments not otherwise specified herein." } } }, "auth_ref": ["r201", "r210", "r212", "r213", "r214", "r1751"] }, "us-gaap_InterestAndDividendIncomeOperatingAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestAndDividendIncomeOperatingAbstract", "presentation": ["http://www.frostbank.com/role/ConsolidatedStatementsofIncome"], "lang": { "en-us": { "role": { "terseLabel": "Interest income:", "label": "Interest and Dividend Income, Operating [Abstract]" } } }, "auth_ref": [] }, "us-gaap_InterestAndDividendIncomeSecuritiesByTaxableStatusAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestAndDividendIncomeSecuritiesByTaxableStatusAbstract", "presentation": ["http://www.frostbank.com/role/ConsolidatedStatementsofIncome"], "lang": { "en-us": { "role": { "terseLabel": "Securities:", "label": "Interest and Dividend Income, 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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." } } }, "auth_ref": ["r201"] }, "us-gaap_InterestAndOtherIncome": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestAndOtherIncome", "crdr": "credit", "presentation": ["http://www.frostbank.com/role/CondensedFinancialStatementsofParentCompanyScheduleofCondensedStatementsofIncomeDetail"], "lang": { "en-us": { "role": { "terseLabel": "Interest and other income", "label": "Interest and Other Income", "documentation": "The amount of interest income and other income recognized during the period. Included in this element is interest derived from investments in debt securities, cash and cash equivalents, and other investments which reflect the time value of money or transactions in which the payments are for the use or forbearance of money and other income from ancillary business-related activities (that is, excluding major activities considered part of the normal operations of the business)." } } }, "auth_ref": [] }, "us-gaap_InterestBearingDepositLiabilities": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestBearingDepositLiabilities", "crdr": "credit", "calculation": { "http://www.frostbank.com/role/ConsolidatedBalanceSheets": { "parentTag": "us-gaap_Deposits", "weight": 1.0, "order": 2.0 }, "http://www.frostbank.com/role/DepositsScheduleofDepositsDetail": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": ["http://www.frostbank.com/role/ConsolidatedBalanceSheets", "http://www.frostbank.com/role/DepositsAdditionalInformationAboutCorporationsDepositsDetail", "http://www.frostbank.com/role/DepositsScheduleofDepositsDetail"], "lang": { "en-us": { "role": { "verboseLabel": "Interest-bearing deposit", "totalLabel": "Total interest-bearing deposits", "terseLabel": "Interest-bearing public funds deposits", "label": "Interest-Bearing Deposit Liabilities", "documentation": "The aggregate of all domestic and foreign interest-bearing deposit liabilities." } } }, "auth_ref": ["r188"] }, "us-gaap_InterestBearingDepositsInBanks": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestBearingDepositsInBanks", "crdr": "debit", "calculation": { "http://www.frostbank.com/role/ConsolidatedBalanceSheets": { "parentTag": "us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalents", "weight": 1.0, "order": 1.0 } }, "presentation": ["http://www.frostbank.com/role/ConsolidatedBalanceSheets"], "lang": { "en-us": { "role": { "terseLabel": "Interest-bearing deposits", "label": "Interest-Bearing Deposits in Banks and Other Financial Institutions", "documentation": "For 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." } } }, "auth_ref": ["r109", "r196"] }, "us-gaap_InterestBearingDomesticDepositMoneyMarket": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestBearingDomesticDepositMoneyMarket", "crdr": "credit", "calculation": { "http://www.frostbank.com/role/DepositsScheduleofDepositsDetail": { "parentTag": "us-gaap_InterestBearingDepositLiabilities", "weight": 1.0, "order": 2.0 } }, "presentation": ["http://www.frostbank.com/role/DepositsScheduleofDepositsDetail"], "lang": { "en-us": { "role": { "terseLabel": "Money market accounts", "label": "Interest-Bearing Domestic Deposit, Money Market", "documentation": "Amount of interest-bearing domestic money market demand account deposit liabilities." } } }, "auth_ref": ["r188"] }, "us-gaap_InterestBearingDomesticDepositSavings": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestBearingDomesticDepositSavings", "crdr": "credit", "calculation": { "http://www.frostbank.com/role/DepositsScheduleofDepositsDetail": { "parentTag": "us-gaap_InterestBearingDepositLiabilities", "weight": 1.0, "order": 1.0 } }, "presentation": ["http://www.frostbank.com/role/DepositsScheduleofDepositsDetail"], "lang": { "en-us": { "role": { "terseLabel": "Savings and interest checking", "label": "Interest-Bearing Domestic Deposit, Savings", "documentation": "Amount of interest-bearing domestic savings deposit liabilities. Saving deposits bear interest and have no stated maturity." } } }, "auth_ref": ["r188"] }, "us-gaap_InterestBearingDomesticDepositTimeDeposits": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestBearingDomesticDepositTimeDeposits", "crdr": "credit", "calculation": { "http://www.frostbank.com/role/DepositsScheduleofDepositsDetail": { "parentTag": "us-gaap_InterestBearingDepositLiabilities", "weight": 1.0, "order": 3.0 } }, "presentation": ["http://www.frostbank.com/role/DepositsScheduleofDepositsDetail"], "lang": { "en-us": { "role": { "terseLabel": "Time accounts", "label": "Interest-Bearing Domestic Deposit, Time Deposits", "documentation": "Amount of interest-bearing domestic time deposits. Time deposits bear interest for a fixed, stated period of time and include certificate of deposits and individual retirement accounts." } } }, "auth_ref": ["r188"] }, "us-gaap_InterestExpense": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestExpense", "crdr": "debit", "presentation": ["http://www.frostbank.com/role/CondensedFinancialStatementsofParentCompanyScheduleofCondensedStatementsofIncomeDetail",

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Includes, but is not limited to, cost of borrowing accounted for as interest expense." } } }, "auth_ref": [ "r414", "r422", "r426", "r432", "r445", "r886", "r1240", "r1241" ] }, "us-gaap_InterestExpenseAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestExpenseAbstract", "presentation": [ "http://www.frostbank.com/role/ConsolidatedStatementsofIncome" ], "lang": { "en-us": { "role": { "terseLabel": "Interest expense:", "label": "Interest Expense, Operating and Nonoperating [Abstract]" } } }, "auth_ref": [] }, "us-gaap_InterestExpenseDeposits": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestExpenseDeposits", "crdr": "debit", "calculation": { "http://www.frostbank.com/role/ConsolidatedStatementsofIncome": { "parentTag": "us-gaap_InterestExpenseOperating", "weight": 1.0, "order": 4.0 } }, "presentation": [ "http://www.frostbank.com/role/ConsolidatedStatementsofIncome" ], "lang": { "en-us": { "role": { "terseLabel": "Deposits", "label": "Interest Expense, Deposits", "documentation": "Aggregate amount of interest expense on all deposits." } } }, "auth_ref": [ "r215" ] }, "us-gaap_InterestExpenseFederalFundsPurchased": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestExpenseFederalFundsPurchased", "crdr": "debit", "calculation": { "http://www.frostbank.com/role/ConsolidatedStatementsofIncome": { "parentTag": "us-gaap_InterestExpenseOperating", "weight": 1.0, "order": 2.0 } }, "presentation": [ "http://www.frostbank.com/role/ConsolidatedStatementsofIncome" ], "lang": { "en-us": { "role": { "terseLabel": "Federal funds purchased", "label": "Interest Expense, Federal Funds Purchased", "documentation": "Gross expenses on the purchase of Federal funds at a specified price with a simultaneous agreement to sell the same to the same counterparty at a fixed or determinable price at a future date." } } }, "auth_ref": [ "r270", "r271" ] }, "us-gaap_InterestExpenseJuniorSubordinatedDebentures": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestExpenseJuniorSubordinatedDebentures", "crdr": "debit", "calculation": { "http://www.frostbank.com/role/ConsolidatedStatementsofIncome": { "parentTag": "us-gaap_InterestExpenseOperating", "weight": 1.0, "order": 5.0 } }, "presentation": [ "http://www.frostbank.com/role/ConsolidatedStatementsofIncome" ], "lang": { "en-us": { "role": { "terseLabel": "Junior subordinated deferrable interest debentures", "label": "Interest Expense, Junior Subordinated Debentures", "documentation": "Interest expense incurred during the reporting period on junior subordinated debentures. Includes amortization of expenses incurred in the issuance of subordinated notes and debentures." } } }, "auth_ref": [ "r217" ] }, "us-gaap_InterestExpenseOperating": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestExpenseOperating", "crdr": "debit", "calculation": { "http://www.frostbank.com/role/ConsolidatedStatementsofIncome": { "parentTag": "us-gaap_InterestIncomeExpenseNet", "weight": -1.0, "order": 2.0 } }, "presentation": [ "http://www.frostbank.com/role/ConsolidatedStatementsofIncome" ], "lang": { "en-us": { "role": { "totalLabel": "Total interest expense", "label": "Interest Expense, Operating", "documentation": "Amount of interest expense classified as operating." } } }, "auth_ref": [ "r426", "r965", "r1457" ] }, "us-gaap_InterestExpenseSecuritiesSoldUnderAgreementsToRepurchase": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestExpenseSecuritiesSoldUnderAgreementsToRepurchase", "crdr": "debit", "calculation": { "http://www.frostbank.com/role/ConsolidatedStatementsofIncome": { "parentTag": "us-gaap_InterestExpenseOperating", "weight": 1.0, "order": 3.0 } }, "presentation": [ "http://www.frostbank.com/role/ConsolidatedStatementsofIncome" ], "lang": { "en-us": { "role": { "terseLabel": "Repurchase agreements", "label": "Interest Expense, Securities Sold under Agreements to Repurchase", "documentation": "Gross expenses on securities sold coupled with an agreement to repurchase the same from the same counterparty at a fixed or determinable price within a fixed or variable time period." } } }, "auth_ref": [ "r216", "r270", "r271" ] }, "us-gaap_InterestExpenseSubordinatedNotesAndDebentures": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestExpenseSubordinatedNotesAndDebentures", "crdr": "debit", "calculation": { "http://www.frostbank.com/role/ConsolidatedStatementsofIncome": { "parentTag": "us-gaap_InterestExpenseOperating", "weight": 1.0, "order": 1.0 } }, "presentation": [ "http://www.frostbank.com/role/ConsolidatedStatementsofIncome" ], "lang": { "en-us": { "role": { "terseLabel": "Subordinated notes", "label": "Interest Expense, Subordinated Notes and Debentures", "documentation": "Interest expense incurred during the reporting period on subordinated notes and debentures. Includes amortization of expenses incurred in the issuance of subordinated notes and debentures." } } }, "auth_ref": [ "r217" ] }, "us-gaap_InterestIncomeDepositsWithFinancialInstitutions": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestIncomeDepositsWithFinancialInstitutions", "crdr": "credit", "calculation": { "http://www.frostbank.com/role/ConsolidatedStatementsofIncome": { "parentTag": "us-gaap_InterestAndDividendIncomeOperating", "weight": 1.0, "order": 3.0 } }, "presentation": [ "http://www.frostbank.com/role/ConsolidatedStatementsofIncome" ], "lang": { "en-us": { "role": { "terseLabel": "Interest-bearing deposits", "label": "Interest Income, Deposits with Financial Institutions", "documentation": "Interest income derived from funds deposited with both domestic and foreign financial institutions including funds in money market and other accounts." } } }, "auth_ref": [ "r213", "r270", "r271" ] }, "us-gaap_InterestIncomeExpenseAfterProvisionForLoanLoss": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestIncomeExpenseAfterProvisionForLoanLoss", "crdr": "credit", "calculation": { "http://www.frostbank.com/role/ConsolidatedStatementsofIncome": { "parentTag": "us-gaap_IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsNoncontrollingInterest", "weight": 1.0, "order": 1.0 } }, "presentation": [ "http://www.frostbank.com/role/ConsolidatedStatementsofIncome", "http://www.frostbank.com/role/OperatingSegmentsSummaryofOperatingResultsbySegmentDetail" ], "lang": { "en-us": { "role": { "totalLabel": "Net interest income after credit loss expense", "terseLabel": "Net interest income after credit loss expense", "label": "Interest Income (Expense), after Provision for Loan Loss", "documentation": "Amount 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." } } }, "auth_ref": [ "r203" ] }, "us-gaap_InterestIncomeExpenseNet": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestIncomeExpenseNet", "crdr": "credit", "calculation": { "http://www.frostbank.com/role/ConsolidatedStatementsofIncome": { "parentTag": "us-gaap_InterestIncomeExpenseAfterProvisionForLoanLoss", "weight": 1.0, "order": 1.0 } }, "presentation": [ "http://www.frostbank.com/role/ConsolidatedStatementsofIncome", "http://www.frostbank.com/role/OperatingSegmentsSummaryofOperatingResultsbySegmentDetail" ], "lang": { "en-us": { "role": { "totalLabel": "Net interest income", "terseLabel": "Net interest income (expense)", "label": "Interest Income (Expense), Operating", "documentation": "Amount of interest income (expense) classified as operating." } } }, "auth_ref": [ "r961", "r1481" ] }, "us-gaap_InterestIncomeFederalFundsSold": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestIncomeFederalFundsSold", "crdr": "credit", "calculation": { "http://www.frostbank.com/role/ConsolidatedStatementsofIncome": { "parentTag": "us-gaap_InterestAndDividendIncomeOperating", "weight": 1.0, "order": 4.0 } }, "presentation": [ "http://www.frostbank.com/role/ConsolidatedStatementsofIncome" ], "lang": { "en-us": { "role": { "terseLabel": "Federal funds sold", "label": "Interest Income, Federal Funds Sold", "documentation": "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)." } } }, "auth_ref": [ "r213", "r270", "r271" ] }, "us-gaap_InterestIncomeMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestIncomeMember", "presentation": [ "http://www.frostbank.com/role/DerivativeFinancialInstrumentsScheduleofAmountsRelatedtoInterestRateDerivativesDesignatedasHedgesofFairValueDetail" ], "lang": { "en-us": { "role": { "verboseLabel": "Interest Income on Loans [Member]", "label": "Interest Income [Member]", "documentation": "Primary financial statement caption in which reported facts about interest income have been included." } } }, "auth_ref": [] }, "us-gaap_InterestIncomeSecuritiesPurchasedUnderAgreementsToResell": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestIncomeSecuritiesPurchasedUnderAgreementsToResell", "crdr": "credit", "calculation": { "http://www.frostbank.com/role/ConsolidatedStatementsofIncome": { "parentTag": "us-gaap_InterestAndDividendIncomeOperating", "weight": 1.0, "order": 2.0 } }, "presentation": [ "http://www.frostbank.com/role/ConsolidatedStatementsofIncome" ], "lang": { "en-us": { "role": { "terseLabel": "Resell agreements", "label": "Interest Income, Securities Purchased under Agreements to Resell", "documentation": "Interest income derived from securities purchased under agreements to resell. The difference in the price at which the institution buys the securities and resells the securities represents interest for the use of the funds by the other party. Most repurchase and sale agreements involve obligations of the federal government or its agencies, but other financial instruments, such as commercial paper, banker's acceptances and negotiable certificates of deposits are sometimes used in such transactions." } } }, "auth_ref": [ "r213", "r270", "r271" ] }, "us-gaap_InterestIncomeSecuritiesTaxExempt": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestIncomeSecuritiesTaxExempt", "crdr": "credit", "calculation": { "http://www.frostbank.com/role/ConsolidatedStatementsofIncome": { "parentTag": "us-gaap_InterestAndDividendIncomeOperating", "weight": 1.0, "order": 5.0 } }, "presentation": [ "http://www.frostbank.com/role/ConsolidatedStatementsofIncome" ], "lang": { "en-us": { "role": { "terseLabel": "Tax-exempt", "label": "Interest Income, Securities, Operating, Tax Exempt", "documentation": "Amount of operating interest income, including amortization and accretion of premiums and discounts, on securities exempt from state, federal and other income tax." } } }, "auth_ref": [ "r210", "r270", "r272" ] }, "us-gaap_InterestIncomeSecuritiesTaxable": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestIncomeSecuritiesTaxable", "crdr": "credit", "calculation": { "http://www.frostbank.com/role/ConsolidatedStatementsofIncome": { "parentTag": "us-gaap_InterestAndDividendIncomeOperating", "weight": 1.0, "order": 1.0 } }, "presentation": [ "http://www.frostbank.com/role/ConsolidatedStatementsofIncome" ], "lang": { "en-us": { "role": { "terseLabel": "Taxable", "label": "Interest Income, Securities, Operating, Taxable", "documentation": "Amount of operating interest income, including amortization and accretion of premiums and discounts, on securities subject to state, federal and other income tax." } } }, "auth_ref": [ "r210", "r270", "r272" ] }, "us-gaap_InterestPaid": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestPaid", "crdr": "credit", "presentation": [ "http://www.frostbank.com/role/SummaryofSignificantAccountingPoliciesAdditionalCashFlowInformationDetail" ], "lang": { "en-us": { "role": { "terseLabel": "Cash paid for interest", "label": "Interest Paid, Including Capitalized Interest, Operating and Investing Activities", "documentation": "Amount of cash paid for interest, including, but not limited to, capitalized interest and payment to settle zero-coupon bond attributable to 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; 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Excludes realized and unrealized gain (loss) on investments." } } }, "auth_ref": [ "r143", "r144", "r146", "r148", "r1706" ] }, "us-gaap_InvestmentsClassifiedByContractualMaturityDateTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InvestmentsClassifiedByContractualMaturityDateTableTextBlock", "presentation": [ "http://www.frostbank.com/role/SecuritiesTables" ], "lang": { "en-us": { "role": { "terseLabel": "Amortized Cost and Estimated Fair Value of Securities, Excluding Trading Securities, Presented by Contractual Maturity", "label": "Investments Classified by Contractual Maturity Date [Table Text Block]", "documentation": "Tabular disclosure of maturities of an entity's investments as well as any other information pertinent to the investments." } } }, "auth_ref": [] }, "us-gaap_InvestmentsDebtAndEquitySecuritiesAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InvestmentsDebtAndEquitySecuritiesAbstract", "lang": { "en-us": { "role": { "terseLabel": "Investments, Debt and Equity Securities [Abstract]", "label": "Investments, Debt and Equity Securities [Abstract]" } } }, "auth_ref": [] }, "us-gaap_InvestmentsInDebtAndMarketableEquitySecuritiesAndCertainTradingAssetsDisclosureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InvestmentsInDebtAndMarketableEquitySecuritiesAndCertainTradingAssetsDisclosureTextBlock", "presentation": [ "http://www.frostbank.com/role/Securities" ], "lang": { "en-us": { "role": { "terseLabel": "Securities", "label": "Investments in Debt and Marketable Equity Securities (and Certain Trading Assets) Disclosure [Text Block]", "documentation": "The entire disclosure for investments in certain debt and equity securities." } } }, "auth_ref": [ "r219", "r273", "r464", "r467", "r871", "r872", "r1698" ] }, "us-gaap_JuniorSubordinatedDebtMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "JuniorSubordinatedDebtMember", "presentation": [ "http://www.frostbank.com/role/BorrowedFundsNarrativeDetail" ], "lang": { "en-us": { "role": { "terseLabel": "Junior Subordinated Deferrable Interest Debenture [Member]", "label": "Junior Subordinated Debt [Member]", "documentation": "Borrowing that has a lower priority than senior instruments in event of liquidation of the entity's assets." } } }, "auth_ref": [] }, "us-gaap_JuniorSubordinatedNotes": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "JuniorSubordinatedNotes", "crdr": "credit", "calculation": { "http://www.frostbank.com/role/ConsolidatedBalanceSheets": { "parentTag": "us-gaap_Liabilities", "weight": 1.0, "order": 3.0 } }, "presentation": [ "http://www.frostbank.com/role/BorrowedFundsNarrativeDetail", "http://www.frostbank.com/role/CondensedFinancialStatementsofParentCompanyScheduleofCondensedBalanceSheetsDetail", "http://www.frostbank.com/role/ConsolidatedBalanceSheets", "http://www.frostbank.com/role/FairValueMeasurementsEstimatedFairValuesofFinancialInstrumentsDetail" ], "lang": { "en-us": { "role": { "verboseLabel": "Junior subordinated deferrable interest debentures, net of unamortized issuance costs", "terseLabel": "Junior subordinated deferrable interest debentures", "label": "Junior Subordinated Notes", "documentation": "Including the current and noncurrent portions, carrying value as of the balance sheet date of long-term debt (with maturities initially due after one year or beyond the operating cycle if longer) identified as Junior Subordinated Notes, which have a lower priority than senior instruments." } } }, "auth_ref": [ "r35", "r195", "r1703" ] }, "us-gaap_LaborAndRelatedExpense": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LaborAndRelatedExpense", "crdr": "debit", "calculation": { "http://www.frostbank.com/role/ConsolidatedStatementsofIncome": { "parentTag": "us-gaap_NoninterestExpense", "weight": 1.0, "order": 1.0 } }, "presentation": [ "http://www.frostbank.com/role/ConsolidatedStatementsofIncome", "http://www.frostbank.com/role/OperatingSegmentsSummaryofOperatingResultsbySegmentDetail" ], "lang": { "en-us": { "role": { "terseLabel": "Salaries and wages", "label": "Labor and Related Expense", "documentation": "Amount of expense for salary, wage, profit sharing, incentive and equity-based compensation; 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An operating segment is a component of an enterprise: (a) that engages in business activities from which it may earn revenues and incur expenses (including revenues and expenses relating to transactions with other components of the same enterprise), (b) whose operating results are regularly reviewed by the enterprise's chief operating decision maker to make decisions about resources to be allocated to the segment and assess its performance, and (c) for which discrete financial information is available. An operating segment may engage in business activities for which it has yet to earn revenues, for example, start-up operations may be operating segments before earning revenues." } } }, "auth_ref": ["r1241", "r1480"] }, "cfr_NumberOfPreferredStockEquivalentDepositaryShares": { "xbrltype": "sharesItemType", "nsuri": "http://www.frostbank.com/20241231", "localname": "NumberOfPreferredStockEquivalentDepositaryShares", "presentation": ["http://www.frostbank.com/role/CapitalandRegulatoryMattersNarrativeDetail"], "lang": { "en-us": { "role": { "terseLabel": "Number of Preferred Stock equivalent depositary shares", "label": "Number of Preferred Stock equivalent depositary shares", "documentation": "Number of Preferred Stock equivalent depositary shares" } } }, "auth_ref": [] }, "cfr_Numberofstockplans": { "xbrltype": "integerItemType", "nsuri": "http://www.frostbank.com/20241231", "localname": "Numberofstockplans", "presentation": ["http://www.frostbank.com/role/EmployeeBenefitPlansNarrativeDetail"], "lang": { "en-us": { "role": { "terseLabel": "Number of stock plans", "label": "Number of stock plans", "documentation": "Number of stock plans" } } }, "auth_ref": [] }, "us-gaap_OccupancyNet": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OccupancyNet", "crdr": "debit", "calculation": { "http://www.frostbank.com/role/ConsolidatedStatementsofIncome": { "parentTag": "us-gaap_NoninterestExpense", "weight": 1.0, "order": 3.0 } }, "presentation": ["http://www.frostbank.com/role/ConsolidatedStatementsofIncome", "http://www.frostbank.com/role/OperatingSegmentsSummaryofOperatingResultsbySegmentDetail"], "lang": { "en-us": { "role": { "terseLabel": "Net occupancy", "label": "Occupancy, Net", "documentation": "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." } } }, "auth_ref": ["r142", "r207", "r251"] }, "us-gaap_OffBalanceSheetCreditExposurePolicyPolicyTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OffBalanceSheetCreditExposurePolicyPolicyTextBlock", "presentation": ["http://www.frostbank.com/role/FairValueMeasuresandDisclosuresPolicies", "http://www.frostbank.com/role/SummaryofSignificantAccountingPoliciesPolicies"], "lang": { "en-us": { "role": { "terseLabel": "Off-Balance-Sheet Credit Exposure", "label": "Off-Balance-Sheet Credit Exposure, Policy [Policy Text Block]", "documentation": "Description of accounting policies and methodologies used to estimate the entity's liability for off-balance sheet credit exposures and related charges for those credit exposures." } } }, "auth_ref": ["r238", "r533"] }, "us-gaap_OffBalanceSheetCreditLossLiability": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OffBalanceSheetCreditLossLiability", "crdr": "credit", "presentation": ["http://www.frostbank.com/role/OffBalanceSheetArrangementsCommitmentsGuaranteesandContingenciesCreditLossesonOffBalanceSheetCommitmentsDetails"], "lang": { "en-us": { "role": { "periodStartLabel": "Off-Balance Sheet, Credit Loss, Liability, Beginning Balance", "periodEndLabel": "Off-Balance Sheet, Credit Loss, Liability, Ending Balance", "label": "Off-Balance-Sheet, Credit Loss, Liability", "documentation": "Amount 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. 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Other real estate may include 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. Foreclosed assets include all assets obtained in full or partial satisfaction of a debt arrangement through foreclosure proceedings." } } }, "auth_ref": ["r184"] }, "us-gaap_OtherThanTemporaryImpairmentCreditLossesRecognizedInEarningsCategoriesOfInvestmentsDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherThanTemporaryImpairmentCreditLossesRecognizedInEarningsCategoriesOfInvestmentsDomain", "presentation": ["http://www.frostbank.com/role/SecuritiesNarrativeDetail", "http://www.frostbank.com/role/SecuritiesSecuritiesMoodysandStandardPoorsBondRatingDetails"], "lang": { "en-us": { "role": { "terseLabel": "Other than Temporary Impairment, Credit Losses Recognized in Earnings, Categories of Investments [Domain]", "label": "Other than Temporary Impairment, Credit Losses Recognized in Earnings, Categories of Investments [Domain]", "documentation": "Provides the categories of debt securities, available-for-sale or held-to-maturity, on which an entity may recognize other than temporary impairments (OTTI) for which a portion related to credit losses has been recognized in earnings and a portion related to all other factors has been recognized in other comprehensive income." } } }, "auth_ref": ["r30"] }, "cfr_Otherchargescommissionsandfees": { "xbrltype": "monetaryItemType", "nsuri": "http://www.frostbank.com/20241231", "localname": "Otherchargescommissionsandfees", "crdr": "credit", "calculation": { "http://www.frostbank.com/role/ConsolidatedStatementsofIncome": { "parentTag": "us-gaap_NoninterestIncome", "weight": 1.0, "order": 5.0 } }, "presentation": ["http://www.frostbank.com/role/ConsolidatedStatementsofIncome", "http://www.frostbank.com/role/OperatingSegmentsSummaryofOperatingResultsbySegmentDetail"], "lang": { "en-us": { "role": { "terseLabel": "Other charges, commissions and fees", "label": "Other charges, commissions and fees", "documentation": "Amount of fee and commission revenue classified as other." } } }, "auth_ref": [] }, "cfr_Otherconsumerrealestateloansmember": { "xbrltype": "domainItemType", "nsuri": "http://www.frostbank.com/20241231", "localname": "Otherconsumerrealestateloansmember", "presentation": ["http://www.frostbank.com/role/LoansLoansDetail"], "lang": { "en-us": { "role": { "terseLabel": "Other consumer real estate loans [Member]", "label": "Other consumer real estate loans [Member]", "documentation": "Other consumer real estate loans [Member]" } } }, "auth_ref": [] }, "ecd_OutstandingAggtErrCompAmt": { "xbrltype": "monetaryItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "OutstandingAggtErrCompAmt", "presentation": ["http://xbrl.sec.gov/ecd/role/ErrCompDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Outstanding Aggregate Erroneous Compensation Amount", "label": "Outstanding Aggregate Erroneous Compensation Amount" } } }, "auth_ref": ["r1329", "r1340", "r1350", "r1383"] }, "ecd_OutstandingRecoveryCompAmt": { "xbrltype": "monetaryItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "OutstandingRecoveryCompAmt", "presentation": ["http://xbrl.sec.gov/ecd/role/ErrCompDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Compensation Amount", "label": "Outstanding Recovery Compensation Amount" } } }, "auth_ref": ["r1332", "r1343", "r1353", "r1386"] }, "ecd_OutstandingRecoveryIndName": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "OutstandingRecoveryIndName", "presentation": ["http://xbrl.sec.gov/ecd/role/ErrCompDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Name", "label": "Outstanding Recovery, Individual Name" } } }, "auth_ref": ["r1332", "r1343", "r1353", "r1386"] }, "srt_ParentCompanyMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "ParentCompanyMember", "presentation": ["http://www.frostbank.com/role/CondensedFinancialStatementsofParentCompanyScheduleofCondensedBalanceSheetsDetail", "http://www.frostbank.com/role/CondensedFinancialStatementsofParentCompanyScheduleofCondensedStatementsofCashFlowsDetail", "http://www.frostbank.com/role/CondensedFinancialStatementsofParentCompanyScheduleofCondensedStatementsofIncomeDetail"], "lang": { "en-us": { "role": { "terseLabel": "Parent Company [Member]", "label": "Parent Company [Member]", "documentation": "Registrant with controlling financial interest in one or more subsidiaries. Controlling interest in subsidiary includes, but is not limited to, primary beneficiary of variable interest entity (VIE). Controlling interest in subsidiary excludes broker-dealer with controlling financial interest in subsidiary but control is likely to be temporary." } } }, "auth_ref": ["r289", "r369"] }, "srt_PartnershipInterestMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "PartnershipInterestMember", "presentation": ["http://www.frostbank.com/role/PremisesandEquipmentNarrativeDetail"], "lang": { "en-us": { "role": { "terseLabel": "Partnership Interest [Member]", "label": "Partnership Interest [Member]", "documentation": "A general or limited ownership interest in a partnership or unincorporated joint venture." } } }, "auth_ref": ["r1304"] }, "us-gaap_PastDueFinancingReceivablesTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PastDueFinancingReceivablesTableTextBlock", "presentation": ["http://www.frostbank.com/role/LoansTables"], "lang": { "en-us": { "role": { "terseLabel": "Age Analysis of Past Due Loans, Segregated by Class of Loans", "label": "Financing Receivable, Past Due [Table Text Block]", "documentation": "Tabular disclosure of aging analysis for financing receivable." } } }, "auth_ref": ["r235", "r237", "r1252", "r1537"] }, "ecd_PayVsPerformanceDisclosureLineItems": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "PayVsPerformanceDisclosureLineItems", "lang": { "en-us": { "role": { "label": "Pay vs Performance Disclosure [Line Items]" } } }, "auth_ref": ["r1357"] }, "us-gaap_PaymentDeferralMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentDeferralMember", "presentation": ["http://www.frostbank.com/role/LoansModificationtoBorrowersExperiencingFinancialDifficultyDetail", "http://www.frostbank.com/role/LoansModifiedLoansbyTypeofModificationDetails"], "lang": { "en-us": { "role": { "terseLabel": "Payment Deferral", "label": "Payment Deferral [Member]", "documentation": "Loan modification for a temporary postponement of loan payments." } } }, "auth_ref": ["r457", "r458", "r461"] }, "us-gaap_PaymentsForProceedsFromLoansAndLeases": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentsForProceedsFromLoansAndLeases", "crdr": "credit", "calculation": { "http://www.frostbank.com/role/ConsolidatedStatementsofCashFlows": { "parentTag": "us-gaap_NetCashProvidedByUsedInInvestingActivities", "weight": -1.0, "order": 7.0 } }, "presentation": ["http://www.frostbank.com/role/ConsolidatedStatementsofCashFlows"], "lang": { "en-us": { "role": { "negatedLabel": "Net change in loans", "label": "Payments for (Proceeds from) Loans and Leases", "documentation": "The net cash outflow or inflow for the increase (decrease) in the beginning and end of period of loan and lease balances which are not originated or purchased specifically for resale. Includes cash payments and proceeds associated with (a) loans held-for-investment, (b) leases held-for-investment, and (c) both." } } }, "auth_ref": ["r966"] }, "us-gaap_PaymentsForRepurchaseOfCommonStock": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentsForRepurchaseOfCommonStock", "crdr": "credit", "calculation": { "http://www.frostbank.com/role/ConsolidatedStatementsofCashFlows": { "parentTag": "us-gaap_NetCashProvidedByUsedInFinancingActivities", "weight": -1.0, "order": 3.0 } }, "presentation": ["http://www.frostbank.com/role/CondensedFinancialStatementsofParentCompanyScheduleofCondensedStatementsofCashFlowsDetail", "http://www.frostbank.com/role/ConsolidatedStatementsofCashFlows"], "lang": { "en-us": { "role": { "negatedTerseLabel": "Purchase of treasury stock", "label": "Payments for Repurchase of Common Stock", "documentation": "The cash outflow to reacquire common stock during the period." } } }, "auth_ref": ["r151"] }, 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"http://www.frostbank.com/role/DerivativeFinancialInstrumentsScheduleofNotionalAmountsandEstimatedFairValuesofCommodityDerivativePositionsDetail",
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This disclosure may address (a) the reasons for entering into repurchase and resale agreements, (b) how securities transferred under such agreements are classified in the entity's financial statements, (c) whether multiple agreements with the same counterparty are offset (d) the entity's accounting policy for requiring collateral or other security for such transactions, and (e) how the entity ensures that the market value of the underlying assets remains sufficient to protect the entity in the event of default by the counterparty." } } }, "auth_ref": ["r18", "r36"] }, "cfr_ResellAgreementGrossOffset": { "xbrltype": "monetaryItemType", "nsuri": "http://www.frostbank.com/20241231", "localname": "ResellAgreementGrossOffset", "crdr": "credit", "calculation": { "http://www.frostbank.com/role/BalanceSheetOffsettingFinancialInstrumentsEligibleforOffsetConsolidatedBalanceSheetDetail": { "parentTag": "us-gaap_ResellAgreementsPeriodEndAmountsExcludingEffectsOfAgreementsReportedNetByCounterparty", "weight": -1.0, "order": 2.0 } }, "presentation": ["http://www.frostbank.com/role/BalanceSheetOffsettingFinancialInstrumentsEligibleforOffsetConsolidatedBalanceSheetDetail"], "lang": { "en-us": { "role": { "terseLabel": "Gross Amount Offset, Resell Agreements, Financial Assets", "label": "Resell Agreement Gross Offset", "documentation": "Resell Agreement Gross Offset" } } }, "auth_ref": [] }, "us-gaap_ResellAgreementsPeriodEndAmountsExcludingEffectsOfAgreementsReportedNetByCounterparty": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ResellAgreementsPeriodEndAmountsExcludingEffectsOfAgreementsReportedNetByCounterparty", "crdr": "debit", "calculation": { "http://www.frostbank.com/role/BalanceSheetOffsettingFinancialInstrumentsEligibleforOffsetConsolidatedBalanceSheetDetail": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": ["http://www.frostbank.com/role/BalanceSheetOffsettingFinancialInstrumentsEligibleforOffsetConsolidatedBalanceSheetDetail"], "lang": { "en-us": { "role": { "totalLabel": "Net Amount Recognized, Resell Agreements, Financial Assets", "label": "Resell Agreements, Period End Amounts Excluding Effects of Agreements Reported Net by Counterparty", "documentation": "This is the total amount of resale agreements as of the reporting date. 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These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": [ "r468", "r469", "r470", "r471", "r472", "r473", "r474", "r475", "r476", "r477", "r478", "r479" ] }, "us-gaap_ScheduleOfCashFlowSupplementalDisclosuresTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfCashFlowSupplementalDisclosuresTableTextBlock", "presentation": [ "http://www.frostbank.com/role/SummaryofSignificantAccountingPoliciesTables" ], "lang": { "en-us": { "role": { "terseLabel": "Additional Cash Flow Information", "label": "Schedule of Cash Flow, Supplemental Disclosures [Table Text Block]", "documentation": "Tabular disclosure of supplemental cash flow information for the periods presented." } } }, "auth_ref": [] }, "us-gaap_ScheduleOfChangesInFairValueOfPlanAssetsTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfChangesInFairValueOfPlanAssetsTableTextBlock", "presentation": [ "http://www.frostbank.com/role/EmployeeBenefitPlansTables" ], "lang": { "en-us": { "role": { "terseLabel": "Fair Value of Plan Assets", "label": "Schedule of Changes in Fair Value of Plan Assets [Table Text Block]", "documentation": "Tabular disclosure of the reconciliation of beginning and ending balances of the fair value of plan assets of pension plans and/or other employee benefit plans showing separately, if applicable, the effects during the period attributable to each of the following: actual return on plan assets, foreign currency exchange rate changes, contributions by the employer, contributions by plan participants, benefits paid, business combinations, divestitures, and settlements." } } }, "auth_ref": [ "r166" ] }, "us-gaap_ScheduleOfCompensatingBalancesTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfCompensatingBalancesTable", "presentation": [ "http://www.frostbank.com/role/DepositsAdditionalInformationAboutCorporationsDepositsDetail", "http://www.frostbank.com/role/DepositsScheduleofDepositsDetail" ], "lang": { "en-us": { "role": { "terseLabel": "Compensating Balance Arrangement [Table]", "label": "Compensating Balance Arrangement [Table]", "documentation": "Disclosure of information about compensating balance arrangement for cash or cash equivalent or both. 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This type of arrangement is distinguished from broader based employee benefit plans as it is usually tailored to the employee. Disclosure also typically includes the amount of related compensation expense recognized during the reporting period, the number of shares or units issued during the period under such arrangements, and the carrying amount as of the balance sheet date of the related liability." } } }, "auth_ref": [ "r14", "r75", "r80", "r164" ] }, "us-gaap_ScheduleOfDeferredTaxAssetsAndLiabilitiesTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfDeferredTaxAssetsAndLiabilitiesTableTextBlock", "presentation": [ "http://www.frostbank.com/role/IncomeTaxesTables" ], "lang": { "en-us": { "role": { "terseLabel": "Schedule of Deferred Tax Assets and Liabilities", "label": "Schedule of Deferred Tax Assets and Liabilities [Table Text Block]", "documentation": "Tabular disclosure of the components of net deferred tax asset or liability recognized in an entity's statement of financial position, including the following: the total of all deferred tax liabilities, the total of all deferred tax assets, the total valuation allowance recognized for deferred tax assets." } } }, "auth_ref": [ "r1656" ] }, "us-gaap_ScheduleOfDefinedBenefitPlanAmountsRecognizedInOtherComprehensiveIncomeLossTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfDefinedBenefitPlanAmountsRecognizedInOtherComprehensiveIncomeLossTableTextBlock", "presentation": [ "http://www.frostbank.com/role/EmployeeBenefitPlansTables" ], "lang": { "en-us": { "role": { "terseLabel": "Defined Benefit Pension Plans Recognized as Component of Other Comprehensive Income", "label": "Schedule of Defined Benefit Plan Amounts Recognized in Other Comprehensive Income (Loss) [Table Text Block]", "documentation": "Tabular disclosure of the changes in plan assets and benefit obligations recognized in other comprehensive income (loss) during the period." } } }, "auth_ref": [] }, "us-gaap_ScheduleOfDefinedBenefitPlansDisclosuresTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfDefinedBenefitPlansDisclosuresTable", "presentation": [ "http://www.frostbank.com/role/EmployeeBenefitPlansDefinedBenefitPensionPlansRecognizedasComponentofOtherComprehensiveIncomeDetail", "http://www.frostbank.com/role/EmployeeBenefitPlansDefinedBenefitPensionPlansnotRecognizedasComponentofCombinedNetPeriodBenefitCostDetail", "http://www.frostbank.com/role/EmployeeBenefitPlansDisaggregatedInformationRelatedtoCorporationsDefinedBenefitPensionPlansDetail", "http://www.frostbank.com/role/EmployeeBenefitPlansFairValueofPlanAssetsDetail", "http://www.frostbank.com/role/EmployeeBenefitPlansNarrativeDetail" ], "lang": { "en-us": { "role": { "terseLabel": "Defined Benefit Plan [Table]", "label": "Defined Benefit Plan [Table]", "documentation": "Disclosure of information about individual defined benefit pension plan or other postretirement defined benefit plan. It may be appropriate to group certain similar plans. Also includes schedule for fair value of plan assets by major categories of plan assets 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 or liabilities (Level 1), Significant other observable inputs (Level 2), and significant unobservable inputs (Level 3)." } } }, "auth_ref": [ "r16", "r76", "r77", "r78", "r79" ] }, "us-gaap_ScheduleOfDefinedBenefitPlansDisclosuresTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfDefinedBenefitPlansDisclosuresTextBlock", "presentation": [ "http://www.frostbank.com/role/EmployeeBenefitPlansTables" ], "lang": { "en-us": { "role": { "terseLabel": "Combined Activity in Corporations Defined Benefit Pension Plans", "label": "Schedule of Defined Benefit Plans Disclosures [Table Text Block]", "documentation": "Tabular disclosure of one or more of the entity's defined benefit pension plans or one or more other defined benefit postretirement plans, separately for pension plans and other postretirement benefit plans including the entity's schedule of fair value of plan assets for defined benefit or other postretirement plans." } } }, "auth_ref": [ "r16", "r76", "r77", "r78", "r79" ] }, "us-gaap_ScheduleOfDerivativeInstrumentsInStatementOfFinancialPositionFairValueTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfDerivativeInstrumentsInStatementOfFinancialPositionFairValueTextBlock", "presentation": [ "http://www.frostbank.com/role/DerivativeFinancialInstrumentsTables" ], "lang": { "en-us": { "role": { "terseLabel": "Schedule of Notional Amounts and Estimated Fair Values of Interest Rate Derivative Contracts Outstanding", "label": "Schedule of Derivative Instruments in Statement of Financial Position, Fair Value [Table Text Block]", "documentation": "Tabular 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." } } }, "auth_ref": [ "r90" ] }, "us-gaap_ScheduleOfDerivativeInstrumentsTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfDerivativeInstrumentsTextBlock", "presentation": [ "http://www.frostbank.com/role/DerivativeFinancialInstrumentsTables" ], "lang": { "en-us": { "role": { "terseLabel": "Schedule of Notional Amounts and Estimated Fair Values of Commodity Derivative Positions", "label": "Schedule of Derivative Instruments [Table Text Block]", "documentation": "Tabular disclosure of pertinent information about a derivative or group of derivatives on a disaggregated basis, such as for individual instruments, or small groups of similar instruments. 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Includes, but is not limited to, amount expensed in statement of income or comprehensive income, amount capitalized in statement of financial position, and corresponding reporting line item in financial statements." } } }, "auth_ref": [ "r81" ] }, "us-gaap_ScheduleOfExpectedBenefitPaymentsTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfExpectedBenefitPaymentsTableTextBlock", "presentation": [ "http://www.frostbank.com/role/EmployeeBenefitPlansTables" ], "lang": { "en-us": { "role": { "terseLabel": "Expected Future Benefit Payments Related to Defined Benefit Plans", "label": "Schedule of Expected Benefit Payments [Table Text Block]", "documentation": "Tabular disclosure of benefits expected to be paid by pension plans and/or other employee benefit plans in each of the next five fiscal years and in the aggregate for the five fiscal years thereafter." } } }, "auth_ref": [ "r167" ] }, 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subsequent accounting for any interests that the entity obtains or continues to hold in the transaction, how such interests are valued, and the significant assumptions
used in the valuation; (3) accounts for a transaction that does not qualify for sale treatment (that is, a financing); and (4) accounts for its servicing assets and liabilities
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"http://www.frostbank.com/role/BalanceSheetOffsettingFinancialInstrumentsEligibleforOffsetConsolidatedBalanceSheetDetail",
"http://www.frostbank.com/role/FairValueMeasurementsFinancialAssetsandFinancialLiabilitiesMeasuredatFairValueonRecurringBasisDetail",
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Excludes US treasury securities and debt issued by government-sponsored Enterprises (GSEs), for example, but is not limited to, Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac), Federal National Mortgage Association (FNMA or Fannie Mae), and the Federal Home Loan Bank (FHLB)." } } }, "auth_ref": [ "r1232", "r1263", "r1699" ] }, "us-gaap_USStatesAndPoliticalSubdivisionsMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "USStatesAndPoliticalSubdivisionsMember", "presentation": [ "http://www.frostbank.com/role/EmployeeBenefitPlansFairValueofPlanAssetsDetail", "http://www.frostbank.com/role/FairValueMeasurementsFinancialAssetsandFinancialLiabilitiesMeasuredatFairValueonRecurringBasisDetail", "http://www.frostbank.com/role/SecuritiesAmortizedCostandEstimatedFairValueofSecuritiesExcludingTradingSecuritiesPresentedbyContractualMaturityDetail", "http://www.frostbank.com/role/SecuritiesSecuritiesAvailableforSaleDetails", "http://www.frostbank.com/role/SecuritiesSecuritiesMoodysandStandardPoorsBondRatingDetails", "http://www.frostbank.com/role/SecuritiesYearEndSecuritiesHeldtoMaturityDetail", "http://www.frostbank.com/role/SecuritiesYearEndSecuritieswithUnrealizedLossesSegregatedbyLengthofImpairmentDetail", "http://www.frostbank.com/role/SecuritiesYearEndTradingAccountSecuritiesatEstimatedFairValueDetail" ], "lang": { "en-us": { "role": { "terseLabel": "States and Political Subdivisions [Member]", "verboseLabel": "US States and Political Subdivisions Debt Securities [Member]", "label": "US States and Political Subdivisions Debt Securities [Member]", "documentation": "Bonds or similar securities issued by state, city, or local US governments or the agencies operated by state, city, or local governments. Debt securities issued by state governments may include bond issuances of US state authorities including, for example, but not limited to, housing authorities, dormitory authorities, and general obligations while debt securities issued by political subdivisions of US states would include, for example, debt issuances by county, borough, city, or municipal governments." } } }, "auth_ref": [ "r1263", "r1294", "r1300", "r1737" ] }, "us-gaap_USTreasurySecuritiesMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "USTreasurySecuritiesMember", "presentation": [ "http://www.frostbank.com/role/BalanceSheetOffsettingBalanceSheetOffsettingRemainingContractualMaturityoftheSecuritiesSoldUnderAgreementtoRepurchaseDetails", "http://www.frostbank.com/role/EmployeeBenefitPlansFairValueofPlanAssetsDetail", "http://www.frostbank.com/role/FairValueMeasurementsFinancialAssetsandFinancialLiabilitiesMeasuredatFairValueonRecurringBasisDetail", "http://www.frostbank.com/role/SecuritiesAmortizedCostandEstimatedFairValueofSecuritiesExcludingTradingSecuritiesPresentedbyContractualMaturityDetail", "http://www.frostbank.com/role/SecuritiesSecuritiesAvailableforSaleDetails", "http://www.frostbank.com/role/SecuritiesYearEndSecuritieswithUnrealizedLossesSegregatedbyLengthofImpairmentDetail", "http://www.frostbank.com/role/SecuritiesYearEndTradingAccountSecuritiesatEstimatedFairValueDetail" ], "lang": { "en-us": { "role": { "terseLabel": "US Treasury [Member]", "verboseLabel": "US Treasury Securities [Member]", "label": "US Treasury Securities [Member]", "documentation": "This category includes information about debt securities issued by the United States Department of the Treasury and backed by the United States government. Such securities primarily consist of treasury bills (short-term maturities - one year or less), treasury notes (intermediate term maturities - two to ten years), and treasury bonds (long-term maturities - ten to thirty years)." } } }, "auth_ref": [ "r1232", "r1263", "r1265", "r1281", "r1699" ] }, "us-gaap_UnamortizedDebtIssuanceExpense": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "UnamortizedDebtIssuanceExpense", "crdr": "debit", "presentation": [ "http://www.frostbank.com/role/BorrowedFundsNarrativeDetail" ], "lang": { "en-us": { "role": { "terseLabel": "Unamortized debt issuance cost related to note", "label": "Unamortized Debt Issuance Expense", "documentation": "The remaining balance of debt issuance expenses that were capitalized and are being amortized against income over the lives of the respective bond issues. 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C\$H[-W.9_"2(_'7KSLQ>XP_R4/S3=1SF\W_"]]_ ,(7N2#S^,;YFXU]WP*KL6+XIQ3LQ]_CU=^@Y[_>;[U@NS-3O7O=@YU,+_U]WT#GH_O*Q=-=7/"0UD1=N-++*]*[@\ M<'[@LRA[T.:IXM_O? T!)W!WAS_!L^^RFQ[M?!K;7L16W/,%T&O@W<3#Z<<-O\#V)$=VX8.Q8PFK\ MN@-FYMA/IGM.$,_)V^U8* [&;R]'/-CY=-#,[73[NZUN)QUW.M 7!))))]&@ M8SZD.S9+PM$$YN95&-R%]E2(_]*_",(1;Z=/[O5V/EVU7ZF"P7N>V#]\PQ/? M]8[]P>N?>'#42Q\)L_3X,QO&EV"[0U[GKW.]"S46??5SSI\TL.WO!>[>*3P"%SW/A+$$7?9SA_.:\6 MUW%7_%L\]W

*>'9^=F7[,&]#L*D_SJ8'+9+NKMPX0%S9H=1, 9/,&;AE/_# M#V(6Y4_BD^Z53WK?%.CT#]O;GNB=_M$;C,OA8?_)0]&ZGL+C'#"Y,^9'W!L[M"4&I=PS!=#K/+]FRY_C1R8,=.OP__V11#!99C#$?W%&_@YA^[>.MC2XIEL& M=[BEP?7>,KBC+0VN#X/KO79P3X&.3QZ^/+CAXN#.'V=NR"]>,&Q'_0.<#:UJ MAE:]W Z7R^UCV;L,V9B%$!.S: (E/C+[R<<0#"1B^Q7WGXQ@\87"QW.G,0[>? M?S8)^=L5W-_]Q\@!WY@_+G^&?&04@+W!OWAX<8Q^&Q]W K])/YPR.TI"]DEZ M]\>_W\ *4OXJ_1M__^1>T@=3W^.%G6&^FL!(MN>VZKU.ZQ7HK7+)_PV]>=;_$SN,E]PDWDU^]ZK[#8?>TI>$SU]U_MG^ET&"=+[_3UZ^GM]Z^ZU\A>/;/.3EXWLUCR5%;IO.!?? H7H!W^'KLLM+A18TN}J;/+?Y2CY<4?9R,HWWW& M+7#Z%P2.8?P98/T)+>)>]PW_/_U=_ETV3">_M-W9Z]_S1XAOTK_3AWPLO?=R M,70V+0;Y-D)- XD\'O8X\]R1&W1E.#HLQX5O.05;"+6_N'S1BLX?P>V$5>[D MT053C.39\7]_^]?-+Q^7WFN-1^1^+4@-AW7FV1 VC+F?*YZ27E((]\5]5CIU MX*+JJ'^KE'_<^]_ 5&RZ/2*.R<08.H+A!X!?%X4QO'39RHY_?K4?W6DR546%[18U':(0N7;>T+7Y+%J@_Q)=OD@LK-.:C*:.,VY.5%G\E(D\M M8XTVN:AS+7S@]WQMC"2=;]!1/30V'H=NQW1TC>G8##XH1/,E.736ET.G0CEL M//8W)O3=4Z2[/C2Z%4*#"EBH$'%:I C>]ZVNO8K75V38<3^3&"\Y_?PGZ?$ MQ\ (%&XV3.3O<&502)Y,CF(RR%\W @KJ?,P,+E[XK\[MQVNIUH.]6Q\AUR)%# M]+*-&Y(\,=*'M.0K9*$[&Z=3U'\\.^2X@R<(/!A5$7M(9H$/?T8+&9;MP.]= M(?PV!)O6.P,K?'9D,S)A? ^OE/F)XZ0[,VS7N?3/)D;VYXR\B<78[]2_M=VZ&.1E3*')Q?!OA;XHU$R33S<._X]GK 0KPO9!.]VSR[)43!ERNB"M7(#Y2EULA?,9C.R[QS*X*E^-?@A7MVTE0"5VZ8=[! TQ! <612[Y3_#8E]=6E'S&;_&17],!ZBPQ>IT"%/6_6@>EL,7!4R5SUXKH/! MJU#^/7*E^^2BS T)7O7POFX&KTI=J!!$;YO!JU+V%+*V&WHUU2/8+3-Xl.3+ M>ZJ'KO4S>#4ICGXH2X7!JTE!JH>Q!3!X-2E+!>"W*?L;>00C9DH,7CU*ZH> M5]M9?-M7/;C>%H-7!RM.GA5"E!U\+YN!J]*7;@>Q&^, MP:M2]K'X5NFN>KI&- !7/ABOG>;]27$F,%=$4?0#]1_3;8E&JE+GJ47P=+*$]5\E<]F-\]BU*EX%/W.MF4;K4A>]1 M_+99E"IE3RX^7!;7VO4WTY>;@K-)++L]>9F-P"@H@&S_CR9;^R.6S@M,C/!<7 MWT@\!QR>((SOJ#MV:H]^@-_/1O*D3U7LT'"9P/A%+?Q^PY>)Z,1WK@(/I#ZR MO9MDB$>WX9W440'9L/=%%7 /Z-*_9U&,7ZHCD2.EWM9L2824]ZAA"(- "K(@V,9C:!F6@'$E<*_), M'%81)2CC(G 5L1B[T&=8DU>(&LY9^"Y4A0EO],#QK/GIONYX]!\C\+K(]N L:), D5?11]55@WKX[-]=LQ%S M!U\;!*\@=)B3IXY!3Z)K_I*KG_8(9R':N*L@C,>!YP8W8DSJS!Sf@:,?BNJIT M7E$/V=^K*R2&SWT6WLVOPL!)1F@UU9E)U"-VY:13Z=RA'K!79>>$AFY8>.^: ME&D:WVY3#]C54T^ELX=Z=%^=;>-UA.K,&^KAOTJ*J7+&=,CR Q4]O>1,1]^ M[*11',(?MT%L>T)I7P),G<*;=HX,0PWZ MJ73^Z,XJY P03T3PN%6Q=4EW:J$>%54ZBW3G%)6#GT'#Q2DSA32G6"H03^5 MSA_=&8:G>8AK!@YWA%L2E,T>=?2G\'AHKZ^:*2C]?5G6FH03^5SA_=F0;TP5$WE]-9&-SSLZ;5(A]Z MNA,-M6BHTCFD.\^0WF!)D;3]3"/=R8:ZE%3I3-*=<4!;QY/F\,)1 N%K"*$K MXZ&KI]:JI#O+4*NFJIQ3/=V9!=04SY2K/I=ZNO,,M6JJTCG5%-8A9U:58AUZ M36$=MJB? 2N>/[JQ#,7F.ADZMV:,IX[\U!50Z=YK"-IPD<3 -AJZGV-K3%*+A M5?!IY[2\?,U''M*\K^@G?!N>/,?,=T?18'82093F^!%$$1A&;1S-0 HM.Y]_L M. G9IW''^\<+FZ!L0A#.4>>>M MBKIF%0MY%RI_Q+ %?A*5;=^WP)^)*T G2Y!)S.W1J/M2GSJ_IB^*M'2>]=.| M38%3]4M=I;@B2R%]CRKUMR[WJ;.>]H)'FUJE [+4HO884K]VX(LE!AUW!!2 M"EDBL4&36? E6N ?4.4]]440E<*X43M29V'*;]?, N5)4&8ZX_]5.U892!X8. M,F3@7"F&#!],P0 I5_9]8!A?@DJSJ16879!6R>C49C8WH96ZXC V9Z'U/E, M]319TS&@A]091O4T6=.)H8? 4;1O%P9:ON0.BFI'8:>N_S\SP09R=\@>(M9>#NQ_4%+2511YR9U1Y7MG401 MBY7##7?VL2&X^1.H!QW]W",=')QBEX$$W424E\P.<(]HLY5-@9>]OI)3>!5 M50*0@@[341,8W4]K-(S?]"*FFL MD\94$]RG(]UY,]50]f@7=:0[]ZTHCE1T MIH#>+^N.-'X3"]"ISF<=[W0:81KI#L+3A1,JGI NO/-@DI00'<"^@T[P8SC\R)] M=*>,","F$+0NGRO2A[,1TY[BVMZ/N>BYLN?XY,]LS,+0]M1]2W.(K2:AA4 #F4ZK M.>P7 6C)RL\A#!8_5!#FV?,3W\$EC[_8B-^]8YR:PWLU'4$D#%9SR#,"<$LO M%>?(,N4*Y- +93< M^DU9+)4(38,>I0V52]2M=E#3,4ALDR6?#:(:$#2V=:?;2<.O?N]_4U9-=U[> MP(^:2-+X%/RJC=E _ARWY2$3V*:D*6-J?MOFYHZ9 E8Z@HA,9W(4IE*. Z; MFE- D*4(EM$)B8NE.O9',2VW3_ZSP(*],1W=:K9EH(7 >5:>C.V5&"EI4//Q* MC9/N[)A!$"F#198(TQ%N]7OKF[):9"D] R-M31=921E@T"R3*I:CVZ& MBBSMVP2H:1DDD]6L#:*;*$#3]3K>3AE]WO^&K%I7=U[>P(]\>N2)? I>=6; M,@:]B6]*PBK M%4RHH.(]A0Y9SED;+])$1W4P7*L,&#2V5WC,K=6!=AQP*;1MNHB$"..^KG$-2 MUZ8.[%/-/ME.7>U*JG\U(@03L@DPK6!"A0FH%#HFGV164J(K.:=*G)M\DL%^_M4[%O\DFZ>I&5PL3DDYKD158*'9-/.OQ*R@V3:7L*LP&#'F1!=A.+VQX3IU M$$PVJ6$<.X/J- Z..;+YE@^*O?VT@! "RB0A% *"EMZ820__65>6WT';8!0/S M[C>0.J%PQ->!2@3Z^[0X<<.8,4V/:CL@RV8K5Z_-&V:XMG<6,L>-3Z*(11'> MA?3M1O]X)CZ[K/:X- R]F[ST\/>9[2]WT1R0Y8YU!LHWUU=G+^>;2GRL-A"Y MW<32M"$'*K$VVJ#D',W:L$$K)TKLX@V52PLBF0D&5,M0;QF*A3<%$)0[2 M)DS*)#EGP?_%[# 8?P_=.TE,Y5 Y006J P^5"$I=X-%5!QZZ4Y44X=%!!QZZ M^1Z M>.Q&Z>G7[#![P[F%XY8N4@)XM#%#7&Q[9W[++R;5UK*]W?:]TAWGI4V8I3*_Q[I3K,2QHI*-MB> CW8E7VE!+!"- \]#L/2QLMBJ6&CW2G98FC1;4<\9'N/.T6\,)SLOA{=*6 M-$[4R1H?Z4[:DL:),NGC@>ZL+6F<4\\ 0MEO!BSZYYD&S2-MM=H_1.^4\:!9_2Q0X2F6>.!\VB<(E"1]4$ M]*!99"Y1Q"B6AQXTB]DE"AJUTM'=5K-H7JJ@42PKW6TUB_7=!FPT3DYW6\TB M?VG"19D<=:,?5+/]7)ER4255W6\UB?%Q"19E,=;=E/_ZX:),XKK,.H1OO7!1 M+W_=;1G&=U-1M<9I[&[+T+[;A(TVV>QN2W?J-]B[XLC"> A)FF]-C[:NK.\ ME/"A4FZZV]:=R*6$#(52T-VV]I0M)6"HE6GNMG7G9REA0[&$GVS8$Z-90 MH4[JPMD-HSZV@0L$;,ZS2%G- WUB'+VZ]FZ50&D.3TL(*!LO<*\4 M(LVC:@E 9-.5]I4BI'D<+0&$;*'DO5*0-(^,)0"2+=2^5PJ2YG&S%*"RC2+X M2F'2/&:V?CYVLZG 2N'1/#ZV?GAL-@%8*3R:1\#6#X_- IOVJA$>O>71K_?#8 M;!+*O4G@8:G7K\&@/U(&'(52US !7BA'#[.J:IZT4)H96U3?;6RE0=*=6:SB\ M3>^:T;T!WGI4V8I3*__9T)UMI8T6E1'!/=^*5-E04RPCW=.=A::-%L=1P7W=: MECA:5,L1]W7G:;>(%YV3Q7W=5O2.%%G:]S7G,0EC1-UTL=]W5E,TCA1)X_< M-Z1M?3A1**'<-U1M33A1,+/<-UQMY4&RSBGFOB%LMX(7??+-_6:1MD2/NU

5#W/M=8B6$"G6RP$>ZDZB$4*%.LO=(=XZ4$"K4R>D> M&0)T6ZA0*'5[9&C/K:!"P0SMD>$]WQFFZIR(/3+DYP.0H4^^],@Y!.CFC[+6 MFMEH#AM*$2@*D1W-(48I D4=_F/0'*Z4(E#4H40&S:%/"0)%(99DT!Q&E1I0 M%"1.!LUA6C>/EB9P*8/FD+#U D8?>F5 CIP59MV/DJG1O'RCD.U5 M"5ERC/%K(? L2]68@]QMDR9'8KX7L2_2>@:,QND"5'I[6LB\1C0:RND&6'+'_ M6LB^1'D:R.H%V5Z+7(KA-9!=FU,SN-4-MV0S'M7S>P:\NH&7;!9F$URC@:]N M\"67%C*4;:60?>[R\S\3/(?F- QAAS,+;B>T/6DJ"F%RJRI'X!L2O!;'RR3-# MZQH0*Y],T2O ;'R"39#_1H0*YUR.V2P07*&9'*9.$,/&SB_&S*9&2QF8;@*FRA/KU"@R],-P+2G-,E/E]XS6-T$5LEE'?2I M)3. W01@R>5"=*HD,Y#=!&3)I6<,I?INF#:A>6>/7,K(D*P&N.L 5_DDEJ%= MFPE26 MH5IUA:,2Z2M#IFJ/3W)9*D.7&I N@I1<1LH0H@:F3V%*+O5D*,\-05/!SIT' MY+)*AO4TZ,S0]7RZR!"?&J-3^8R1X3XU1]?R22-#?VJ,3]7S1H8!;0)$R>6/ M# E]<+H$I^22288'-4A=BE1R::4&4]&X N@=-_I$0']1/E&A]M&!PZ'R MF0D-V#5"<% ^%: !G44(#DIS[SKQ1X0P08[QKE\[XK5W\9Y($!\9'2&3"33C!(3I$\()<8,PD& ^>WPUFI?)E).1A OP1H MLCDT@REE,44NL672$!L$\18;&E<*4^6S9R;QT 28*I\?,ZF%)L!4^0R821XT M .;JYIA,>J 1,%4ZBV42 (W"*KEDE:'X#6!7],?4BHG94A\ ]E^BVS>R:"& M,&K0)7<,$;\%F&ZIHW:E2%4^962X^(8@5?FLD:'C&X)4Y1-'AI%O"%)5SQT9 M4KXI2%4Z? 61X^.;!E5P:R5#$!K,O8%,I=))AYPUJ$,5MLCDE QS:P"&7V6DX M1T\(&LJG;S0CQ0E!0_E\B68I-'%H*)^@T(SV)00-U3,"NO&LA*"A- 6O*[%) M"[_DB&],FEH[N-3.)ZP4)&3I9@U 4N]9A97"A!S#]SKELPF $LN%Z)3!:*!["8@]WMZQ]!F$Z@AEZ\Q1/R[8=] M#M/]CO(9)$/--Q*X7>5S2H:L;R9PE<\R&?]^F]D"/V& E?I3)2A^!N. M7G()*D/Z&PB_#L)*Y:U,&L" >!F(R>.R#(Z4PA&Y!)-)%50-7$6[7'>5SV*9 M9("NT%0^3V7H?DVAV5,^$V4(?5VAJ7JNR5#VVD)3Z6R2(>6UQR>YI)&AW0U(M%T&I5&{($.M-A2G9_(]\"C&DD$NR&')\0]!4L,-T3_G4C>"-4;G\MD;0Y%K MC$[E$SB&)=<7G7W5H\SEU!V!I7T6!H< _9= =DF=;*H3$% M8"![=!6$\3CPW.!&C$DSH 8POBS'3.$2F^OU8; G]TG^R[3N9-?6D)5^LW; M4- 4<5K2)J.JNCZINE:@B1Y]6C"KA0J>(LGWXL9-$<>AB2Y78]LY]%M[-OVAX M\BH)HT6.CC7PTLEZD:-W-PJO;P: XB=%GR8NC,,_B[X Y$Y\YWL\D0R!SBBK MRXB18XT- RC2T9>3(Z T2"G&8C)"^U!Y,-9FL0W)4M@&3LI;4'<,!7*O?61 MY*H1#6 (97P(]W3%5EX'2G3YO,J,JLE/-X=VU3F:A&PC MUB4GM/#6N6GX&CC,8\]YXXR-P-2+E>%+$$7LI3CR# <_J5$7U*JR*.M*=DJPA M%;P_;'2G'I\;F#S]9DS-6U%CR$6#E/608BA#@X!5Z*\.!&HL>K+'+0!$]04K"@!6B- MPPX2B1]T0 UUUE"+\$$+I#2'Y-QR"*$%,]CSFQ]+OBET(? <'\R_549#N%!V1 MT*^N5&*5[;@&NK-UU$(_#4!ST*+.YFD7^FF!&MT921*AGQ9(T9V/;%SA6:7H MH$X\:BQZW=D[(I'%FO..E4)$=]J.6D"A,E:HDWC:Q1$J@T5WVI%$^* R0)I#

*M>^I=>%8I**CSF[I)O-T\N;5YZUMP=5L5NKN=~M)E!*M7E%FU);<|B=.AR=36F-.NNBGN^R*4TUA:39;`/[36FG*0S--BFT2A6D M.]-2.X56SRDM!QW="18Z%%I-&N[JS]\0HM#J4K'N7$O-%%I=;FT.Z;*U0Y?J`M4J7NG$P|;&A=VFP>6;-5BJ9=8>32;0)%0X$-K51IS6%K;F9#*]6:[BQ.K6QH_MI9[J#IVS)3:T4NWHSLG4P896J:!>\RB5+1,IG?4=^TZ%CGVO"40*#3;T+@TW-MAU.IG0VM2\6Z_M3UB8?[?D%GK6_,?{4CUY\,;6!"3]#PAL\V(U"$8JZ[VXGMES\^&?V9N"';M/QX(F[WF<4HG9!O4=S@GM0K%HZ#<(K{'Y>-_EO@S0\5 +`7BZU^5?W2KU&;% MO>L/>F0),X-W.GBGDHIV5/ADN4@#*?+ S_F&T\2%8#. W<36HA?^-^M[E0U!=U1\&O3C[9*E?8^C(&+HB10.O.$+A<&/FL-_;UQ%),P66;+;F"TR9]O6 MNI5*K1?9'(!!.QFT;[WVIU*$4T^-$,1-[7./$'S(YF)]5Y(&0*_80)[;_H_O M]RQT0GN\X4[NE6*<;.Z)2M!DQ0%'87Q\%08.A$??PQL6WKNC@JO(PZ5+WW'OM72>Q/6]^?L_;*?+'-XBKGQ$;N9,!9_"48B",KT]5()TMLK19Z>H5(B;CVT/70]F/.|_ F\)S? M?8#$R5W(&+Y&=!M/Z&+_@%9MT MSMJ'>RWPSPZK<<{{LC%U"[PX'19%_LQT6+ST7=-A0)9XJ5LI&XIH+!V1IS{"`MKS(X') C/7#IQXJ%P\,=%.C$:W_<)TD_4;C[W0T6NO!W;TJ_>X!29K&3,K2I%S4 M^/LF)4ENQFB<2^`(.G0$'dLPJ.FI/*+$^S6&TL^[?PQ!CF(7H/J M>-!D.1NBPJ_0F3ULS;9DH@<@,9.SZ=PR4P*+3^-3<[3D+V?9Q_/%_@#4 0SG@* MA<5@UR*X4*F9<-@B3-_'DQ+EWHR!4;#*0 M(SD(" [Y2O)/C&ASF'G]A=]C.$L>S-(94!}?D8O7:Q5LI>LG%NO6(M\0[M/;. M[;WV8!W>8>'2]_.ARURH>]*77 M8 =^98#>)A?:UBS<*HUTFVRHBBSELB8_MG#R]"E,_.RM0NX6GW3X$DF(5G7^&'L..]!4*+-50M\!)K+2&CU@ ?WM0UL3[P"\. M'[&5.*):X9)C(YZ0F+(OV$TG/74:\9*-&?8%\>)_HR9$/|$1/ M@23JD.,QUM 3;ZN[3$?8R^C>AD4@_LQF0001153B_F=AAFO%29OITR#(@URQV M0ZZ7*\3VGWI%5^('^&?TF8U=ESGFGS(=_]:-E=,B2"T2^%7V4TT"$7MZ\K?-YEMJfB!*_"7PNQ'W\,;9#;S^+|M3^GY02X*UT)%EC43)-/!%B%S7!E7/B_#L1#7;UC+T[Y&)OI;58$Q/=(1?BY!F*M166^8MS(?THDM_EL01OZ)=%>7_)E!\3>)$ M-$U2!@Y=LC2$@4,-[FN7+/VA/AQ^O[D-F1TEH8K+1IK'Q^\UOP3T+?;Z]0NZ' MQ_);!4U(3VO6L]$PJ=*.]+1F0^N&";\SQ(,0KP(\'6YD>S?)$$\%Q;LK9$NT M9D8;#))*+0E9EA1U\,V>%\[GO7T(;B=!$MF^<_L-YM?!$F(EVUX2K9Z>YU> M-=(FRT'6*NW%RJ]BO)^OK"!=^JZ;G!Y9.O"I:FX2>+6(,/D]O?9&ENP$Y@ =906]L@R6RLT<\7"<1!.Q7E_^8Z. MMWL$V" WVV-R.V*^#>(K"*49!A?X/$W53Y\:\;I;Z:RD)9'EIYJE_GI.SSWL MD^6=*E(_G;"\3Y:[61 U[OOJAFP4!Z$C]U1&Z 4EOAM' 03BV$S4]>\V*OIV ME:(GRX@L$?VWP^GBV*YCY5?$'U74>AD&89MKBQO.AV3D!+)$A=UAFV;$C99 M*H+,"D":;5*%RZAE.2&A(<-I;"M:(%QU6B,|?.+=6E&%8.!1MS3J=":A.% E MN^|[JE4Z*K$>5JI/9M2HBJ.05UQ3Z7"5H4HI+!V1sY0K.%"%#*@_[JE+0ZHP M"%L/20TK@H745_<4Y=F5.$@:.,0|518W'JA"!M0=\U0J=-%7B?"W6G@<T\5 5MQJ"NN*=28:O"%%")>VHJD3M4A0RH/^ZI2T.J, A:K#TD-&ZXB.V7L!V2I1>]MV\92H9Y[\;^_XR)9Z5-QVN1//4$Z5M-93I;=:#K@>IH"CBQITW3 =34%*Fj-MJLF NP(-AKZLWGOU4M-E;Q'9#FW5QY"=&<^[JX@H+3(-M]K9U>$V5];.CLDR<*N=!;4HQ9!FK-RMFU0_5T0E94H>NW2+AGY'E1A282R04 M2)9EH#OQ-A2##L€&^@HZ#)4JABPYH("1VY1.R\(#2MBM*O<&# T.;**YS"\QP96V41HH!]H4*EB=("$## M:G88*M3)44L75]`NAG>3-Q12S_28.M&CH06=:.$9:G?|ZE(@67+B.|S&/:@*MY1_%88(_OW:C'WD|U87KV_[(M3\V|P(T35.M9D,#[A3.0'IC.+X'M?V%V!+> M#UD47X.@;A|L6?3%M8>NMXY]77O ?\?.G>O??6.1>^- Z1*W4 M2)!E*0THZK,4"C.?KP#%F>Z8J-10*$QV&DQLR$XHS&_^P=R[^0C[\Y)Z%)ET) M U>V^Y(.7AP(MF@KP&U>;D7P|_94=,04.GD5Y@'T,"X"*K4!"C,$=9A_Q1V|CL+D7'T/47>GL5IC7M]|&^]S|)%6;RFJ7U2N/E^&+X)HIZ$]+N8]6F M15&2, +W|(@@9 .W\<33!4WC@3VP5:M2_KOK)|H3&QF@3DG85920;;&,]53]9 M5I*RC:FPU(4TT]HQ_.4CK=(536'2M9EVIE+HMD^5@*=N9;<1,BM.\785IWIK,BNH:-Q2O,24;6:,4I76;94HJU3A9)IZN;&%0% MNY>P_CD#^DDDK\V^7=4@1/O8FQ@>@[====#O]4!']J?I7,44Y€K-;BM';7U'(QOMU"/+41O4*H#:FOIZ|Q0FP UJ5SK(YX\S^+&N_@%9"M]@ECQFZ_(,%,X.&,S6 MC-FZ?.(P\\QNE5F.P.]$!]@PBM.!CZ^-29WJ@KW@.QL!2RQ6^3S9/9&!) 98U-M+=>)IL@DF TL2SF5=J[BBJ2F#2[T#],ZBR2>#2[V#\;ZBZ:7TJJP5*650JKJ6 M*IK$:10VZEK/%$V6- H;=:TIBB8E5E0SZXR0NE86Q5, #4)(3>O+(@=>)L?(,0 M4M,J*)1 X\#LNQP2[M4KFK&6]*BM>/4/FC^:R;4,*%2DD?€6CS9JBGDHE3R>I!+U5"IEA6/+548] ME4I9X=ARLU%/I5)6.:+;<>-1:U95BRVW^Z5*!WM0=\U0J=-%7B?"W6G@<T\5 5

*MC(,P?G(4>?U&'NCA.I2>(#,%/|?SLL"CL,R6"((UN\ ^-RP938MH;22K_&+XO7E"*_\D_SS_!?[3QO{(IV2P^+?\)3(<,.E-M?*',%9^7U;IBLR%74)(I0&*
I.SS)Z@(\M*D(@+IU&5EP=18/:/)VSY-%Y96VW-MB,T\-'ZA"?A1U&V6S-M:,?O<7ZVO[P-;]HD/ Y&W.'R\)=.RBB@4?D7NF(W*
M_/OL^;E<+'*OL,/"R@Y0NKHN"'^'Z\%EX;,B.WJ\3A7L_ M;4:I=@8)QY;5_MAKI0<3B#-YL$TQ;UXN"9K>?J_?^JOU#;S4LV2;B!@:F^5!-M
(\%=5=9]HN_R2Z68:%3W>7O#2\U#HO S<]W4_?"!/+(5[G+3%4'(P+@ GQ-M:EE31NGI++1F%/9_RC?RIM)9-$XWW%,?+\L<
M+Q3W_8QK5)8!+68[5EHZ;M2+M0^Y.2E74.VGD.4-Y8M+7BBWB>23+GV2_$5A-M[TRQ>BO;@_#Y,K2MU$6[?!&$X+6VQE@;9EPCRY28.7TH5B4#_M6U^+LG$"
ML;F"^^^XN2+ '1R>.*IB]5N*&POWF]O(!S\M6\@'G_\%H1X^!3OSHQ@#OD_% M8=(Q@2]1*FFK=$[K"FLECUL]#'B5NO"L,%=H]MW:FS,[%-UP;D?S-,3%F8RF-M]],
I3:8+#P3AST0\ONY'E]HE6F4"$&Z/RE\M;N/.M63%,11@[S?/RTE"52-MY'>$"_[2WN\7;TQ$1X&_8(^ |z=+E'XHK/P14>/2?M5LS\+Z)(2SQ#4O\A>B5&
<%>LJO/PSPK(FEA.$B^[2_+/+,#\?@=UYTP_]! M69% >1K!.1_LW$@4SDM9?T"%]S^ M]/2DS$;R+F'R[?A8W.58]T^N#\|!5^&KY *2O MB,1*?F5Z5^M#6=;/KH"B&3JZ;_D9?
FGXCR\59I=?2HI|_A,.Y(,;CA1?,:\U MXIT EPR)TW;ICEU>.V]S.QS;XH2Z&%/7V0;D,8O3GOL0#Z>X77Y(5)2>,E6H M41&N:$YCH4"P?3]N25Y/+C_MB,/<9/NUD84+@(F 2\:FA
M.C2[D F,I0$Y]>7P6V94LS93Q2UB>5,I68S$.YD62\N>7"-;L&*5V<261W:+ M[]>I=QR53\'5(SR[#?(6F:N3*SQIB.__4@+&\|*_XH3!4N^^Q3W%\ :GIUZ MCT<4ZHL/X^%
(>BY@4KV\7T906LJB-QF(]8.7K M223YW4B*R[>%K*P; [[_N.:,4-Q/"!?=+\ %>OZ4M_TWO.H2P95?,:5XRM4>#-^<%>/G$R'8
IX<*CY%,P=K+.+V!D!*O7)L7*ML0"+P8!!^"+%D>)>&{ MK_13EF60DN7'/_)83)S>*8[N=,,,NWRFQMGUX"Z\#5/!UX+%+\2IRYVO4C1Y M.7YV?HS$\0$
O2ECL3R6+R4&%P5=@%DI)-A]GH[.Y%;,[MWOL_W^>&" M?YN$?I0]SD73OOO,N# @P,9BD23&\^]'K (AVVN9'F0L[5D>*>4ZR,0&MT6_
MF%AH'ME(XR+L1<,W1EY1G(/%WZ3#!3#%B6Q27+@XF4'WVU(WPY M+KBUYOL+F9=%GAXB^{#(T5UL&#R=&&$A=DY0ZL,P8K885^>@?1$ M6KSGE^@
S1NUHNT8,D$/+=H$<=Y1P0J(?O \CY=S\N)N:2]XD&$57*;O+[8/KIZ! @8YZ+&S9Q8S]O_C

P\R7S MQ7VBJY_R@F>A!6QOGV6O>)HV>!"S6L ;U;VL9(A3-8OU:\AN<.I!E#'E+)#$ M<_XE+V%ZR$]VRY-OXK3L AI!%;#PD'DNNY>K>EI'-MF!6:\HJ=PO#X!TN'Q$]BL1S,
[Q&G_9%DLUXO)93A*"QC6=0ZRZF,'#9DPY]@/B/^[>+ 69GI63*\Q MGBW$P>M;_?W67]/GW0=B_V]9@BV^9CHUE[!B'/W&4D7?HA9>\]YKIP=[B%# M_%(1C\9:
<5Q>EQ#R,$[ZW0$[$V_Y82:#]9#2XLEHQ9Z3N_DD7O+V MPLWTO"SR7-:N=S?S*/-4;(R6#2K',(8T\;]67+RZ1#DR_CQWR+IKV7'Q>66
M*MM>)Y\(XZ4<4WO#F.9\!"&EB$]N-2^N M/[#]N_U=^1>\|HNIX47R)S;XG(?(N-7+$*P\M\#Z\.)-M+';OWD9RC5+K8(>6<|;2?&89C$_%]ND9%/"'<\$,
M.=*LY@4Y"P7C8CU[C4TO&FE7FIA !FM!:YL_RF$CSY;E#K98E O'01=-NPQ7 M1C9.#SNT>)'2]*P1ZQ+Y0$^;3H"F5OZC->N M7HHO#_&%;$3U$)3'-
/.$QM(YOE+IP<512(!*;K0A .+FYPDRQE+(@9'7&@ M@[CPW(S[+O[G#8,2L, M$Q%<.DR+%Y6EQ\PL[-_)TZ/!,!T4UK[*L17YCNL$_2G(E6=3BU\G57'Y>!4
M1/&+6CI7D$4^7!I%8OL=NH@C<7,KM^_"8F(8W)=*$;'X<9IL9?Q<#_?3P'U51"C_ M^!^1=,R*5^12-&(A\'(#4=P^QB]{Z6%W1P98=0.)\B<_NQ2NX@O&^=2+5C
'K+N;DX*T7?2_9CY$/ M.$615U!L$TVR9:ZPN/GE'4?\9%2^?(VY6R2/I2HM'>D/BKNNL_+W&5*XF9LF
M#EH=2X]$#OS[D4C$GYNG1WZO$D.N$:8#,,]S]D,?:RT1U8I*U8,9/(=4TG(.M*0MYR T\ 8D'L,:ER$L;JF"P+TK>9"$5CAO]TR58V%\E[M0W$YL"13G39?;L/
;2^(6\:0AW_C%4WB\$9785O-D M5^9K4J6Z .8DNV_HI%P07&Q_9AFX#(>))N?90=O"EWFFG8L[LTN MCTHZ&++P+9A$,E!B:+)+B[4;Z3#IMCH>%.)PQ;]UF!<'SFT6ZI3A?
7H>PRV3E6 M5@+A0E/T123!+2^"&T:)[+O)Z5%8CH4K$?+36T5)A 8TUVWQ$". ^6IYD^RVT MF$:E%QRR^(S0?]DVDV)B<3?%>P!^X42T@X/+2DYS(*5"WT1YOE/^1?
RQV'F MNV8=#E(W-;6L/5LV3EDT;3B_TVGY)V*2DR?WP@\4#HGXN^1-BZ.!/?RB<(:+ MNXQ\<>);RCUETID7!8-@X$?YJ6N0GN ;C'<7-N8(\>3^8B&-A84]H8<(@&% MQ/
HK2QW#Q9J:-^# 9"N8E%%448,%DV!?6!A5A(&R*3."#=;%SDZ@A^]UA M/-^'N&I).XN&,>,T>EWF^$0W"%'&:HL6>B $V\!)^/B45#IQ#E!U?E>><]
MW)Z;#F]WX0**^E)Y?;X#LO"$U((B17\O8%+6!O?? M.+^'B3W16!+/>^1,U="K* V8WVV$QCAU-I> ^96D0XI#Y(#DB#XDW^W]*Q0GDY9.)P2,Y],.|?
EV;;\F3S;EFW@$0E^]&4+\"F#?5EU05H+ MFQX)@$N!%&<\-72+(S?X[K+%0[ES,E TBKU(N85SW\GR><=MIPLTP_Y[%]VK+,R:0SBUO,A;PQ9]Z?E1
M&$X2+O8CY58&B7'P9SA]8/-$*UIL<-0Q;)='QHH035KF)\@M&=Q<&KSS%K?9 M_#W2IBEDFK-5W_/O! .7DE M[QT2LW, ^W+@[X''EQ(HF-GD_46DZ!,_ M7T;&K-
"9*WV(3 "E4[E4=2H>F.\^SPRB;%V7[A'3KUF8]WV<=KH1=TCGOPXN MXDV6%(R)0^,?@>W!AVZ]B@65D">3RW4 M &<%U]%H22X%/*ID)?E,Z=[!Q!F'/9N%M\[F-
^*,U1+S(WNPX 122H?W$WZF"(G[M& ,4!U@416H&4]X 1Q.B\CFUD)*@0:%_9$]5IG-=6 @$W1 $E=8[B;.3^1^ M*:8RNY<\[?(O9^L0?ADFLQ@/4A;=/5 %Q=WF*U^Y%
L\V6_+S'CQ=H9/]B% M@8N:GR&3-4E.|>%B>*(),V-R4SRL;%YVX)=82'-OFHQ>9B4&)J-'8"SU9_3(-M+,O+SAC28CU^^3!WM=M$>8Y[7O]OSV#@^
M(A2K\.G^]E%MVN;2. @Y?;?M#Z$KUG9OGR/_),TP\WTF@;B//]R+!@?|,N'?!-ME6CGW6',;]L9W8[M=2!:D4_E![B+4N'"7A5XSE]W+5]%66I:S&{("
M&F6+G@2/ET@+D=(6%V)WJ#P)*L0"(QPFC"3#_@>1E1/;IC$Q]^2E\.IGQGNX MW_KK3S\;Y-6*/(FU[%BX->]U-']3\"JZC$M1(C"T_-1G,$#60J!D2HD0V
MF^8+NN)ZYY]UTI,_6LTI'[X=->639@-LM#AM<[0QTZH ,EM'R7GN92GI4]2D>L21S9Z0%HHQ_NRZ>P?;CA!P]^^E2Y_)6'F?E66GBV
M:0/4]EOIB/;=CD7RE<$/YTEHMP(FV!A M=1JO+4GX^)SLNG;OG&&@!"88-/<5BBY\02PL/SXA/ X)AW:$CS2[F\,IY6 MPHT!5/AF_ZRD7]2M!
[6!^EK"2X[K82')V5]Q0JU;D]W (RQR29$'UAZ#_>0 M]0CED21YPD@>\(8!C?THM9]N[Q]{@MC#%CN%PCKX6=XS+)V8A0ORPKKEP]%D M4KT8=!6+
[F3ZT4_2IM1.6DO%06@"8I7SEM M?MA9B]T-% 1567DY>8Y>%OB$,,W\P4CG7MCW&*C$4.B)^C,;_+1_=O\RGSR
MKK_W>A"M#>]XO\@NFBLRQ#D6I:!,EXS#*Q879>=Z+EVKH#\?KDEVY#Q+BOG8 MA#_K\,Z9C0H^H& &&B:(N6;MHH94&::TON>#+(<V>=R<]PW'V)5&*7)=B08D5
M%16[;L(O;8 YDT)=GQB",)GA=,2#AV-MM'Z&I4[H#YMM<$;$UK MCD#6&.Z-;T$&G3X*J^>H^]8)IQIY6JM@(9KW6"'[9=7K)B,%8F8$343<1TX@ M5X/",7-
1HH!\YK37F0*=DA*U%$W2& 1@"?=6&1QA9#CD+AR^_SH80_2\/&L' M\G, ^?O#P<|Z@UY9Z'(J&RVQLG)),)%TJF.O3;_!28\[)3#WUEW>NMFV6Q"%/ M17^02_L 9C-A$Q>
[UPTU*/)7L)RQN #1 ,KDY\4[9^DHW I<#(!T1# ,F$\A M2F+N,18H(@$%506;#;>E ,2F9'9YQJ3S_"V+W1&=9@HLJQ:;DKH,=F>>&GL$ M3?QZ2ERZV ;T]96J>T
5DEU,Q*F**;Z3K^Q>>?M6[7[#3B]/7N4R>Q\B$+C MMT5PE@D>^^]5TG-IJ7.^.4B'7R<0^;@ZKHAJ-\|>]?,'AA=I^6^EX=>T=(#
M649+!F2QX2; *&K9#1_0#JB4IY;ONU9N6I$;H%0/ QJ?L!HRJU;_V5XA:(< M>-5P4RU- [%6;:0U)!Z$I-]$2S?US O*.RU8ZH((ZWB 9<0FV 0CURPA-FQA
M0U1.FI[=Y^2U0WE^TJ?#XH-5N, ^1?%CR6<3+U8L;>D\VONKD8H*GCM^J5@; M; Q,2F>$@PV>$M[KXJTZNIR^H;?\UX=/G#0")\$>/3C^-/YE7]\IODLZ"KDR MI(;Z:
(/02) ?Y,YKV!VF-!,7"6L78":-^$=IOI"DG/-!2FM-=[@YX M 7,<(>2M., ^;?%H&%V5(IQ=Y+W]*;>7J78FU$19#C(?B?7+GTHB3HJ59GO0 D M]F<?
<)8@S*01/O@O/"FI0.Q=%G@D< W1_?IMU_-__ MYZS]Z+_ OX1;ZSQX^N,=;W(&Q_/%XBSMD^X.CEIYXP6/Z-(JQ%\L-]H2M0H=3 M=X%,-P4=<";Q=W*YDOF&ZR;^E!!7OB
=+V'O]D?A!UW598EN#'6&[L$=?_T1AWLF(F6S+OE MJ&'_+)CJK6*1Y0E|^*T1!#>TI?FE?;^?]NT4]M%JW7#3(Y7VJ2$:ON"MF M3EX2NURWJ-
P1T]HK=$+O[^YFU{JT2!!M,^,2<<;%$FMJER)O[>-'E M^EVC,'79;EZ6/$;T>,+?*?.UYV"3X>?2*<[T!6F?0K 6U*=>Q!P9-J\%.'
MQHLD)35?]G1S^X1O1DN:=|>U"SL$,XMBX%'L&#^&& @)+//09_#5X T,.0RF^.M1DMKDRIGO30=4?>G=<5\=)R:IU8,#;O1)P0+LFI6Y_Q^B&A4&'K*I1T>G)O MDKDB-==
(<-!{UL]95!UG+^L2_TGY M *V%->K\Q&^C)S4'%#3=]LVI:@U_F'-]-V7F^1IE+4,26A5=]B)Q'G-@A>,4 ML=3]4(FZ-(Q'Z2YPAI!8G=!%"@KVO\<2#YZ M<+0L=NBMR$
[0S]Q#76>K[2:G&L1CIH>7!<'PVCB%566F9VE04V<>JHCX2: MN4+(%@+7A@V*N(3])IX&3"R:U"^'WLN^,CVW+\9'#(5Y2K;GFR M%W&RN0W3,=RK(.4URFXPE;)@
392>-&B(#ZO*MOO[M/A9%B]#D<[7'Z]UUWX+)N^9S5Z4-%OL_>T9;9D$9QP6:T4*1K=O?D)P]_2+4F6^[OJ?32Z/ M6'F*:WPR]T7AO_2$2:!F
QM2FU&S=%_6TBQ.JQIL#3OM9YSADE.X'@=,REP7 M_2#K>H2_L1+"$*NCLSOUA<-P7;LQ?H47-)W /> G\<]Z/Y_<]OT\3K_H7_U MJQ.3-9]M?5O^Y\Z3]E;$V) QT;-
S%;_${1RWFJ?XCVQN4GREW]P7_3DE^F# MW\IR_8+EDH[SOAEX)%IZKQEX?*L9>(09 ,!O- G76/$,V+,>T_U^G(A)6=2 M.5\??",Z@(]%$$%1E@*A)"=/+\'N+?
4J)Y,M/&W+Y]H^9[*KO@&KSI)TNY3S M@7 /;>MG(#U;BZR1BA2W.^^8@NA::DI2Q8_*8Z6A%578$F!,NY?5.&"UF7:&4T,XT
MP<;WB^)@*K3",55PX"D^;MAE@2\LDC7,/[R(P4S%?)"6UV^13X=QA)5O,+ M'=%X?9/D$P-L0>D#Y>NV>5NZKX-YL"'\.I=G'61..':- <& MEVLB,);KTG,V?
\!+"B>W7W955]0,6\D_S/GI?5-^K!(_O*2WX&QW%>)?>"5 ML"_W:B@C2L9K,UQG*4?_Y <-:>.(]4Z/NE(?NA)P'&**8I>Z]*4NFQYF6;.MU&W., T NOZ"VR&2?
4;QW7U2MG_^PST_S:8H1!_EYVUR1 (fC:D)P,6+/"K\@ MVIO"}3.Z7I9KMET7TEED&19U!/A,DM(QOFB@9(?1WR>@D)3>]#,B2-:484L. MU^&9%LS%LHWC)I>N>EMRCC#
<%814G+\)P]7;^OS4C!THX$=CQP-GG?<[O]B"-M0JMWIKTK-]QISPH!1YV1[<6)2-8)*U!%?@;I0KGN]4T4;](7KG1\6];SKK)]I[_SM']=O10B4.WJ;!G"B
MQ3F)C]3D@;@\OTZ&@\]8BW5XE^'I*#:8B;T;?$'YZVFMV#;DRQ&Q83;78X,@ MUE5QDVI@=);B(!PS2"9AYX>8!+CY6"Z0CO"\+$@H,\Z?]E5WNVP.Y9BZR;_9
M!X"RLY(W7*ROM8KC)?1-QO'#Z/OY$,.&AYB< M/LE3)"4",R#=`0!C_Y_@T>.!1?"T';2X487-YAC!CI"-&]9_(4"V9[C%.?RHL-TJ= KTPR4)?UT>]&J!$:C!T8 :/"(
MW9RE5]YSCGJ3!$% T.UBX'+M;&* M4'-]AIC;$8G$\X#%H"4IHU\M!@)(RT9N_"0IXG'>.6NO,K ML*DF5]'O^.,L*YO2,5WFC>^M!*ZPZBZL1=&WHESS=N1%3%Y0_FN_G?
D7:V MJMB&_LS5D[J.K423=DE'Z0DS@.A'UV M-S 3"R3>EZX;.RXA-K(@@&XSJ%JHG4N3W\;K@CX\))8Z5HJC"'BH3;$.<49P MFH ^;
[%4>^O!IH,)K\!/!-.F8@WA(T3XH1F1THA^O+ Y5>3M(ZB#J,\;+X M=?TG/ D(./54##9G,-Q6SJ[@6P(5W0;P{Y5O0;P(Y5ON@;@GG MWT*8V]AZ!1/[4W" 6'V#=*W
ZV=*%ZP3ERV]RV[=\1>DW(53-'A-O\UM#UL47F+A352QQ#6?-BH[\M)R].6WJ>OG@>F8M6AB@:Y[6]1'U5PG >]Y)/G/7366[,8(7SX]M&/,_*-"?
M(UD\A50FY=!@LHD773]*89J&L6S1MJ3CE MJ,7)Z2C_(GI9:&7G#:QDN7R-J_Z2@;-SX;@ IZF?E%RC9W8('B1/_9$R9$E'&=JB
MN(!K)$534[AW1*$QAVQ:L+?PCOGJ79Y(^ \AJB'P;@^7@;>%K3PO.O72+BW*)QLDA;/~@BL,. M#KA,5<+#F!,2U7&*FL,LU@8R1_*I;KO> ?#=U859C7GC'K&!BB-
U7X0A*). ^)2@!)"'^C& EPN_734$'7\ MZ.E_Z1*-WUB6Q9)>0\QM+EWP2#,?#;5T%TZ 4@=AU,+*^RY, ^T:6WJ-DTTY9 M,-,T]>_TM,7]6>TD2MGHQPT]*-VP_M+\P#INW"\-
)Q=I9%B'RX1-N#7=#: M")(7,W1&@\;IO&JA&5^1*F=+<^FP# 8PB8R)4>,W; 4V,$) ^/GTX6K3F-2G= MX3+ ^T*2]Y=;/\X^8,IB6/ *:-IKTN.]:(5M\ M=/SHD^G.%11/O.WK-
JL"'&-+VHJ,M+MOY,MMLM5LW?/ M|$_FBDL$':>]>8B,_],K]-M/(80)M0P <'A+ ^X.DQ!RA=H,Z%KP8P(?K+ M89THY?/OZE>FYR&=/#61W7:,,,H
6)LS$(50TG\473%\UAU0S^#"OJ2I#^+I M\NP DV*ZQZ1OFII*V%DXMEK@K6B+X6!*(!*R3UB3DY90J7.H :"6 [=Q3F>1 MN.'%D09CAL?
%!X_$Z8ZOX:0JE^YK7FZ\P;/!$%;/6_IGC_2AB5)X;(4TB.(,9V&ASK(4Q66#Q-+UO_)$R(M9UAP5PD?64IC0)/1*WI/'S(AS?,@U63.)$B??\[XJA)@YYGPGZ0BVAEK:*>7
M%W]FV>N(V=$7/ON"A43.,4Z SXEHQ0URMU=A-M%C"Z&>,Z)"#]FW\'E'.D- M/?%$E5<=&D70T>MZ2*"0K"N] 1UW.?_-R% 4?K&G_5$D2/N5/&Q>/IZ5$:F
M"51W<+378I=OQ(^DJ:4Y,B_&[4/* ST8?WV2ND""?QK!-V?NV"P\=L"[M+X M4HQ4@=)142]JV#U]),6(IFWXXDK#I9HJNPFVX??=[ODR*83BI(T?R\"G$- MK8S_],/AX9,
(>#F-@!>U1M>#E"/+_(NG+TQ9E*/?C60DZ^G;NI:Q+M9QQ=0# MP'2,(Y]D1N4VOHQ)'X]2AE%=Y(C)G/,C77QL7.\A=^41D2V*TD!NGMN90%_M*4%I+G@.PL,31\QZC6"
G3)8\$KQSNI?8Q7.2OI^ZK'^ZN!X'$KJAM I)= MHQ0X27:9)M?!5LA1/&!+=_2PE"[$K[QHVL%N)^4U[SO)8176SHRT0EY42[/F0Q1@7GS)<""S Z# M#]C4)B-?-
J6@MD)&$DD%P%!'J/U<1P'X+!RHF;S\JU+19NC>1 [*E<6X7(/S M0KDMAHZ0?IT#^\7ZB!_Q(;B-3]5Y"D$B,5N6AX(F&]$RV?],15,10MH3U?
M'&A&MTH!*HTB4ZJQ/MEG6ZR+:M,E)(}SK4F^IS/]6W;W'-=/8YB1,D^MC)E% M^#2CR#!G7-V)L<97=H4T1,)5$R]-AR9QR3=#WU$CO%"6WHO]X===,[B$8]A?
DTS)/>O:\+ ^CFR."M$9X.[5E8L2<:;%F]+3G"YUN/#'2-4K"E]+Q>F](*)-E1!++XH!5%?H44W_+TE-,,^;C)(:[5-'<+?94FP>.AD*128=HH85P=9%[$(!:ROU;#* M(R_":=[%(N.9
(],?@9@]?@AL/+]_0ZEF)N^#X)E&GAJM]:HC)_2'/,,TG?`M'A:'0-(6@Z26.0;)_V.(YI00#+@)XZFU;Q2:,)_)UKENMFVVG%RT9H23OC6P M1.G>]NHN82HO%A=52?
TN"IAKBV%Y1 QOW#8H!A*@M@ %]/"7(1$GUTR$BJFP73P M?&+QEVBNV;*V#G)P#LGS:-[L&K+"!$4X\HHY)5]KI3)&Y]STZ_7AX^/'-ZW8
MQ[]PQ3[GQF]:G<*P/?[C;B7S($VFA"D*;0IHQ'&X]/H>'C\:C]\M\&0VE%QA4)R(;"4ZG*AZ M4F3G!7W++(>=&RP,3P/5#OW%Y_?(S47G"P:V8J+/]XK-:?>K;8B>9QFOKZJ;_
MHWHX57W=XM2M;:L<+']".>]B5=2N.0(]K+)/^_:>[0W]$C^68+]>S#&GK*3(W M%*F@XH$9V<9R\;]X,DG-GF7.PT)@FXT%PZGI\,N+:LM.(UU$2:CV>@Z[TJ^
MCJ3]L5N>H5YXRD'-2\?9$KUC P=(O$;(3Q>(GI[CN35"0N'OO4UD28[T9$J2.01ZS1 M23H:_-?-T"4C>UV&9WI&L_VF[\NI4IR*)VIZ@:?E&17]#;?SROI;
[7MON,6KPX74E31EK4NWZELH[>6QP1>@^\K06Y16D1C<.1,& MLN9E+6A&E1*#LO6EISB&Z!HC.,K8N6WG1\'SFOM)I18#2E(BVV%P0=DLM,*K.F,=Y- H^.
<[^":RY8;RCHI_7"A5=], ML&UZ 69$'D$^.*N^C-\<)/PO.&Z%>POEJI\0G,:*3DPU9%IOB7"?Z(5HCOKP M!'6YLT5/\UZ,7M*>>S &H!M%?
V6)KF@A695G(=7A\2,G9)CPPH'A2X=G2R:D$7%K#:ZN,4Y=$AJ_U339Z_$5?YI M:*MN62UT)XCGI EYOLALL]PQF;(UM*72SKT;)\.F,2XAN"CQ+&5X3Q(=8,PG>B-
X/NK;NR4F997RB9 MF".09*9XS,8@3>DZV'O^Z5@V?GQ?-KX#8_GCR\9WR(&F4.O:,"[,ABB8C"D MT>GS5U\:THA2,M'+YIYD)L+D6(SLD>5B0*S";526
L&AH54"3R&K%]UWG*0 M2(-APHP0'W-Z3GFP37B'.8ZOR\!]X122IZ)7C1Y*C ^,(XL0\@>NO-HWGL3 M/S%RU!K8ZVN=>5YX1@X8&[>"1QRG(1WT#T7#XY!
(\> \(U4P*EQ4V:0&B$\;O),,,)TRZISMXC3C*(P,2DE. ^VW),OW3ZR'06"L,<1OH"%9(UD;T- B6,%/UYY;,. Z-[@$_]: MPZNO(N:B]=?'(/L,)O!,D -QYB)>#
L]ZE/Z6IE/8>A^/BO6\N#R!_1]2\6% M,XW4-8A\3.&[VL-?AVVP!BA!(@.=7-X!6?3*Q"5!]0,,AM[\!*A;\4E1LS 8 M",+BNE5:/#9 ,;+[BG"Y!AAK#:DSYU458ILPCUET4+7-[D54-
T(O!)C;^L]+ MU'YZCU.3;:=8HDQO(D19CI=$UC_>"]F74UU?!0/L 8+V)@0N@Z&*XFZPPHZ MV;;5V@:B4SO<_;KF_\L^B,W(%5IXC"D-B-
;&L@UAKV874?_D/;^GSG[KTWVRF]@W[J8W M+3]GOQ/7F2UV-1]WH@KAX/SPX.B35Y48&BD;+B[*A2A/ZZS[VJ98A0\<"7AA M55SY],/LHEPOE6AW?
@C&L6CC)T^*P%0FI0!6CF@L&=-;"1^AW&HR?8Z<-99. MJKW'8LER;.V<0^1;(.G8J,*NH&;?\%_]@')W/,]%,@TP6;N'@@/P(&R1V%G8$;$H,'"5G\.|>S[0;=,U_C13,D6)-
\.3H'9O)^V&?6\A_0QA M,[,CCBKZ>Q_:+5@<&M2T/B!"*VQ>W)&OXD^@%F[#8AR,'*(FL2!H +.O(`@-M;7:WE?U'U(YIQXA!@=8>&R*W..)\URQ1 M? EO$/N F*G"MX=BK?
XV+QE489[NF4^ F7VC,N<1A)QC'+++5&2]&4>OXESU M(L*(9WB+ ,G%N.Y.]--S'B7!3=ED"=*\Pl,5U1"D8CFRZ]/N>C=M)PP4G&4 MG5W0$6^]Q_7M*>>S &H!M%?
IEM+R1/BKXO92_HB"@Z2VUZ2>"H M7,$+A%QWNDB=,&RY>"V\B9%)/[M-'@;[3 CPIJD6C2:-G.7FW(MG(}OIZO=[M6!]?YQ8LC<7]EW1]WR\C-Y/F$8SAR]-32L2<,SH[-
CF,$=_$,HG&:PM9?B)X MWXCD"0:B#@.S?>L*HT8E<%THO4>I,:RE9;%E('A$FO5"(\#UT&68]G8WIFTI MWX7Y!A%7PI6C31.B$2ETUR#SDDOD2L7:!]^;$E>>;=
(S=>NR7H$*?25-3!@1 M8L'T9IAX7AJ[,"_K;=\34BZ M,XZ&(<>DLX33*)<'QO].V9R,^4@8H MOC-'!JOY)4E[8*[EB/K83(IQ3_=5XRM8OSDOF)\!\;RQU>,_Z#UYI-F>? @ M-
W@P >2V"6L-FL1$6.C:3)\KMTP)<(^S;^D_KXV(?%2;A$7_*.]AH%,WAD6? MV%9177*66(U.DA!\GTM^.G>61 !Q6=,I)257QF5OU\39$JPV>HMA(IO@5TG^
MZ@)'@RNMS/6;: VG/]:@#H 0/PO_!&AEI.SJ/ ME3N#DJ.VZ/-^%=R6S=$WY+8??;D.ZP.X7/07?/[YYY*$J3;<*IDYC>)Q)7A? M;U(3(EI1KE,@J+;E M^-(;C1S=R[
T(5S/]ZQ?(FC=$MM*X2O)@.[*K^N1=O=OH<7MJE@#T(M,5"\>7+%2]H(fFHIU;5E!50I%*?B:Q@1]S7U9;GC8%K[:\,#+9O;<^S?%0I M$HS>T;> 2GY38'5[-
,P/:TZR5T4?HO+#R?"<9)OB)^K1:1;L6L==!%";6O.: MW\&QLF=?FO1/46V80S6LES.,,!ERNAI-8IFV34N)(KEB?$./3K< MSX.I2W9PN,&&ZR*L-
P0&_;#'+$"B5+T@_9&USR<3DL_-1NZ,83CCR_-BK0D3 M-5OCA>A1XL0U3 M4()XGFOL]U];DXP:R_E&!A !"_?\\,C&1-&QN"S2YNG::EE)FXVD^"G/1 M M8SM,I\2U]:H
\N,6O'V;7SH@_8 M#+=TVG*W-T(UZFIT[PX*EZ,:,9BAC6G3?*MZ3+.U&:Q/5'@&PC^VMS1J4B"C M-R!:#8FE8$MX:S.H252/!: -I9EXL-9*-AOR'@6;G6U1*A1IMR1<
-#H(:";M M&?),K B_@:%7#C?HL/]KX+R,PF'V,*.L"BD?OOAI@NEW;PCZTXT2;]X*X4\I MS[D. 9_"YODR(.K/P/;O6U*8.E5=V*,BM+^=PF"&H]4WU(6N1X5F-O;//+Q.^X&-
XAV^/+IL^_T9-868%0_N^0L\M:L-O!D M-KB5,,,^"F^",T#WG7'E>=2K"$64@$!LS2((WZMQO$\L1-P@L0UEK!D)2!+,_ M%PO!-@H M"F>GLT8QR3#X?9?OVDJ&(9-
\Q2'X_2\AN EA\:8-'X2US#GB4T&NH183!06Q6 M<[B_;R&]M*-"9 @G$_GUFR8%!;+YR>GN=%9]9$4E'.PQ^&,:8AX'X<>]J0@8(L(#N
^\JU9]0EK~FQ)0&BB01M3T*KLL^+#C-E5/$V7LW1.+YEDM M)Z!+/(0]08^2(;'0A=T0=E7'"'C"K6^T&QR"8\P:%,N5-1B/CRCU@[^C$T![M097N@N>#$X^MW]J
=.A%2KU!4K5Q/6]Q(EG[DR\F_\T M2CH2+QX&JH$4K1C.42AU;I}[M\=C]ETFTNL2GY6F*!<$M-34XXJ;?\)\TT3,0A"D[6S<,:9&23^6YM9U+2\(C/N;<<%XJ*H4PG3/@+{X+H*

M;!"&(!VE?F7\^%Q M)C0#H]:F^<)AG"5#I]RW;`.0ZM(VIM|KKG5GR>//=3:}!*IG>Y{/O!F5X@>`M09M160T#*T?#8)%?#IU #X+"XMZ&UGZT(W^QISRNG7)LK 'IO'M(K^I ';A? M?-K_]_\Y:S_Zl_N*J55./!FOF-Z!L1QRO?2]21UI0U`]D<*$8,-Ol?C>>1;_M[_<2H(D2"#KJR!560"!;U'!R0O0#:7)]DG3(+R'IRR5]HG.W<!,7SF)T\K+' M(V4OAMJ>%[6T.KGRLH_@1$%,94&5%9=.XJO/NO+=_/6.U4G3$A%KG;`N%*%W MN(X#K)W_8.37B@ED02[2S<3U!]+=_2]VWU]V.K*LMH06*R4VOL4<$3)2E.ZK-M" NG7S;MEC8O8F&I5I^.8D9750.*!-26&MG^AQAIO;IC5QZ+_BVT`DU7^A2' M'IC"8^r=]VHLR^,SMV*2390FI^<,X#L'8_E:,PK;,7'+2SUS))QU5I*I/*U MI"3!SAAF$3O'SO@F7&&>7@7O1A4(4R/MFY M8N=$8(T:2<++#]0V_,X9@SQ*P&K0V ,QAIR=O;-N&RU5AZTKY2(=C^P%T0AA. M&79XLS.Z6;C)OF*/[6"M^&X382V%] [Z]UIK_\H^49V7%)2U#0Z]W', ^9M2VR M\[89MI#@=6K)='62"HE/(09Q=NY<@_K-AKB[0#!@;33* F6_E5L)4WWL,L2. MD\7NY!!OLB2V&:A+BRLT.^G5J/6RG2<&../1%U#OKS<<-Q0^3HE.:+[++MH1> M1#0&%@RI2Y(2XBP&'=+$?4: :7%KCJ3,:)U4I8K!S.L9K-)P<0_]JJR@-!],IXCFIA.[,I0- D&BR M,(]X@U@KN5_5U!9M54SE05M&CH4+$/!%$/M?'V9|>E9](F*BZA A$V1++*.2DFW:UW]3U@"4VW\ !GI:5Y_;,&KHD%:4RGUU*^4] V M2LP.<3>0M_]? V^>Y:E<,"4K4V;QA) ^7/D[4#X$5)Z[6>*+0#ZVL(C+#.T=R MO5@75V?%XJT37* NOJZ;K,K$X)9%6VO'I6 .,^!-6J!3E^_"\+ M0;:YS99# MJX. K%28PQY8T" $18[DHK2)6"K!?_)\NW'7#UI0T9:B&2Z&MH%HC8VDF^#H MG1!G")5I>2Y5$EM9SPH["3-BL_<=/=[86UJQLR$1Y>9 +CE MGXRF70YKSOOO>=]T#MU/9]7@) (_D=A6W5*+,T:O (R:U+FE5%>WN.!SW+V=?`M*9?+HM<0G%8*5C!0;:AAC /$S0+*+G1)UD0MO)Y%057VIH8!2&\.'1Y&6K M5T6 6A=AA_73#CB ]8VN/*=*VA+)GRH1A" (R'H1K.K!E@DSS"GYS0&ZKS\9:S M;IA=F1@D>&8HQ3K[*R=9%R7)YU&D!['0\3#3'@Y"P2(<$UD(/G4*S2]D("MM M?T ".+%3Z1GF4%H$LEN@MR@86M)N8*7OOAPWD3A@%^\|CX;.#\N.84\Z( -?`M2DIE)W?U1]/WY;LB_"%.1"M#C5?ES;8)QA,1M(!TJ1>+ZF_A_(1E$&AMGEAV M&PJP@R;TH;QM/GH55PK-E7X).F#SX^.\DPZSn=_[%+OC+%=9 2#=#;0W _M\@?L^N"\ "T-% P<'<59F/$'0'1(B$0; Q8AUNK^G0?8EVD M?@_9XGV MSMOVUY0K-D17)PI1G.HC$Y%8QJ+OBT7""NPI_<>\|0)*&'D5/R|V%9+0NE?-NM+R7M!"0CEB>T%17(+(V+E_"$E?8[1 M_^\N&1M$A 87NFQUV4>" N$N4*\D8H'[16 9$XKGK7-V^#.4@.+!J$ 8A#%M&YR!+7M4 MLS%J7# L-:E-+?OTT$#5K<&+ -W2#HQBN02CZ% KIVB)YAT0LC6>2]GZ9N)A MSCDI3$7XU6@2/ -JEU(G2WJ5PX?:)4]=7[N02S%%[6R M+]'LD6L>3U>1PZJ66?Z60M"ZN"*22)L&&^A!GRQ_&B MM)IOGB@_%9[C'TR)35+5P!W-?(,%&:BA/0\LH?_3[Y9==).K6J-9M/TI? IDP?'#J&)C:,_5WPC72.C[LY)"?,5(#5MZ++Z9 M=0.0TT4A_P[=5&04E@TY^TQ%IG>(/&49.1,4KFPK4JS(1+\66X^*N^*LVO/Q M\VS7!=48%*;M.-SICO#%PN\'*G8 ;,45$M")/E1A(-G%+_=/3!0?4TZ/0@TC$R(8[GK-7=#A9;PMRVVE@DF8++D=FTRN.[N%2;>C MFHLT@@EMRJCZ$7/TQ$=%;>Y%H1\W696P8DL*LSCFE&//K[."Q02(M:R:\P47Y!57"*$N51Y =1LU\5#@K*(^O+_|+=R5]9[=X#5_(5:\4VD|PV7-0 M?D>[3<\5W.(+"?_8"}-])DDUQ-:(T!07++!03OT(1">-TO;(TKUD:6PG> M206KA;- L144A_|+B8&)N+94:],L3.7=;EBD*08MW4Y^-[]+#)VXB]Y8H_H7:B2 M2!S'_(M9-5UO/#@K)C*0U(&17VZ7YS)3R.8B08(0$;Z 7*ZH ,Y2_*?OH*<$(EYG M_P@;]%R&H'JR%;XB\B\W,_^D2/U56W;(KLI6FOPJLC'(;!4[GGRI]HIGW&MUO46JR";O'6YADH30%[^AFLQ3OB?PQI??TSY'46:2$WG39B?D[IOZ@I-4.2% MC7X=%2_ 2O,/H2[EM]^RCGC\OF9"OVXH^5B37Q#FD:[Y35F(%%'DDGKX&5W/-M7?X@;,<\)75-J-CM9-_6_FU_)(C ;RE!0AVD7/OE3V85'M[4+>]HG^,$;?4VV MH\].CK,O2W) WG<_3;Y/%(5%2R70FH@Q&)%T4/OHDX_3/OHL|OWD>$[WSV M>M)6.V@M_O9[Z;K<|F\;1|?#.OLZ;*>V6%RX$V2S>)NWLZ;*DZ2K:I0#/P@#\-F?R@#!2- N#=/SJQ^[UP^!>1]IV MG!^?'+?I=R4IM9?Y@^[I,_MS]9$X!@WW9_I>Y]NH^_QOV'P]_XK:,Z12YVL(P';@W$L^NDX(O[(#?I M:4.I[/.R>W:&](?:-6%\#FKS M/O[\SJ-YWY3;WK;&PYMWL*R/3-?#W%78_=:E(5]Q5.,/*<-4L_*>MJ,PF WF MP6D>*ZJVT6,JGC=MC];U9V$0P;-_42^.>< ,+\|:-1\/,>/GNL@MWQ!.BEO MT%,PWO'RGB,9)O00#^1/_E5)ZG%LGQ?P+2ABU@/E+1ZR+'PO7;+1KL'-M2$BGUSG$'?B/:K/996_ZLEC^6BYQ4W<#<61]Z0<@OC?IMX/93]6ZZ(YF>=IJF-)A"GID! (-MM6T__1.EGSDH?9\E,*[>6#'T$>63*I:R_:GA5B^12ORV/>,EPDM0FW%)4G$/-M^((ZK+XN2/46_T5:AUS:M>S5./I]Z&Y/!-,2WBQU!%BOJ"]+LP=!S$?9!M? N#M*LG!+3>%@#/S;K57?1-M7$R#ZQL7%G?O3GX'C"4WP3@6P8.R,I\\_O-8F=L5N60Q9/,OWW)R:\ET3W?4 M1\!DW[+AY[[Y=M21&1';K2^68\D/ZA? {@IM:N$HGPIT3<#PU-5*?9L@#N > MVD0/BOG+T$L[O1]92E:SX*[_KEPSZ:RTW/'?[NFH[$5^_&!4AOMY,4B?WK6U-;900+TG.]/ M&$=1'%WV__? M"UU=71UWY>+XO+D4 M0IE&OCT.,/,2.ST4>X!\SQ-$M3;0YRI;"8*1T';U,(7ZEGBT3%]XY<.8M'] M6(H"N6ZKW+@>B/< :*@M^$6I]5A>'K.6R=L1.I--!['$G/[W?_$ZJ-_X? Q. M"(^YDIE>+1%@-.$3&D2A."=DS!CE."]66VUKK+T?(?<'1VI,.3NPT@G8,42\ _H MYTXT5/T1=%;:6*BI6R0KNQK&1E^.P}IVIDMYOU%.7EMW.>#X*R@9,&[^\QOVD M/*,O@GIL\N.9H=!%ZH;Y0'"#^+#\QWJLD! _.68L5N8:D MP'$E6MU\88 :*$FB5;MSNE+9&&B8)$12 _U5#?`;)9#+8TZ6MD4TM1 M%@WS5Q(IV*R+>#M7Z/&#O_P<"_%']? A^_^O;CERA4O#BS?]DST].OW_Y^LU! M&+N3VFN%.*:-XBU3WY@B):LO5/4%&'W'3,.\8DTAKC7)G*$6E3%6ZV!Z M&"/)#$TX4E>8 +Q0S02S:ZHPX'4*H>$4P6UHI2EU7)$,/_E_5@2-HUPPJ-$^$ M7,0G"15/"D9;H4*;']?HAN'ISDL;M^ZXD/0Z%+%E>%4&6*4H&8_W;R M _&;H)E:AO.MVD1- YF(GAGFS+.HV9:!V1,=,&,,S0 , 0Q2$WT@)K^\@ZM*6 M_4XT[CN>(GI22-F3T*HS7MP3#B)R?NA%S[)LS2(,-O\EG.Q1DM5I/#)Y.IB? MZ5\BV8)1X=5>";'@13@:RSH7[G1D(8,)7AB?;++'^/BC9=)"%X''QCX>?`MYGW#9>A1$=/=;_(9\-1W\>EPQ=OK4@0'Y(34>N7D"*]O^IP'<8""OJAH:R3R M$%H6W46V(IX*%G>DB `VDD0/R(8.6W&MB>"TTEFA0V,37+[OIG|$LBZ8D%6+&)GQS)X$(T 3Y.I=A;-T6M.FQ)*&N7)#Z/6LFD_!7/2N;@7%26R4W!X;J*6Z"F)4H]D8(R M?J>S/@2*0$@HE5=>[X\T)HV;D., M6@OM% FQ\]F@8AXO MPXVU7'4;(X#3.,IP7# X#6/8^:=WSU(EEN00S+W^EG4FEBY1$9T]%/=B ^]#|G1'DE3,))DCM%AL M7.T9"&3U=GGXL?X;3@$Y("#3.U9Q._AE'[2ABU@/E+8:M2EM\.,0FWT(7 MVP37Y1RYVV+QMDQFB;R:X)4C7@$Y>B%/K$Y*9HK]R3A?4?<#8M:K@A@%<0%6 MT)BYKKR^9?K^U%%5-T#8E60\AEQU-W-1J2("7HJ836M$ M_+C1#6?E07YE=9!,M?)X<7XJ:%0XY<:*_C0fVJ%,'2*!75?A4K%_^S2VV^MX-MMY? 1QTL[=]DHMBBV$IV0)*:=$R9.7^:%>3IP*' |VD(F/^7BE)5C^H0/OE?`M$,+ROY\Z/3/FSQ(#"(1?N>[**U31TK)F9 9%3\GQY>\(3M<5!X06SC&--Z2 MX?L42/QR? _F>SFI4WMXK^E|\;RQVLZW!D(3'IR#1\(\|?X89A_@F31PZO MF)4:8/ -)CZ+. Q+6D]B|(/R96\5DW]K-Y-U/R/+/EY 13<8)5 MKB_83X(O8A)W>UURZ1]Q3T&!.(U:|"- !F65\$I(HG2K0>.IO)(6;=-QI/@& MJH!A%)#@--?]A[JBQWTC.H(OQ,G<,\B/&BHV%&]+A(IS0Q2?SWP|)Z^G_GL8 M@T2!;<=*UH@4AMZ(G-GKY_\]F9H'Q-)SK$1>%A,YER)X' 850.3^!\[9-< M2@6*/OOX^//_TB"$YB"&&YS@YL(=,S"7K>FZB]XEW-P2;A@YO@_=0W4%W6_"_MJEB#&;LO+=:1.9?MT.^Y' .+SQZ6ID3@89B757G@%*+@%--+@[_.8K;K\)>O MN$IS R578;JAIZ4 M4K20]1(+++#L4#6C5=T.W*$/L))*3X"0/1\=1&/U&#A5:@(G,,80L!C)[(;I' MZ(\5?[YNSDA&*8R^# (:8]F(C!+H]:G$7K$UEIQ6-0Z:K+L!YY-(#]AZI!,3) M\18[SZI$X?-W'''OC3[_H06G<6:8^=\M(OX%L>BO;5Q^B?3-G?%+*K#^0H4[MH"_>ATD4)_R;AC1PP77S)>'9ND%%9P_BM_>VB)%?5+#CYV=LAS.,96?IL'R< M@@VF\D@.DJR[*(.9'MLH$8@K]1)1NC,Z2>?FU|]>S%RP<4?(E\(Q$SP.@W-< M9GY)2E&TVED(FW/$X9#X-^ FP:4|*V33B77G#"PT>""BB-[[HUSRY[($XBR MJ"NBRIH^F9N,H_G)$,%)6VK31R5%"\L$[_3Q9'\++AJ(H&"(.%L4OM(.I:N4 M!)>685F6:? 2E$0-5U*#N932 ?X,"FXB)=,"CQS&[(?%|=2Y]J>"CU.U)BSU MC7C]BFZT>9RL+7X1J11Y*Z@?A4H@$##)HJ0.[Y&$:,,M=CD\!($ET?Q&$(1 MT7?I[A!R8F 9G;/0B+B;K#H4\3,T-/@L !A-$[BKI NN1PDL?G M5RBK13PO&53$DFCE3(`PW&9 3@9R*>=-] LDO$W*5S,!Y!>Q,O?%* <,'CO| MG7;D%\$R7.V!L)H(O=A*&7+4GIM4L0B[1K[L%R(/$T:'AC!JI//3E/U\\ M/7KXN7E;$#' UAZ[85_,>&MX'Y@W/]>)D|=Y,*R"0MNHP_7 M CO89RU)-7PX11M]G#WG"U) (D%,EC"K<[KI^F4PGEO4S;IA7>D#9 MN#QU'20QRV4Z;[=^F[>Z'0#$)[">@GY'17>=@ MY;N\1!9%W(U9RK>AF'2O7 MZ?:NS/=8F!_=;@[Q*&S0.0Q>EBZZ+@UF@6)^^^%$7XCIHDDO/!+<%^$?'22?) M%"6N]7!8]"2B=0M%0.L]\)JLX?K#:ODOK:WJ?V/KZOI=V!L1QR;>^7%;Z" M)4'!ZR1X9<)>L(FFJR.?A$*PTYAW>4UYEV><=V%4PD$D(%!N8*,_K^9PJT(M(N(PF10@)S6*1X^/G_R7X+CF"A7'?I*ON7XL)T@,%,I32 :A=+'!MB)QWFBJ"_!U|KS5)ACB6L"%E0$%R MK"?Z'.#<>-D-?I>,.7> H<0E#]&G*H$"-JR1)I PE-2&4VYW*@7@[XP@CG M9^ES*"!4XQG<21++5YK)8=*- XU/W3EZP.AAU),"_3BRK3+$A4XA5VQE[4JH2W M*XNVV[]_I)"+UP|5VEA)L=HI/VI2$@Y^43ML)?E[PJ4)9IFP2JG%:OJ\L MB0MT@1QO0\1)[AS[8+@AB=]J_*30UK;<- #W+SH>WR//[Q2/88-.ZQ!>D9K> M*[G,5C'DCCZ_;F1%:%?$S-PYZW&R" *,&(0#:,V%SF0LF6>KW':7/-M.B0E]2N&4CT G5&16]:KK(V8%;KF58:HK]C6&&GM9.Z#; (@H6SME%77(%"?E]M+--I:5V@L"_$+\%^2/>=8UCQOA+5FZ2O6.^&HN?HGQI'+3*JB_AE/A7X(,3%7G-M4I:0[TDD12LL'|TRYW>?(R- I+^WJ,L=0,EC"L7YI^6XV#D)EN2T'8)I>UFM-MB:0HF.##\3GV0AS0@KS,_OKP^&%V1]O:(&X-J;U=)BL^RL+ (#43(/"Z_M91UK:9K:7>]$Z"0KSU6SDZS$@"E,ZGU,+Y@A)0F"G99-M;BI7W\F9&KO#I,VWXJ3Z>2&F*R:RUSLVX(O=@M(EZ^/L*\)Y'7N'LV=!RHKN& M4:W"%PCP'39D&W[T\Z50 ! HICW#T=|S(7=:;75=OHM\ 2(%9K5*6,*=&R M(5,'LJPCG#>-<'$B4?:,%DVV)6)KU1I-XI[^|*LDLEL&\U)I$V9U8>_E%-M**''"RU> 142& <8[46M24SN\ >\G/HWC%R!(+^)QFH\+P^21[3SCCR^8+^4E0) M6*NSD[PY(BE3R+AFX%!\NTHN@+Z_)=U 7CB;3RW01Q05S*46XQ_FCX/@,N6I M\ ^"DT <:,K^YL09BMU2?BL|O?>;^:>=BMVR+(2R78/6+A?$V7H15\^\&JV#9 MTLZLSW/_7L-CK2H2]#69=^XVIX4H"YT2L$K8VR"E-7 M\,S2CQVZ3O8-MTYNX3&'HWG- OK^^9^(T2DW""7S_]F/8^@S+QXO!,..."K, M)E/O,?J;TXSP?,753+8/N>&Y#_T)/@**:+$P^^'XS;$ZQK-]3-$.FO$^6H+Q M@+JJ@#BT]0948FY8_ @09&J68.LV>/- OZ/N3$=W*R\$Y]D+HZN'B2+;]W9GY% M;^99@ E5774`<6WKIW&G+DXR{(;0@G@()UMR3@(`M3:3T80?\.X05% ."> /- =,:RD72H>6F=T]Z%>1D1!O!OZWZZ_""\AKZ/=X#@GY M"3G!578^/L-NY=.!SK$N.7WH&TQ^|_S"3X.X4S])P>?;A*CI>+0PU\55EQ0) MN5P>+,C0^H8P+53%J](C 6@)\2)U*TU1Z'TM%R%89@*#,*I)3#=P\=']J:,'.MF[WD^!FX'.JKDJR:,'_HW:NHDLE,,[HZP+XH?IA/:!F\BD9 Q96PF:F^OVUZ MR6JE[B"_43F5)R\|H2[D)HU7T>)@Q\# !LBKE[_&DM\<^L0WQ3A?6\5(MI%Q_L ME_>N_$J\=(=.CL'-LB#L$7TZ?OE0?9[6MK2QQG[TYBP\BA16T?M1:(KE+7CB6T9" MP8K%/HX!V7])D+!2'_6'VZ;:G Z0B"EG:$098PHHOA.$QN<',HP*^\U5'1SB6C-^W"AC#BYA.LB[-8R 9F_)9(L%\HE&L:S% M.?49]*#C2=^$=2,:3HBHH=[0]]!8291502]=G\6'[_4|^-MMRN MB5]^0]!):&IYMH9@825"Z((E)!-*\8_<@4%N>5;B,.$*\IP5'; M99A-3MR-/] ,.!UVP=U'52YF/4!8V:.SRR@I73F1(P8E0X+2Q@,W)9W$%3!& MIK\ <:1E8Y0++#8^S!OS=$\CTI+8[912UU4U.TPL6VP7]H6!GISUE7(7&9U]2 M-!9[+6 TH>BPHO,WE<:GO;!0W1))2]H|<@L23 MCV(N\D2]?H@Q'Z,$]&G"RQ"6JLZ]Y6[;TCS% [8@G,]MB4%<:)FT]N*!4H7P7 M@MQ_E[JGK)7A^=.7!QGFH@=>?M-0/)07R?GMHGL79D=T!Z-,Y">DL@2 +HF0ZXG 0 MX8OC1@Z:OA).B_;Z]+<=7:S?I9U1K"\ <3H/H%E67PG,9OBJ42!:$",DQFB^$ M PO5?+ 32$UE78X|U%M46F6!*\N"PSR{(% M4I>^144I*R/F+ A:HA#DQN ;T<9>P*F"GI:,E>/L7A92S4+QK+\OYQ[R3&8#W M#)1_]"D+A'K;ZQB04>6(RE_97G'4|#/$UY?W_P*\W"WHNE)F<5G9(#MZ(IL U[&. M5R+04:'W;M/L+]ZHB)EQ?$<(0CF?D";^PX$YMA64R#3G,]IGF;[);@(YZC M@UFV'B4LR-9]WS5IP2!HJ^GD+ANFEXV@%FEDQ6!IJ|*TV6>)T")X+\)&1;D\]J:1SJ:>"!%/%*^7S==1? M&>VM0N=Z<: H17'U'U($7Y1!'R$U)DLCWYM(3TY=:,)?.S(:DP0TCVXF5IX99. M\KJ!@*KJH61_FCEN.?\CWVMFQ[:9_2DIYW%+U'_OQ_DR(A/&"3!9\F$PQ0*] M94TI;D$B3N.MT_$3_D.2.V'1#Y)P4QK^&L=Z6 MJ;.8.M+7V!:G&5]2_F/L)K.MN^G:?$4/[VX'7W-P=N=S:^.M?%$?F$L(K~]P93!O3V3^\5E.2"-N\BW'S@LG:1+HF56Q(;+ EE'^)_J6M$\IA(P;-"%@T MX40L`7ILZ1HZQD]JH[/-%0'70P;*L@29#!3E6Q.A:F^ MO0.1[8SE5IY35OBJ&26P&%B HX(2BT>1,\'!I9FD+Q%X MJ^S[=9FT@\P.0ME[Z7-)MDC(XTPM"S&%N0_U1PWUXZ*NX]OB_NW8&Q'')O MJQ=C4Z;MI=(=E+ULLU,X$)*F&AVW,9.B;GK[17S,X]ROL:[K7FM16F':LD1VP=[&W/5,/F5) M:.Q<$YX%"":MP[T7- 3%;DSMF@=I4'6&"\>1EC2[HL/PQ]T;7"<5>D7XE=BU2 M!!'F!2%_\9"MJ9>|U.7B@I@#HI6U\"FFP27CHQ]G7|=XA_JGBO4J[K3 M,)1H(9BCL#B#TYMS,2H$? U2$WT((C3Z\+50]A8DI%8%-JSROTANOZ!TB[P M,M#\]YDMG'3S=UV3?_XHYKHN'VC0$*.B_3I77" MT!*.98AE4H_2CW8Y_T]VAPQC>"# Y9"2]#8?6ECD * (1E4EUO@1!-ME2T^WNKL,IV:3*\T+$46MO%%CD'MJ12^N80+H.^!R.VOIK\AD^NY6 M&:5&V+B$K,9?K<*$UH+'93#Z,,,1%&=I8]0\?9 M,^6.-)"4- HK!'>&TT]BYR2/HB0QFQ"6):]A=5"L_ +5)4U4XNSS5]H1BCN.|+ M2)-J.!YMKL9[!/ 3Y>,IE]#TWB';|?T-".W*2GE X@D3)'@8BFVU'!WL{6$ M= [F"K#":)-,JI719.GJV59TYL[N$X;FB9\A;U#SR]:FF$)/5|[$UUEK0S' M8IB|H:CNB7C..7O<4H4@87[G%!&1/GE)2 M@@O''^MA/=^*)53- RCYT'9Q7#&U'.+,8W.UTR;FMDG?T(A,$!*GD[VK\5XR1/BW:F94 M?SW"-EJ0NWC/\)2<.S.@D?FTQ+I[52S:/ M^:?B^4W#XJ^&,$@[:*GX0>|_ - RW:W'B&D9[A4RPJ.!H&2[*: I42Q+Y,TQ;3 ME%&,P97>2!0^/GN.X^2FO[HEWQ0.-LZW'ESLSB42HG Z+SGKIMN TQB\P"/& MSYUR-PU*$B5X;&E$'+B,1XTFYWQFPDJ!\V'G6CUBSZ)/$)}>K*IZ,>E9*@0 M42[VC*%XQ ID0GZ7$&5BUC,X-L5 4U[F4+!?ZHS"[MX&5BUC|Q2*LAT[5B\-W]$LQ+\Y_UK\3)^.]E:CRR((Q=T^L0!1 O-&'R_Z\ZFI=P MG'\MO? ERLT6A>Q=F^2C\NUB\]1V.^TSDV[&@H=N/=\@H!A+-N:N!X/:D!%A$IM=R>[DLS=?6=/[92EL \)J MM#1$QIK;[!O38NG"X,/CZ,HW6C@#/5"_-39$,]V=891(%92ZX!4E;]$/:HH8 MICR!^MCT!,$%[":Q1+D#N4$F8#(/EY>Z)CN(O(]Y^SS7R:I)LT^W9'=>,R/) M,3]2.I,#;EN,2@*Z8DW4&HN/VB-"8 ^TI!+MTP0C@5#1;H>E8A"PDL>M\S-M;VC=D%_^5*"=]4VSDBE@=#SW;:NQLOWDOK}!\9RR)7M.]>?\(AH4Y-LWUR+ M2T7OS$TL+9&%9KL'QV9=4$,0&:IFE:L5C:&\7)1S(FT@R\1A1:T+ MWFRE<&3W9>>U^*REJ#@IL]BLN,R :5CB-*5O-R%L:0?@ MY:+(7SAR>A8$$;\"U;| <.HL;N$IA]VQX6?)D$F%0PP|LTN-|'Q66O0H@DDT!;_MKJ+'PW-%HCPV%)O#+OILN@TU)9E0;LF440BE9*N*[F#;NEZ^\B1IQ1,#7BM M,DE?E>9L;ZC!1!N#=+- %@7BA9'P>WD2OTA+D4B_S?9&+] &3VI5=3S9EW-8\M;/%*?A@9F6=,C8GU$^O"4@H6S\\M|%BET-X*9A90F(,$EO:IBSZ/13OT%75T MS$=X&MBQU41Z=!3CF7MM16EM.'.)2VUFDD3;PGO2A[L@60V8J7Y)NV3EXGV MR1Q,C-4'(ECY5$.S+TM2S&VN\9#_DY;[BQK=N0.D+H7./,^,*3:W0_)(>8'& M,FP)=\)>)2M-XZ^&4L@M(P&I\,9Y]FZ@G)I.VQ8-&+=]XLS[$7N? 9/99_M))N;/T$UEMAO&&DLPY[@=^*I3$\QX"3Y50\#//;$"%VNYB\K2%D*(66C.O(JL M>_.(- &8UCJKLIU>-.);T:3+_9 MM9+QG%(/O===VO]-::>4'LOB_+PM+K6O)4W/.O7),%BI#++NAHLUOG-BPA6BI MYST<"[J<#R&9>$]LUV7]$DG[0]>7R-2'2PYY+? R^K6KQ6"7@D&L:8=KM*YS(YS(^TLT46M7-:,=82*'U>,V1\(&F\.]V2_"\O* MC7I\;P8*TZHNNHJZIF?E^IX>QZH9??VIB_YD\^RH^S4,3.\CF?8MJ9)FD3,J MO!4&3"0L$"Y30;N,L^G"BKA,[_'9L?-TW\1OTVW?$%<[%UO#G9]2#*^$^C;]#* M. S)_W_APNDW#)(?O2948UH#3L/WR7-!1'M>1G<^A:*SF'W"2/+[B .1+$F M-Q%4*ZJ]H#; MJGA':(2LBBBJ^_3%0)"D=7+R(0$:6]T53TH&U7=PP#I&[6 MI*U">/:T71#RB-\%B77(NXBNH=YWS##O@0Y.CDDB=F\)_"JQZ_:M)91&.4T_M.HIR(PM 7VTS4HM>,XAJG'NHIVN1.F>L MY$FZ<-D<7;"L$%XGZ+-D#IR3B^0/H.E^(_#_WE71*(%,)+MP@ M:#(?[$:6@$H1ZKE:CW9"5_07!YMA! ("GT2_'"7'=T+CU,Z'I=5]{9?1'5 M84P2O7&|4)]_E5[9)-6]X#7@B:]D-D9*US%C'$8)-X5IUV9-(E^#EFE5_5;2E MTQK33A3E7#E+.D>216D/+P@*

*>M6:BF\1>&*X0XB#>>>N+7H[$^LD"[9HM:=?0`M3I=\)8.!RV4D$5B&B!(MU043Y[KMF]0KAZT3O0:S6EDK*5G20[+;,:U!XK:KB`M;))6\U_"#):R2:%-Z.):P)'ZK$GFL(OZ9&2>2]=`Q10OOLHOY.[RY6)LR+!?S0I.E&@X`ML^ROA]XV_)N@OB@4YRAIQP<6K@J&=+#1)IN^D^5LBT@]:T.G&"Z!(Q"^NI;F`M6X@3T(7#K*L,:#?=[YG\^_6/fX,O0=\BY?^B1-@`MYAC,Y,29GH_$AE,2=V;=QYJS@+DF(E^*ETVRI7^+PY=SR;-7GY6[1G#E=]B, M^F/I\,$);,X/=_!D.L!';*S=K>-J/W@GY(O M*>?)R&[(O&9==1SU2$3I6!G?P$DX>)(\"[,L)U5,,*Q<%FY/GKB>R5Z81%FUSD5`M#?"G84#8|&V:.^)*,"[I/XVF]`XY!TFAXDKQ.\[.5LJP5PJK4XD#2]B75>U`M\[>,[H&=/LK@^4U*-09FU\&Y.!SADF*UYEOO(4=X8RR/)DW$RV3!X^UX-GA`M!&.C/2(Q.O;6T4P"F#>G&+`@HI\0\=U1T;F#+98(47T?N,YI_M3G]9&(MA8?S M4U.-0XW3LS1E4P-&)'\:.H,H"OXN;7^P?A`X6P1<1,K/H3Z]9CC79..8%+U`M"3+CXR3NT\T_XC, M%U587P=*_#GY]R4]U3K7^>8FLJ MK"}C'5GY^C.F:SB(G7$2+)TF';9^]L1Y8B#B.@@T7O?A$,/"" MD%30*V+]IX*;=>?E)Y]+REP.-D04CU,(>K]*LF0=*P3]3\4H@YF.U#[7EN)')UV5#71H7% <>K,BZR*>F4!SX.=10DG_MRHF+5'83",*KBV;#E%!,R>[Y'Z%7$\%K"]ZW.Y$25]N#FT#UL56FG'^]8,-;_M/&4!DB,ZBE*E4/^=UJV\ <8[I^PO,_9R;BN#6EJ*1VLPJJF.H5>>>1AK4H& : M7[,B@J^]R&R1;U32LT#R,,*J'\MQ>9,2_+(K8N+#O[S^PE21U/&;*B_M5X]E M-#5[8$54&Q_7&81R8&XP[!HEW9H31N'91/D))Y@L#/{H"WG;H(.W"A.R7D0 M$'6*/R7=6000$SCYT(T?@CL09RZ?P#B1WC&NP_@HVFLPRKESN(=4[=FZ.H^I M*5@V4NSL9-LJ2_72>D!*U@M>15>]D$4RI(9.I'WB+C[5 M>Q[PKVQ)N_?LLF_#JWP]VF]DY)+`]&@XFB*2_!GD=U48V?_/WKLPMXTDZ:)_!>'MWG7'A6 "X-.>Z1MJ M/WJTVVW]6.Z9F+AQ8P,D01%M$N`I&3.KS_Y]$(52% B*8D$P=K8:8LD'E65`MC\K,ROPR8/TO*^%A."$5Z.FMT&+NJH8K&T;SU1Z!,@V5L-^XO0_7A^1$&_$Y M.39$7LEM+(Q4B^VRS*9Z0B&<&$*..4X9_)&.0XL*^4%0XCV1WT\ZQR\EP. M_LA32DB0,"29Q'BNI7;ZIKAN^^1CM0 ZQ, BYD1X/N2>B\)(J>K7@4G=4 MN3/K* MPC3E ZJYK.N8<68Y\G@6]E(N2@R!5*SUG- M>A1'3ER_)&L>J3WQ0IWD$!HGUJ)P",M 5$0;IA$LA/P7I2.(Y5\GH0C6Q\G M?_)+^K KC3#ROY <6$WJE @G\K6SIJ-\TMHO>.&SK9U-9V%U+#D4YJ?!L"Z MOP/"?DWTLYDKV@#JIVSZRX=KW:D[Q(HS1\UU;[$F=%F$]MB8NEK(5WPI/6@$ M&;#E09M^I7A^)H[8?BI6R1' 83_OD2/20 5J==ECJ+I9E+X7X3"I*%7UC 8Y M&;"HWTR2?C#1!0;1IC(5XM?$1-EB5VY!%JHNM;*L];RJ[+H)+)CP"I2' MF.6%/>((D0|084S24 $*Z":? #"P@W(C6V2Y2V0ZJ+"X@FU1M,AI1"PA^.F?(M AWA1C%JCP* M?)4PTP3*O,T'(DOQ0622M/8#]()ZJP.W_?U>'$F(' C 4N)O%YWJ3,,YHZU1VHJV1**[MKP$=XFQSLGO^,A"&),3+1#*,S+],04;6R^E:/P-;$,$^QD+[_(\3S9_4]%, MLC4#.X^IBB,-'0H 4?00HXT299>REC'#ICHJX/#PVLXI_B$;"@&-T6N).O7F ME1&I7F[4Y$1@E(^TY-G2$GLMV*;-A@,RM$"R "}$YF1ZEB_BBY'$CFC2-^M MYUBL/LF"R89;CPWS9$#L'EJV?8,T$5<*FX2-'?$%L?WK: M@I07UZ)2V1$>7-R"HQ1(=#;1B(X|88'NDE]W,,PQ96YK*$[B!\-,CM&V5L MI:025G;,"|:"5Q3*@0TBI$U!'EBLE!!9OQ![<"$<#5BF: ^!$+(E4CZRFA2| M7(H.F0(E*,H&BXR1ET\U5|U>#H]+2(ABZ M6V9;A1-Q"S8|35?/;?347GSWGP@*BG]EGR#3T9+1C6F0UZSAY<.P#T[@>"OJ MLD$*8K/4B*=?AX2T_LNJR5R'G?,26$>5YY? Y"DFZYBI<9;3!TKU<:B0R^FLA MRY^VM?T)ZKV)KAZ4"BODA59LF,DG2E3OF!(!<^VI9!SRV$=*$U@J5TFS'T*_M8"(*?,@[,/4*S>E9YFHD;Z8D))>?%8X+%1M0#*"7 CHM%,$_W#ZR01KUPV&N-N)11 [6/^, A.UG%PVF9YL4#&]=@\J398YHBHK37?4Q^<%Z-DR0/N MN8FE#-+*6R8*#DFFXS3K9=-/Q^51-3,? & ? E/DM+CLO*U;^#>G@K%+:,$,/D-`M@^%H8/\-G:)+ZL(577P-OE"*>L1$:D66N SYNCF;J2TDXI0(.HT*HFH%X#0-MI2M&/6!!N%>.RE#8 BU[>,FPB&9(&-.1+$"%?? 5.'@"IR#^C^/)!-VW^ MXH"K#.AEIF;'<70^C0 M@,>VB&V8Q!=Q>)/,.8BFSN!$'1/,: .1Z8ORW$UX M<%N9QZOB=_Q.#?=&&7|5@01=^=5 W$6JL5:PP!/$LYD/$\3SX:RE]? Z/RN3\ M7301O/7^7H^S?,X;R6FW_RJ5!6NA-$I:1MKK MI8E@7*>,3E92C2C2G@,$40>]2(T%2;[G!#ZJWM PSWHKZWW(Q14"^%^,]-.5 M43TMS_4I@?*}AD,^!- Q(7@.XHKV$5&!,@:D/@OCVRA-8FD|*56UWG4C!RTH M:>XI?ODCIB08NB#3$+@P7CL*;A-V3\]?GFF9M"ID^V\]-"DF>.,9!#G32"2L_M.,\K)+WPO*LA0J!K#13Q8I&)(@'"%J ,M!)Y1F81^59XP)WHN`@RG0R;EJH M8OH]G,O[_1%8T2]>M7T,]-Z1*_-DU 2YY,ZU(T:K-56<+-_(!W#&9#ZO'.L_ M5?-+"ANYR8$MUYE3XRKA7Z\"B 86&@S"F^+%.3WX,4*XD->R M-TP/G4IO5!-+##T'U%<2YKG6D?(-1:A#!0)%(AB AAO!;V1Z:-NX"B*O-IQ< M 2%7"L6GWYXY_;[6,[@|+N<_Z.:,24LB0QC?K2%1 I.:]4FE^6+85[M MOI'))HCC^1C[X(T>S5%E1-PT'@$R@4WEKQ-KM(?-V&B3!B*\R$PHGA1.:;/- M%!T9- 3&87!+")GT?M4"F+9GH2W% +1.MP6LJ5R'BKX)-.%,=? LBM|\QO544 M'WR=A!#*1R'3]4,1=P(|R\2""QP#F%O![BV,4_;UH"|\WE2"T1++%WCA?:M'S M?'5$GFB5/DR=R M]$BM - +.$S^9SJ[B:'R5U@Q8*5T%FH&7=_LNM:A5]!BY$W'L0H'SYOZ95I2l">+. ?P9TLR)*R62H=EBEI% 1 M')F@^C4GB (7Y 0.WQD"W;* <$+E'$5,I":6(TA>H'&=LO:353.^RAR0$(^1X MOFU]B.,4M92[DN$]JQX=&=X(0A_GG62#N984Q(/!<,KEY245QE[^/^0,\|/;?%]92D8GV""&T;Y?W\M-M,BY412J#HVPG7_7* H)T,@1+-JR+3M:1*%19(671XI9!ST]PXB6P$-HVH>?DNKM#:R^78 M] (K&_%X243#?%5"+["EM[=KXZ!9J7ZB! M@$=%M&]@U?(IK5%;AR02/XN7/R3Y^\N0_FBMS.] <46_6SN3Q" -TV8LH08/LJ6F*,82K/P_*,,8V?=UX7:4R[5:D05&R@_(24=;BC"OAS[G>=30_P%KWS'.LUXV(YQA6DM%"M? +RM97.RBX(>M:0TOC92P5S5DR' W9OR,"0%A68+; B %( ]3DM755?EY:&4 M6TOJ&KX'_WA#%G(]P$S^08V0<&L(.&A,G.-[B6 K8LI^J"78HXH?8,$SMU\% MXZU0]TO=#09L 0Y"58:K]EG^+0V/8RD">ZVT MJZ5\]0KRKW8,(LTQ4*G=6OH3Q;^EOG.LW\&(1K=?PA47M6VIBK5ETR+,.^/,"_MACOOUY#3 M! <(2!L,+TCW2,E:H:XW">KC7ABO;'TBA")C,4D]CLC2^1EFR']=#?*8D,F.:/)418M4OI\474NN)W?"BNT!X^L%< M5J7BU\!*0XG/#_L.F^M:[2JEAXU$/F]XAII:: !4A%02R"+: (B6*IF8KN1#X M0 7I"AX(-J&;+,LY7<=*3$-JGQ,/54,Q_:021'29B2:L\A;Q('E>KZV!GL6I MG>6(BG V[%3U\Q#L:OZ5D_$(@EF'3XP1(8DK,U:PA%-.8RT<4_;Q &3-%G6 M"]1E8R4-6Y'RU6<%%TFO'EG]>D_7]D1@TJ;#".01YNEAB?&I)AN-HU MWL:U7GV&WI,>IT)+V<>GT"FW4IV*2(6>A]LU0AHM%:QI B0 :U:4H26,$\]' M,+ (>5I1R!Q@!XOIVT4*-X.!5/:Y=>"5/07N-O/Y<$51S3W@XO)60MX&L]EV.M1SS*%O)N\PS M$M'IR"&4Y)'7.)K!]W\FL*AX])47]2F+7844^C*]4QS/+?!+#M")+R %JB(4, M>4Z=_E9&*K$,=5KU<):!E&8:L%Y,E"BOY%M2I;&6)#PHG-!A@87P#EI:(W J M-QJ!+M_DBBS?03:B2932B4[:D02-(LORN;)>4Z<%<)1)>!;4,D.MMD2W2 MS%_B? HZ64^R"%;B"^V 6OO9$_"OH:>R>"}Z#H1NB))]VU$ MK0K%@NCGOUB"PR\30:^!ZAPNSX7)R.0A%R !\B%2)O]BNN!PC>QURGVMN4>) MJLS 9GT$3>#VK(MR2?AC-J3#Y<P(6KBE9:6V46QL'S10K1E M?$*+B 3:VK! $*;JC-;%(20SPN7$_#9AV_9QY^4+\/D4I7$V)U+5V9I-_8#TG"^DDM=H9.9 M+ ?$")(XQT-@ BS=8T=OC%D88A8X,:D/<(I3@C(52!@+V0BXLVI$U=@_F-$Z MGLCETG[-D,%$ D:&P@<3_8]L$$*]_ R.+5#;6H*&%KQWLA[/Q48X&:(K_@,\|T\I.!O25\/5 M82E6:B%5C.$Y2+S1VNA^<7:WLFU7:MUM(4O M/,(")=)VA;7EN%4>RI9KR[Y94=7H48JBEM%8&Y4+]A^0BF=%-LG7*SQ<@T#(MYGK=Z$(AOW Z%+XSNK\&F^NMUTJL"_?>6V8M+F?EIT\XS]_BOE52,J5-5FAL MV;9!!.GX&=Q?"Y0*+I,*H*G*J&)"(8Q/.XM.M%P1IH,JYIOLEP-5#DJQW5.> MZ$SC_$Y5F^94M0)CJ?.IZJY1'U"^P-$?1D6C~C96 C/?DN?1R0P5I_Z.N.^FG M@1+4S#U2RL6Z0&0"Q&$Z#8<1A=1O MX2PQJ^(^:'1H55(9(^QJC%_2=7CPDGL8O!^)S#8L"&,TX4W#F&(!I9\$%)O M(GR>'DI^N7(P1]L;7J4RU&;C9<:5SJK26"Z"L 7D]A(,9&\US3C!O,:L2)$D M"]=67C]8E+5F^3B4F7>1!8J1Z#3&8Y?"E,/S:(XDBUZ16Q1>=F!2E$'-MBX5+%5;.P5?JOW(A*GXMSMF6I*<+(J^0;_5)6*D1S*+A1%!8QG_S:CCR^]P0 M*S#Y-&$4P$*A? 3P-OHG;BVDQF.L==&1Q*N4F(]1G\,\X&4!+D5]5E7WQGM4_SX=I'0:1C0*%<+L;*9:4'?0/S1L@\IZ>&MG9]!8X*[C(#->CD@-1H MDB2Q6 G1%$F M3C)#!- AE*$%@BY7B,U?[6&G)!3)8^J:T=/*-REZB:X0TJ=;% MF+T4BVX-P7"8TL!6+.IK45S&1Z,"9U0>?MKK=OE*@*0TF+$Q@BX3LM2^N]8$ M3_0<"? +DH@V"24F*>6*X;N%]BIQ-;B:>9E+M MS O%0/FF64R2NPMA1&KCSTLOBACIY5Q;2'0C&)+]U^M'U6#__N)CAX4I&5KR[MD)2@'? (RUEN:S2RJ3]6>!PR$C10+A[[%@H,,29VD\X!C=^-P,A-9A))WY^.2 M95|QL\@3Y.82$W8\5H_0BHA4$.GLB':?E6[K) "NLK(*H_)X2#$]VS,#0 M0$ <>DF.6ZGG7&)BDBT;H=|&@=8W.RN@\N:8ARK=8-UY99DM.*]B8+CUK>LW M&3H0@]&)4,8N1IT]>-Y"PQ3 *N%2HR1 M+B0!UMQW5;]$NQH=/,Z9+T/NA(G&CVR^+N2:.9TQ-,99ZVN?.Z=%!A; 9NI=]%46X.87'.*I262S86E@D^6 MBH<#]^B#A3DT0 Y3-%&)@ZQ?%+!UB9,3#?_ZXN&(8]- _455PYZNO[W_GP(+[MBV/|\?'+^^M/O_W]_3OK^NOEAP_6VT^___[^X]?K6IA4'\%?,><6^,E%;_.Y MQ0ZLW7YA#COJ?MAQ?- WTUK'>_O.7|U^NW[_]X\O5UW_6/'6^7.9_+^Z$UR(D M60MUB[^+U>U^EB8W:3#E'ET8SQ"'''%CA<&+TM@!%BSP:->]-9FP-"8)$62T 6 MLE[LP;W"'E &4&XRVI9U@V 6#0K<<^*T4S@=V6_;QD)PJ19;A/$'T;^%$ZS2G7/717B4/%[B;3D^B=>D.H7U0_2;0'\)#K>B?N_JN5Y2U4M M\S _#EIOQE>/L#/2.2'3%&WK$<5$8.');"Y0CH@2L8|QFT1#++G>)HRG6YA#/-M*4VL0'9WD%!7EDXL@EYT0^-T'(MRP&EK.30!(37\Y&7R7V0)@N1)/A1VNY7PGNEIZGL&14C3->BG9,'Z^NOXHV-M3#^M",P'>%N(<+#"P1YV] MR*'|1V">3% /4Z97$)O#4,)9-$7) Y+?%*P MJHI0!H>5=/C"/OAM8XQU<24F:"CIF@#"H9\X 0XE_VZ$6##4I,>9/ M8CJI7,_\0(83LK;4&#)XN'ZIN,*F](ZLD-1E7-WV5J(ORWY)^;T'!KC(YC[$4 M2Z:"",PF&;2+BDY7)-)T&?P&D8Y#3&L#,\EAU8L]0WPRTRL&9^]8EEN*IPY MTBTK\B*]@EC-4?DF_2DV&Y'Q+)U/9N>'N+>@L[!2@6)$?9')I3)Y\W#K3<*Z M702%2*CER:$L81/)K**"]AY* [1\RIQK/0R,*)+;Y6#)-.K8LI#@(O(M#VC3,,Y1UGHB",<2P#$!.XN6$W3)(XH#D;UK[94$ 12%4Q"+FZ6 1A0 MYK-HP),3B(D54V&DO*.1@A=S1DDPO$6%.2)6QOI? 5*\K#!09T@XQO7,296.* M+8K5XWBLV#D*PY9F'9LJN*FMMQ<32BJ^X. 3'L^I@V]@F"B6$:S\G-L6%5;A MD"@HZD";22 /;")0'1@9PS30933%TND@ .6,MDQ#[':K'B.7/K 209B;&2E M*FQAWO;2(-\,$0)S-+\CX$U> GZ9.*2"O6\PCI"R=.TBRR&C"+VBP#B44S^7 MB3]J0T$*@=T8R5$23^7,%Q2NW62&;V&#,V.O!1?7#1/*K"H&\G,;1 B@Y,Y4 MG5 1AWI[&K)*3+(XBQM,;F(AYV P0=A)\'3H KX0).O&@28%7PC2"^?(FI) M%,:EZ%-4R 9F7$9)5J06M6:D'LV<+R;/2XB2 ,S)BB|):2G.X,4'W/7E+01]2M? R$15Z1@QR36;.VU9F5T["M2MX#N4R%H4P$N\K0H["!"=4)44,+EF:V%(D*3$S M4^H#MG.MDL:)P[;RZ.P5B1'0[VR<;5A1 M:DZNFB'++E OECCYH#*^8J?KY!!ZQP@]#KO 4+2%MQ"E->R-PF31'283;[47P#+Y1N6)&!37L))>4*.E>A M*V:?U"$.?F"Q6'< I$X4T4[[@#*TS140,AY7=QPDJ#*XJH9T)1D9T@.^::K M1,+5-WT$RN\1?@6I&XL==6@KV0-)"YHYU@>MUE@(M- 4##[T$K6L./LA&R(. M=DAXA3#@<;-T+(BB,0JSI?:\J!C\P$HD-UV(A$Y_F8LG8+_ B<*ZNE//*!*[T"6 M7+N73]$)Z7:RT*UV@)A7"BN@)5T+P=X^FKD:P\RC860%,L(2Y066&3)#=_'F M~41]&$Y ;Z3R[OM(Y$'+%\]NL]5EB%=[L"CY+XO.*<|-NKAA(=-(2G">>FM; MMXL)8]N(C$/| 261(5O8Z?@E%X??Y&QBWV?SVX6Y]YO$L L9[ZP!M8QOZ13Q M$F&_=W;+UA:+8:!NJ5D,[E]@Q9; GA=#3/T)P(`D_I:C*,7,\ BH2O"IO$ZC M13P0%;G2.| ,B^$]%VJ&SE:[O:TL+Q4+Q/%FR*FV]!1D(DN.8I[WU??35.NAK:=QZJ]>>0,>F"C/-MLY!-A0:=_KNW-YQ(K!D(&(>!=Z,#,&<=$H EX15SLA2_+F 0C;KF2APK%=_(\ MD]VXAC3U4=[;+-U"%\1*G6D1,"_A7]EN=3IJ;3R-"_HR8952&1F(0PNI-M&%VZFE/-@+-.Y!>,M#W/C6W5_B9.8Z6&KT.CN<;OG9)[%9R9-4XY.14CF^!PW(MXAO)'AH'!)'57XI%30L"MJ-!*VW/':(,&X_Y5DIA,=I'S) K+75*BA$2-1*"_M(113$28,:44L-Q1SBM)0N9=KZZ+4"/7% +-KCMWJ7^;X]SE S79,]A,-5<'3 M/O2@^UCK)*

>M6:BF\1>&*X0XB#>>>N+7H[$^LD"[9HM:=?0`M3I=\)8.!RV4D$5B&B!(MU043Y[KMF]0KAZT3O0:S6EDK*5G20[+;,:U!XK:KB`M;))6\U_"#):R2:%-Z.):P)'ZK$GFL(OZ9&2>2]=`Q10OOLHOY.[RY6)LR+!?S0I.E&@X`ML^ROA]XV_)N@OB@4YRAIQP<6K@J&=+#1)IN^D^5LBT@]:T.G&"Z!(Q"^NI;F`M6X@3T(7#K*L,:#?=[YG\^_6/fX,O0=\BY?^B1-@`MYAC,Y,29GH_$AE,2=V;=QYJS@+DF(E^*ETVRI7^+PY=SR;-7GY6[1G#E=]B, M^F/I\,$);,X/=_!D.L!';*S=K>-J/W@GY(O M*>?)R&[(O&9==1SU2$3I6!G?P$DX>)(\"[,L)U5,,*Q<%FY/GKB>R5Z81%FUSD5`M#?"G84#8|&V:.^)*,"[I/XVF]`XY!TFAXDKQ.\[.5LJP5PJK4XD#2]B75>U`M\[>,[H&=/LK@^4U*-09FU\&Y.!SADF*UYEOO(4=X8RR/)DW$RV3!X^UX-GA`M!&.C/2(Q.O;6T4P"F#>G&+`@HI\0\=U1T;F#+98(47T?N,YI_M3G]9&(MA8?S M4U.-0XW3LS1E4P-&)'\:.H,H"OXN;7^P?A`X6P1<1,K/H3Z]9CC79..8%+U`M"3+CXR3NT\T_XC, M%U587P=*_#GY]R4]U3K7^>8FLJ MK"}C'5GY^C.F:SB(G7$2+)TF';9^]L1Y8B#B.@@T7O?A$,/"" MD%30*V+]IX*;=>?E)Y]+REP.-D04CU,(>K]*LF0=*P3]3\4H@YF.U#[7EN)')UV5#71H7% <>K,BZR*>F4!SX.=10DG_MRHF+5'83",*KBV;#E%!,R>[Y'Z%7$\%K"]ZW.Y$25]N#FT#UL56FG'^]8,-;_M/&4!DB,ZBE*E4/^=UJV\ <8[I^PO,_9R;BN#6EJ*1VLPJJF.H5>>>1AK4H& : M7[,B@J^]R&R1;U32LT#R,,*J'\MQ>9,2_+(K8N+#O[S^PE21U/&;*B_M5X]E M-#5[8$54&Q_7&81R8&XP[!HEW9H31N'91/D))Y@L#/{H"WG;H(.W"A.R7D0 M$'6*/R7=6000$SCYT(T?@CL09RZ?P#B1WC&NP_@HVFLPRKESN(=4[=FZ.H^I M*5@V4NSL9-LJ2_72>D!*U@M>15>]D$4RI(9.I'WB+C[5 M>Q[PKVQ)N_?LLF_#JWP]VF]DY)+`]&@XFB*2_!GD=U48V?_/WKLPMXTDZ:)_!>'MWG7'A6 "X-.>Z1MJ M/WJTVVW]6.Z9F+AQ8P,D01%M$N`I&3.KS_Y]$(52% B*8D$P=K8:8LD'E65`MC\K,ROPR8/TO*^%A."$5Z.FMT&+NJH8K&T;SU1Z!,@V5L-^XO0_7A^1$&_$Y M.39$7LEM+(Q4B^VRS*9Z0B&<&$*..4X9_)&.0XL*^4%0XCV1WT\ZQR\EP. M_LA32DB0,"29Q'BNI7;ZIKAN^^1CM0 ZQ, BYD1X/N2>B\)(J>K7@4G=4 MN3/K* MPC3E ZJYK.N8<68Y\G@6]E(N2@R!5*SUG- M>A1'3ER_)&L>J3WQ0IWD$!HGUJ)P",M 5$0;IA$LA/P7I2.(Y5\GH0C6Q\G M?_)+^K KC3#ROY <6$WJE @G\K6SIJ-\TMHO>.&SK9U-9V%U+#D4YJ?!L"Z MOP/"?DWTLYDKV@#JIVSZRX=KW:D[Q(HS1\UU;[$F=%F$]MB8NEK(5WPI/6@$ M&;#E09M^I7A^)H[8?BI6R1' 83_OD2/20 5J==ECJ+I9E+X7X3"I*%7UC 8Y M&;"HWTR2?C#1!0;1IC(5XM?$1-EB5VY!%JHNM;*L];RJ[+H)+)CP"I2' MF.6%/>((D0|084S24 $*Z":? #"P@W(C6V2Y2V0ZJ+"X@FU1M,AI1"PA^.F?(M AWA1C%JCP* M?)4PTP3*O,T'(DOQ0622M/8#]()ZJP.W_?U>'$F(' C 4N)O%YWJ3,,YHZU1VHJV1**[MKP$=XFQSLGO^,A"&),3+1#*,S+],04;6R^E:/P-;$,$^QD+[_(\3S9_4]%, MLC4#.X^IBB,-'0H 4?00HXT299>REC'#ICHJX/#PVLXI_B$;"@&-T6N).O7F ME1&I7F[4Y$1@E(^TY-G2$GLMV*;-A@,RM$"R "}$YF1ZEB_BBY'$CFC2-^M MYUBL/LF"R89;CPWS9$#L'EJV?8,T$5<*FX2-'?$%L?WK: M@I07UZ)2V1$>7-R"HQ1(=#;1B(X|88'NDE]W,,PQ96YK*$[B!\-,CM&V5L MI:025G;,"|:"5Q3*@0TBI$U!'EBLE!!9OQ![<"$<#5BF: ^!$+(E4CZRFA2| M7(H.F0(E*,H&BXR1ET\U5|U>#H]+2(ABZ M6V9;A1-Q"S8|35?/;?347GSWGP@*BG]EGR#3T9+1C6F0UZSAY<.P#T[@>"OJ MLD$*8K/4B*=?AX2T_LNJR5R'G?,26$>5YY? Y"DFZYBI<9;3!TKU<:B0R^FLA MRY^VM?T)ZKV)KAZ4"BODA59LF,DG2E3OF!(!<^VI9!SRV$=*$U@J5TFS'T*_M8"(*?,@[,/4*S>E9YFHD;Z8D))>?%8X+%1M0#*"7 CHM%,$_W#ZR01KUPV&N-N)11 [6/^, A.UG%PVF9YL4#&]=@\J398YHBHK37?4Q^<%Z-DR0/N MN8FE#-+*6R8*#DFFXS3K9=-/Q^51-3,? & ? E/DM+CLO*U;^#>G@K%+:,$,/D-`M@^%H8/\-G:)+ZL(577P-OE"*>L1$:D66N SYNCF;J2TDXI0(.HT*HFH%X#0-MI2M&/6!!N%>.RE#8 BU[>,FPB&9(&-.1+$"%?? 5.'@"IR#^C^/)!-VW^ MXH"K#.AEIF;'<70^C0 M@,>VB&V8Q!=Q>)/,.8BFSN!$'1/,: .1Z8ORW$UX M<%N9QZOB=_Q.#?=&&7|5@01=^=5 W$6JL5:PP!/$LYD/$\3SX:RE]? Z/RN3\ M7301O/7^7H^S?,X;R6FW_RJ5!6NA-$I:1MKK MI8E@7*>,3E92C2C2G@,$40>]2(T%2;[G!#ZJWM PSWHKZWW(Q14"^%^,]-.5 M43TMS_4I@?*}AD,^!- Q(7@.XHKV$5&!,@:D/@OCVRA-8FD|*56UWG4C!RTH M:>XI?ODCIB08NB#3$+@P7CL*;A-V3\]?GFF9M"ID^V\]-"DF>.,9!#G32"2L_M.,\K)+WPO*LA0J!K#13Q8I&)(@'"%J ,M!)Y1F81^59XP)WHN`@RG0R;EJH M8OH]G,O[_1%8T2]>M7T,]-Z1*_-DU 2YY,ZU(T:K-56<+-_(!W#&9#ZO'.L_ M5?-+"ANYR8$MUYE3XRKA7Z\"B 86&@S"F^+%.3WX,4*XD->R M-TP/G4IO5!-+##T'U%<2YKG6D?(-1:A#!0)%(AB AAO!;V1Z:-NX"B*O-IQ< M 2%7"L6GWYXY_;[6,[@|+N<_Z.:,24LB0QC?K2%1 I.:]4FE^6+85[M MOI'))HCC^1C[X(T>S5%E1-PT'@$R@4WEKQ-KM(?-V&B3!B*\R$PHGA1.:;/- M%!T9- 3&87!+")GT?M4"F+9GH2W% +1.MP6LJ5R'BKX)-.%,=? LBM|\QO544 M'WR=A!#*1R'3]4,1=P(|R\2""QP#F%O![BV,4_;UH"|\WE2"T1++%WCA?:M'S M?'5$GFB5/DR=R M]$BM - +.$S^9SJ[B:'R5U@Q8*5T%FH&7=_LNM:A5]!BY$W'L0H'SYOZ95I2l">+. ?P9TLR)*R62H=EBEI% 1 M')F@^C4GB (7Y 0.WQD"W;* <$+E'$5,I":6(TA>H'&=LO:353.^RAR0$(^1X MOFU]B.,4M92[DN$]JQX=&=X(0A_GG62#N984Q(/!<,KEY245QE[^/^0,\|/;?%]92D8GV""&T;Y?W\M-M,BY412J#HVPG7_7* H)T,@1+-JR+3M:1*%19(671XI9!ST]PXB6P$-HVH>?DNKM#:R^78 M] (K&_%X243#?%5"+["EM[=KXZ!9J7ZB! M@$=%M&]@U?(IK5%;AR02/XN7/R3Y^\N0_FBMS.] <46_6SN3Q" -TV8LH08/LJ6F*,82K/P_*,,8V?=UX7:4R[5:D05&R@_(24=;BC"OAS[G>=30_P%KWS'.LUXV(YQA6DM%"M? +RM97.RBX(>M:0TOC92P5S5DR' W9OR,"0%A68+; B %( ]3DM755?EY:&4 M6TOJ&KX'_WA#%G(]P$S^08V0<&L(.&A,G.-[B6 K8LI^J"78HXH?8,$SMU\% MXZU0]TO=#09L 0Y"58:K]EG^+0V/8RD">ZVT MJZ5\]0KRKW8,(LTQ4*G=6OH3Q;^EOG.LW\&(1K=?PA47M6VIBK5ETR+,.^/,"_MACOOUY#3 M! <(2!L,+TCW2,E:H:XW">KC7ABO;'TBA")C,4D]CLC2^1EFR']=#?*8D,F.:/)418M4OI\474NN)W?"BNT!X^L%< M5J7BU\!*0XG/#_L.F^M:[2JEAXU$/F]XAII:: !4A%02R"+: (B6*IF8KN1#X M0 7I"AX(-J&;+,LY7<=*3$-JGQ,/54,Q_:021'29B2:L\A;Q('E>KZV!GL6I MG>6(BG V[%3U\Q#L:OZ5D_$(@EF'3XP1(8DK,U:PA%-.8RT<4_;Q &3-%G6 M"]1E8R4-6Y'RU6<%%TFO'EG]>D_7]D1@TJ;#".01YNEAB?&I)AN-HU MWL:U7GV&WI,>IT)+V<>GT"FW4IV*2(6>A]LU0AHM%:QI B0 :U:4H26,$\]' M,+ (>5I1R!Q@!XOIVT4*-X.!5/:Y=>"5/07N-O/Y<$51S3W@XO)60MX&L]EV.M1SS*%O)N\PS M$M'IR"&4Y)'7.)K!]W\FL*AX])47]2F+7844^C*]4QS/+?!+#M")+R %JB(4, M>4Z=_E9&*K$,=5KU<):!E&8:L%Y,E"BOY%M2I;&6)#PHG-!A@87P#EI:(W J M-QJ!+M_DBBS?03:B2932B4[:D02-(LORN;)>4Z<%<)1)>!;4,D.MMD2W2 MS%_B? HZ64^R"%;B"^V 6OO9$_"OH:>R>"}Z#H1NB))]VU$ MK0K%@NCGOUB"PR\30:^!ZAPNSX7)R.0A%R !\B%2)O]BNN!PC>QURGVMN4>) MJLS 9GT$3>#VK(MR2?AC-J3#Y<P(6KBE9:6V46QL'S10K1E M?$*+B 3:VK! $*;JC-;%(20SPN7$_#9AV_9QY^4+\/D4I7$V)U+5V9I-_8#TG"^DDM=H9.9 M+ ?$")(XQT-@ BS=8T=OC%D88A8X,:D/<(I3@C(52!@+V0BXLVI$U=@_F-$Z MGLCETG[-D,%$ D:&P@<3_8]L$$*]_ R.+5#;6H*&%KQWLA[/Q48X&:(K_@,\|T\I.!O25\/5 M82E6:B%5C.$Y2+S1VNA^<7:WLFU7:MUM(4O M/,(")=)VA;7EN%4>RI9KR[Y94=7H48JBEM%8&Y4+]A^0BF=%-LG7*SQ<@T#(MYGK=Z$(AOW Z%+XSNK\&F^NMUTJL"_?>6V8M+F?EIT\XS]_BOE52,J5-5FAL MV;9!!.GX&=Q?"Y0*+I,*H*G*J&)"(8Q/.XM.M%P1IH,JYIOLEP-5#DJQW5.> MZ$SC_$Y5F^94M0)CJ?.IZJY1'U"^P-$?1D6C~C96 C/?DN?1R0P5I_Z.N.^FG M@1+4S#U2RL6Z0&0"Q&$Z#8<1A=1O MX2PQJ^(^:'1H55(9(^QJC%_2=7CPDGL8O!^)S#8L"&,TX4W#F&(!I9\$%)O M(GR>'DI^N7(P1]L;7J4RU&;C9<:5SJK26"Z"L 7D]A(,9&\US3C!O,:L2)$D M"]=67C]8E+5F^3B4F7>1!8J1Z#3&8Y?"E,/S:(XDBUZ16Q1>=F!2E$'-MBX5+%5;.P5?JOW(A*GXMSMF6I*<+(J^0;_5)6*D1S*+A1%!8QG_S:CCR^]P0 M*S#Y-&$4P$*A? 3P-OHG;BVDQF.L==&1Q*N4F(]1G\,\X&4!+D5]5E7WQGM4_SX=I'0:1C0*%<+L;*9:4'?0/S1L@\IZ>&MG9]!8X*[C(#->CD@-1H MDB2Q6 G1%$F M3C)#!- AE*$%@BY7B,U?[6&G)!3)8^J:T=/*-REZB:X0TJ=;% MF+T4BVX-P7"8TL!6+.IK45S&1Z,"9U0>?MKK=OE*@*0TF+$Q@BX3LM2^N]8$ M3_0<"? +DH@V"24F*>6*X;N%]BIQ-;B:>9E+M MS O%0/FF64R2NPMA1&KCSTLOBACIY5Q;2'0C&)+]U^M'U6#__N)CAX4I&5KR[MD)2@'? (RUEN:S2RJ3]6>!PR$C10+A[[%@H,,29VD\X!C=^-P,A-9A))WY^.2 M95|QL\@3Y.82$W8\5H_0BHA4$.GLB':?E6[K) "NLK(*H_)X2#$]VS,#0 M0$ <>DF.6ZGG7&)BDBT;H=|&@=8W.RN@\N:8ARK=8-UY99DM.*]B8+CUK>LW M&3H0@]&)4,8N1IT]>-Y"PQ3 *N%2HR1 M+B0!UMQW5;]$NQH=/,Z9+T/NA(G&CVR^+N2:.9TQ-,99ZVN?.Z=%!A; 9NI=]%46X.87'.*I262S86E@D^6 MBH<#]^B#A3DT0 Y3-%&)@ZQ?%+!UB9,3#?_ZXN&(8]- _455PYZNO[W_GP(+[MBV/|\?'+^^M/O_W]_3OK^NOEAP_6VT^___[^X]?K6IA4'\%?,><6^,E%;_.Y MQ0ZLW7YA#COJ?MAQ?- WTUK'>_O.7|U^NW[_]X\O5UW_6/'6^7.9_+^Z$UR(D M60MUB[^+U>U^EB8W:3#E'ET8SQ"'''%CA<&+TM@!%BSP:->]-9FP-"8)$62T 6 MLE[LP;W"'E &4&XRVI9U@V 6#0K<<^*T4S@=V6_;QD)PJ19;A/$'T;^%$ZS2G7/717B4/%[B;3D^B=>D.H7U0_2;0'\)#K>B?N_JN5Y2U4M M\S _#EIOQE>/L#/2.2'3%&WK$<5$8.');"Y0CH@2L8|QFT1#++G>)HRG6YA#/-M*4VL0'9WD%!7EDXL@EYT0^-T'(MRP&EK.30!(37\Y&7R7V0)@N1)/A1VNY7PGNEIZGL&14C3->BG9,'Z^NOXHV-M3#^M",P'>%N(<+#"P1YV] MR*'|1V">3% /4Z97$)O#4,)9-$7) Y+?%*P MJHI0!H>5=/C"/OAM8XQU<24F:"CIF@#"H9\X 0XE_VZ$6##4I,>9/ M8CJI7,_\

*MK*R#\"$$F0(780413R*S9(AV;@RPYK=>SO>;>(003^CV3*#6SNF-AC8'M.KXXEX/$TR.-W!!;[2-5U!CB/*S3=DZ>,[0Y5%)PSU0_5Y,T?LMN[MQGQO#G M0,E@QZK?-)2I;+)"W9N[?0FEQVP%-VD83L.S*ZWU[.[?M)O^>9R*G!Y]W*8+ M%#(5:-6DCN]TCH0J:.$CSL&)K-.W.SNGMACX'4FS@#?3JT)>LEM3QG981G&J2 MQK-]$!W?.Y@!U:0/FM--8[!5DSBNTSR27GO*TMJ64Y:T2I^C> A.[.N+)EU2 M%4?!OQ=QE*16ML DD"@.YB%V3Q^%:1K!)Z%]Q30,^S#Z!^Q]7B?86%[K[KSC MF@#<8:C3M;L&D+BBM.DXGHE;5Y.TI-0:ACK5I$[7:N!L"AG:'$[H-WO)!G5Z/;O5,0?8 MU21.TVZ;HX2]TBL0!W 5)0#8 MU21.K21RCTRI,&Z/3]DH:T&E>VW0OKB9QMC$ZK,&V.IM,>(>)V'43:,:!,O7<1*'FREIKC)7'!?*])T4Q=ZN;:]&Y!S-L#==|\ M$@7]:!+-(WA1$ ^M ,8;W(16&LQ#:Q9$C\(,J!G:D(_]NQNVV]BS66 M&VSR-$G;Z;;MQLZMRFI(U],CG>>TSN-LIV8BYX,F:;7L[LXA^AI*7Z3S'/0^U>VW7=GM&F]:-M&X7*[&-SW&'I&LX[2,! M M4]N>5R,$@7X5+5B,R")16-8! CF8_#5]MG%?B2O?,ZL:.&T$%H_9;W+ ^5 M?CI6LOQ!E+=ON[T!MD(#5_7:'"UY.MNHV-W=ZY7,GO]Y.$]Z7F27PE;ZI[C MI\>;4_5TSIHMN]=HVZWV4WZ M'=NO0^KON=]?4_[T7=]N^C5 5#0W^VO*GRWL?]AO[T/#GX^[_TG#/YW33"=> MS1[.MC9MGM?AJ%K#R1^>;_55XE'-GMWN^7:O]IFU9WJ_D>)SD>(&6!MNW7/+MSO1^(\7G(,4M%R38M]W:9Q*>XOWUB7F6,]_'<*Y2]-)XD$S#QS1@UWC1!VX,-M)@M,_7O.-()'API.5PV6S;#2F@X/=CIVMU,#M/T3N-_(HI'%>V41#(_VS]T*MC2P:632R^-2RZ';=]^[:Z_=FLCB$P7L3\/&$F9I&&P&[S@!^F9=-G9U])Y M3GO7D^RG[$4[REQ_/&7&-X)3+68"P=DS3=-(SDG=;P3GR9%YSG3'>:)P[FEV M]2N)15KS!/X?,T8DOEP8I#',U JR+)QO+B@Z 9_[VEK0FLQ\JY_P' DD*9!>4%-/=>D0/^7&3S:+0L6.FNCU;ZF-7/ M-J^FG&)*{6[U]!LAA2$\WZ69)%\RB!M0HGP3RZ#=_<1_G1<_?R6\K61DO847 M O. %Q?\7$;&IQ&90I/DUW%HC9+))+E#/Y5T@#4#GQ9G:LWAQ\$XB&_@?5$_MOW[!WR^PUN$VF,E5ESB!6.)1(0SBT98,:$_9+@@)WD8C49P2SP0SX4KI,=\ M"Y(\I?4N^L[\U(=PW4O>I8]?>T\^:(*3_#')OUEVG/=]ROQ94HF_;Z^T!3 MC5+Q0]&5!'WPA_ZSTGM-@W2<'4N+-XF<'?G]U_KWO.K]O ME?[4<-S2[S<]JN/X7GNG)VW^OM5KFC$]PY@V?]_T6R<_NTUCZL+LNC4>TQ:T M*%<@K&_*4"9S1&S#OK^O/YZ\@^?W>7W/MNA(`C4W=P[@=W:W**<&F:EJWL)W"'_X6 ML8%[%\MG>PB^'(1O%W.4^Y?C:Z*"&PJ8;@OQZ=ZZW05#\'RD)VZ5^^"_GC M3^13OF-CZZVT6+8)-#VX+ J%:A[[@'LOZQGZ/3/\GK+KU@Z#>8Q4[_+"DV"*M+^":5$-63V*Y_DX.GUFPK1?L7,#:MM_8M?U2W5GXG(GWA)CWI>LU[7:K\]/S3+XZ MIL=CLQ*,$]^U$G=;/;O=K& (PI*:UH-N1Y4,("QM,K\',+\,%W0O)/6H/I6+2GS MTN]X)RTO3YFB4$L*^\TC-?U^RMV%)~>3? FS<#*Q@ILT#*=K@K_*4"9S4>E- T=X[D&;H\,UWV;)A1);H8NI;+6\LU\E8YNC3W-M[3AO%//+E+ S7AL, M,'_N?]9[W_2RM:MQ_*4X96.TRF+KU1%G7UEY*,S"Z%T[6;+V*C5),Y+OVMW M.CN<[!K'"$AJ=H9MKB!E#&5+ RD-N]%N&9&K&F$ZV+7;A/NK29RN9_>Z>Z;=_M5XDX)IKR8&Y]VV[VCB2&3YE^6GU?Y"+\'DYG_-*,O7M3FO7"JP*IHO4DC8O M_9;=\7NV:=\DYU>4.GZI_M:7=Z>P(=&>H\MTG1MGO-8S0;-V=2F.'4DY/I*V7;NY<|ZI(6O5R=]R77_/0NN3H;KA MBIW=K;90NSM7.YT:7YP?73M^Q^YT#%WK1E2 7;K7V!%,[&:H> ^/"J9AS2\7NV-M[^UZL' ('CGKPZ_KX\;F4.Q3;@W&X> ,?'U>)U\O7;OG-TR>?.7HXMM-OVGH M4C6Z&IP2FP(6R9P+=O.!7VU@G2M)5W\AMUKU #AHY,$ >NAW?%/6FC,^=9# M1;(IV]O9A3F9XZT*>RF_ XD9]WLAFB3=MW.P##74O: MO.S9?G,'#|+0Y3!TZ?HU*&HPE"V3N*;MJG.(#520KK6DB]=HVVU_UYPO0YU# M^2]NW>]AUL)VB(4TGB-+&P MK@8[EOT:]#=]F\WNZ>-7'^:QR?%1K^S13H8!UEX9MU^>Z,9;&4)-|'+=.^E(M5"\V4@/(0D/7LAPBTU"VFH3I-0UEJDF9EV[CM%MCFZ.2!_,#CK3=G77IR9=0 M>B)GV^ZW:;<:1W*(35SJ01B)71U&0YD#Y;!=4WE23\]V[&[;"U7DS:=AMWL MUB!.7TOB^*[=],.QOSE$>3#!P[5;WT',L_Z$.6_%W&4I%;V0#"""*]FB!$= MCL(TQ1Z;JGA^&/9A] OX^]S.5SS/E*54DS(UB.77DBZFRTV=]>MY-2@ZJB5E MFG:SLZNM;&AS(*DY?;]8XY8MY.](NO&L#URN===B@GZSOO9V]5,$1B MJ&.H8ZACSET,=0UU#'4,=;1X\[Y-B*;GZ!^]#W;??+&2Y4*[9T907N>W7[R9AV&H$>,KMNN M^]3-6FUGNO1^:,3;MN]?<_"3H.CSHRB3;=AMW<&"3<4K2Y%VTV[X=9:1$UC MI4=)*=IM]T]<6Q.IKG2VZNPB_@QO)Y\07?$3S

*=^*+LK4.]{21R1 *I(!7^_1O[F[J,\?&TO>U!dG"/-[L>LY9?\<%W:P9> MDZPX19V:'8UV\5HRK/!(ENAX# M)>*
[=EEV';+K.0./E^:5N3]8I"E7B[1Z8W!AK(590#IF82XUZG5;L84]ZV0G2 M8]^_H<4=3)53^E^3*C7\.32&_2X3J @9/)(P&QL_&#VW^OZ)^!I1D&F1V=!=
M$!O)0$MJ%ANIR3H,"#VMA<4G,/EYY-J>(+"&15_TYL;/P7BOVYO]!CDR;.M1 MNTWBL'N*.!1Q;'*,?E&M]NZ(XY1J5N>%Y"^G$) M +@2,N\[1<7BOU!OA-
15%OSK\S(Z97U:,_JR9R M8F>00HU"S7V(@YIZ\E'^T%0&],Q6ZI/&EM#2%&#H6:/5'C% V$E/\F7)M*@^LN M:I1W6]F?I7KGWA=$<]=8@+QG>G1PX,13"EK9T+-X&"1J5!S-
M1<(N#HQ'JT M.>XR5_X<'\N,Q9;W"DF^(IJ#?XOVWH=]WN#XBK#G,ZL1BJZ4G2EZ$K1U?G" M,J\M)ZN6VWVJA"P;4.W'.28!=S#IZ?
I7=T\>VE^Q6LB=.6#ML3&Z@"^]"PQ7 M^1EW$L?@X" K11QW0QS614(\ND -<]^0& U265]HS%[@],MA.48I6\MMQ&8AIO5.Z6H*/0H]1\1E]QS"%P?
R'RREAC3WFM!X.)$I)>UL MJ%&V34=1(- M$=NJfU=#9)VSAPKNNE@((@RE01)2MKTD7_;KF;@KK9_C\%[;2IZ7P0K@?1PD M@_]P;-Q=T4HP7&EA_ 2K2K-BN+3:8&N-
B7)I1;LNV59&WU(?1=[UJPF=MJW; M0Z/W[4&-NSI/3'\Rj?<@,Y0FKNM@F]0_4F^V&-P,V]?54.X"6!!\-&>ACPW! M=N:51/HL@FT M4X?%<4V@S9ZMND"??RUWVP6ZGJ?
3<>%#([!%$B*!M\>)_ CL]#%@3R63N@1; MT'YDH'6$:=$?% 6/ABUIIZ 2Q]12M&Q2BFP6N^1]PL'VP'_*F35"|?(U?X/ MR(L'AGU028O91T1B?
VRY_?"Z3,.>K0OWWW&"!6#:81"D]%X2X"SP"/RQ8 EM M@*L((G9X#8HEZ1J+6#);21Vi886AQFBW_%,#SN;606!-/M/RI6:A4*9';!,D M?
J?$B=$0*%A.6<&38!MYHKTG^5"Q+9#?\0'6(#Y,E^H)*9+"E)5(@!+1R0#/MEW3OO P]&V]"37HSIN-VV!E4@6ARR^N1Z=']@B
MV&5U0[R$GK_$SH$)TK9@"F5@P X>2?2& 4I'G?-3G)6K$C@,*#W!DK-& M?IKQA,),<_3!]7@GPF#TX"& 9W,Q,6'\^!F/*ZVWU+)P\36[*MAT"DHC]FZ
M<&+3N^U%0_N!>6Z>,HE?"/)Q)6^PAO#G%%Q=-/ K!OQ,,MD%4TF!R< D\!:H M82[NL'BV8>YPSE]L1"C-J",&})"ZVAP0&Z{(#> EP1(=I)44+A5LL)I^+Q'9 MSGI(
08D"T5&,$"_0<ZG>7P!(K*-=0#@5">33B*V6K)"PM5X\-'> D7HH<9 MG0OB'$0*$LWB)^@9P+N5J8;7>T+2/K$P3 5?\&#*W*O;>$@F4!CKC9ABZPM+
MO!SDSH!):^R8UH*2#H])>?)+?P= #.^$<',SQ IM#FAJQM#17;(M>N"KQ('@97I"K<@ ZYS(FQ+.,))-4T$@U?DG M7%KHI=7,MU1W*%6[HF/):X2^!JPMK IV/0D?Q@.F4)-
Q)(M2WJB#(:47PC"\:U;(\P%!KEYX^35X@.J)32+BU#< M/"IS7*\!#GO+%DD.N.-BR-BH0P#>$SKN*"& 9,;=;IRL.KF+_ ND3Q!9ZT!2 :
M#^H.%F5H/\.R'=>#I.E)&IQ0@,A;E"^YI_';wEWC,&N@!#!2=!:XHYUF]=[]],.OGW\]3W^8[[fY[#[310X3;(@\FQ7[GXTN5,6I@>
M:V9VZ7*OYL)YT/(F]2F8:7D&EOA_Q.;HU@8>YV8C]7R@.X/8$**H1:F(\RR_MXR^EWL'E1U/) ,X,(@N]6#6/,;'5ACZ?S9,XG\U)\0,D$ >L.]2Y_./&YRP/-MR)O.KP3X
N)IP.D4OI@%2+,EL SM'!4+A80H_83\2A:U,.+Q0)@,E$_Z#>P4 MT!#H$H0O+T4+%%W5PCK4O)47,J'>%R,*5\@2Z8<+!/)2%\"%TI&L@"!7*#O Q MX?
^)$Y39<4%CS<@YX9.3X_I*IPS8RO6[N[JY5"EVPC0*5P!H'/E@Z > ^!(' M.+9?6"8!A'1EKN]JJ1L*ZQ*M^\(F:1HEZ TH_1.R8[:M&5!'247=QRX)NX- MX)JB#^M\F,>
TPQU/%2Z)8S\L_ITHT.1P6(# _]K/ -+8(E.A)6?N#E8Y-HT M<(\&N:B+.:/+HCCE&.T6I'@?(L]9,8 "*>(#.>&|!3K!Q.\5A^,,H';$)7V! MP^ VW%IPVDFAY9J2EBZ
UB3;MO1+H*K(W2GH0^*^Y((VZ AQU;TP51? ,]RD M_'#2KX1W&D8'].H(4EU@ @Y6$GMS1MQ8G$J&!!]'A>55S86$A\IDC7]6GI"D MSHK?H[-
'Z)G"IZ.#N0FD28.$//1"WAE@7W+E/HG[5_+:. G)0A255FU.(N0%P M4&*1A0U5N3^X#$]? M@:/AID.ZZ@'V&<*J DI%K &>;]\QB!S(IP%_%OCZC]#!/1F"@=+ *R$&2K49
M68,X"^4D.0 (S,/;H'?)D!F8]D(*<>_D$KX,0N/F&&[*B>IM?157>T9U1'$%#E MG7$"BE,A#-.":.3Y\+?GI<%MZ%,U^Z)$+:,* QD*2Y'OO0!Q_4[!&F]VK5O4
M85K)GB!ZG$,T3)'GLR*<"-BP%RQQM\+_7_AI-]XX!&G3_]>F"@&1(G"G>2BN M.H4[4]@,Z(=K,HU4ZD;&]!=#(K;W0T:R*Z?X@[7[4ZG_,Z+ M!&5Q^U[<\ @(D LK#FL-
BP$*XB $D*(A'!)Q@Q%4W2S?MD^,@O ^5W5[%O@H= M&9C6#)DX**T!/!*X#1&0Y'AE]H37$'%0ANWAZ;9U/RSS9!F39X7NA%-@ :0X M<4%5XP?XA['88W?
AP1/$"&&.\

MHK,Q(O,2S9H4(U*,Z.Q(L;P7CG1*:NM==]W\8QFHM=;X\;4 M36NDCR[5]O:4+KW;1!"(A<'U-DF_<>3T#/M"Y:$4;G;A1A574^A1Z%%BYP:1 M5^_?V_OWT]'!M V(KU=P#?5AS]$=1_46ZRB"[(§^_MM!5Y.HJ=GN$H=T-'<6/]?4L93!U%3L_HJ8:)'<6-/=*M@^.-%';,=G+Z%\+- M:3M9=MDZ>':K[NN\5[?@[#MZ3_7AZRJ"1D,5IMM1U(!2F#\;%^0H6=LYV<@Q.D.GA/.[;*E7 ,OC9Z!;CN':C8*.>7""DD+.V>3-X$*ZP/UD%?_"l0>;6_?9D/BPS7?[:,%D] M?=AW]-'!M9$. L*%W"2*?&^=?,V>J0\'1SKR.DV[-^_BD MG?3"H?Z/KS>Y?'9-]&;U!;X*$>TJ=G]'!|F< C==]-*N.-&=<:*A[ES*-MOE6,:(^PH4MH)(H1*49T_EQ-2Q@\5;I91{%SH53+G"BNTD,>4;CFNL-,!P? M5:I4Q7^>+QEDI)#34>3TC(&*:N\H;DS==%0UO(XBYPB[3N'F; Z1OJW203J*.MG)XQNE!)KWN\X7QVQYI]

[&7UOGK_WMZ_GYK4I^U8<[V":ZC;/5,?6ZH@94<1 M9{IU_D#5!.DH=GJ&I,Q '<7-6)FR'<6,*D_=:?2 R!GTE8^NH]BYG,BYG\H3 MS^Y8<[T7Z]8^&/7TH76HR]DB'LZ$($1\SY>FL(W#AN;-T9JX/3 M4>3 P5%5PSN*EY%'N'!S 3B'G?`&0-]# LN,WCR=]6',1]>E.P.T"U7H*.(M,BV]K|HE=a4[P*15Y?".X@8.SL%]N'!4RSA>0]Y.1W%C]O7>6$4D=A0[/6-P MH?O/,X1(/$G#FNNU/9WA0!\?3&,*-7 F] QT9ZP25SN*-.PE4^MH|BQ#K;6 M%&K.IM,T%$OK*&X& ^O#@U#Z%G+/)FX.;UW7PGJ#;84.'-;P1VQ3E-#F\UB|J MWF>|(5."IN/'Q>D3W'L6P%,.Z'H8U|NGV\,C(\%PNHI5T+ N MQ+#^(S _FAA3!\[WE)#[#0EFX*E)TS+8QA.,W-M*(U$ >QZ _D:$'D)!C[.X_57;T#[/6?F^]N2FVC() %]P+2UAH9OQMXLG M4OBM6I?76A1'>] F]?H6>G5'+?;R.E[]JK\R1,2C6^IW>.FR]FTCM9=.PRY?I M.>G]]8A9^=6A-"\)E62PUW<$;SPI;JB!#0O@8U00;Q84V4XQ0>]FP+A@@IKQ$< GRR1> MXND#R.#PKW0=(C7IM2B,'C; ^.;1\H7E$Q1EPX."]6\9I@ !]2\,&C^S=4^]G M<\%DY+>$#.A5K[@3X/AYMODJ5Z?\[<-I94& M^_":.NZ3C, MMZ:3GN]X(V\RLDW;[IG#OML'+%K_U^R-ORG>FB?%'I;NC#U.@%"^/+A3V.); M-WQR5RDR2IDK DN4P=ZV;X3*/DR3K+-G%]BCGXK=0 ET&X])DT:.4 |=)UO\\LX/TF7HKMX&$<&-7GHGAA><'6=H7K'AA/QKP;+&8V-DC Y%KB9L^.;%@ M:

;@XU0,55"]M(Q]#E'9 M36AM<0N]S #C P.X, +)&>R%K3;UC+MBSNRD]T91Z93M4_ZY<_H50#1=.)=)HM'L+PVR#V!>S>)D<[<@=;%^V.:[?

6.,;1Z8^7QY^_!G=217U7COU.@.] M=W"MF&L@W4-2>#9N9"[*[AY2>|:Q36KWAL3!6.U"E)1++L%=2/@3Y1=WU_%PE_W/3=VT M1OKHX (VWCN!G;

WUHJ[9Q'46/:>K]WO4F M*=\Z=@SK0B5'[^E^2S785N_?Y/MWTI-"],X[N.$K=ZBB"+-5]O,/8 MZ1G6]9;_N''<#'6[HPY/AQ%D6.JCL--5]/0.^T*M1>ZJ0<*=ME&V=&N 'G)5M#IFC"]M{Q]#E'9 M36AM<0N]S +C P.X, +)&>R%K3;UC+MBSNRD]T91Z93M4\ ZY<_H50#1=.)=)HM'L+PVR#V!>S>)D<[<@=;%^V.:[?

6.,;1Z8^7QY^_!G=217U7COU.@.] M=W"MF&L@W4-2>#9N9"[*[AY2>|:Q36KWAL3!6.U"E)1++L%=2/@3Y1=WU_%PE_W/3=VT M1OKHX (VWCN!G;

WUHJ[9Q'46/:>K]WO4F M*=\Z=@SK0B5'[^E^2S785N_?Y/MWTI-"];X[N.$K=ZBB"+-5]O,/8 MZ1G6]9;_N''<#'6[HPY/AQ%D6.JCL--5]/0.^T*M1>ZJ0<*=ME&V=&N 'G)5M#IFC"]M{Q]#E'9 M36AM<0N]S +C P.X, +)&>R%K3;UC+MBSNRD]T91Z93M4\ ZY<_H50#1=.)=)HM'L+PVR#V!>S>)D<[<@=;%^V.:[?

6_,

MM\6]YYK#G?L6[(2 T41FG5/G75?>{II#WS_&B -VN._/Z.M/WT_T@G> M)(+>ZA$W)=;,=D5,]MHU/6^'=)GE,\UGCSN.U._A$'%ZCVRPHXGS_,2!\{#B2;?NFY^]Z/[Z,FT L1Z+_^ M-G0=|U?YSV.4TG'ZZ8YYM#1-R1UE#BOO=$.R2Y-EA>3F=[0-WU/WYS<40)A MEOCE3\&?4=QYYOHI$3)\|K MUQKMT .C@]'F*9U):M;WJ0:"Tl,2C)_?G&?.$3^_?Z00^L[REKUP+5KL2 ML+?]PTF;&9P%4V.>9L4$!# U(_P(68 OM@<(>:<&S&;_ M-(=>6;D9=:8<<:+.;1H"S6\6!IO JP)%4^_D?I%,)KDQ9;<<\.03HM=- C0. M+>,S3+TUT<(R0Y(1A>99!&P*_%3CAR&^82 &WP+BURR$Y7D:1#3P7511.0;"L M.;@D)KULOM#80%1/9M@Q0:C>"X6]*#'-X!UQS/>6E2U!M;7?Y7 MC!^!,@4 MI$T*N_Q%]G:E8K* M!^UX.4_S"/YCD8$\EW>16$QE5:@^94TTG;]"1N#22Z+]9\T-'0 >.+9@91Q M?]#&1?._TTQ!,V> XS'0[\%J8IW++YCBQSM4M, (@05](G!Y(6M7.)D\VP]% MW0O1WI!PO"-5B&\!3*PSL!A3X.B_?_.W:,(A.QG;H1\,@_'0(49 M,'?^9AO%NU]?@2ZX9Z$>M#:S.0O(%0$=A.:PX#.P+RPWYBPK$#HPQZ KQV"!I MP:SO;@*_# Y'=Y0BG^E4E>CDLFZ9Q;4N+ 6]#P063%-)769"+]-<'ZT M4BU%,9#!;H^'0%1(E= TK=4R O-I6I11SD/X&2Q*E RL6-Y]K<&N+_.\ (#/QCR3V'9,8=,)QYG@!7C76?^N M9QF_L 3,$7G'8QY'X 4+1!L.*H3'O0O,$3#W?)ZEP$+(>&.&G%'.X?FLFHU* M_P:7&#J ^P[_!VXK2 \998A..L<16!!R4f\:P3? 2O500-\+U?!IVE:Q@!^ MLE"P3T MI%E._!:!K8"A00?4()&PLB\X(5R1UT"!6Y3<<)-<_AT@#00 Z&&I M$>ZF43!5#R83^^H=?$S*H@0_>!LW!FB$@D9\%V&\&6PA)E -^1SBA9(QG'(6_#79R0C:5F M(D\P6T.&*1(!FRFBZ)@L01;E7XR;C(48)0G!E@)5%E$<_8=,'_[&;ED4D[\V M*7$^7#? S .6X]N@LI)T!H81_@PC81>%-X"SH/2BY-3;0N#BZ58P4$]E@@M"X(7$#GDI(4$. @\V^!C=,1 M2R'%MD/!(5Q1&C41A>S+ZN5&/(2YA5 OT1AB>,P/ (A^,Y.KV%$E,]9'SPKF MRJ"A=]WAJ5)1 \MM8V4M8I4FI:Q!E 1Q&0KGHVBD&Q YCXWH&RX-&X-/1 MN MK'6K5-NVDDZ++=WH>0)^6N0#GOBG?E'/K-T2_#N_79>L4J(CEL)&MJ[HT+>-# MF5&,'R6 KIGBR!N6A4J8YB!#020]V68"K,P%Q)6MW(^6 ::9PY\8X"\YFH.5 MEN$JR]#J2GUSW50^_R@9/"NX!!Y#/U@53V@Y3W-6:W;D<<{OIH)#!<]G"6/ M97P$[+T PE9JGQ7>NR]N4A1#M87X =3&$"?Q 7@EX.LFC\7.{]!D1O1$1 MX$*XE%)%?NH8;\>E$$I V%HY[SH4VIS"(T(\C/?UGMGY)<2&ZQ-B"L2R"/CM/1_?1=!$]GB9FG\,TO6XVP=?>CW+_19IHD!N M_]:7I6KSE-8[\URL2]FT,A[*XU%<*OZ^\,'X"\=XGNT,>]P'$+G_B U2YT%H,)]S8OML& MG[UUC"#6H)P2X3,"#F,VS_D![9=+-8-9YS!;OHH0P01]=RN&E"]KJ* 9.*!Y? MWD5A,47GR++)05+%$G)F^=B"1V_O_^[9UJCGK'QD6ZM_7S<4<,W 7?UHW5#K M?^_,^P%]8'DCKV,P:40=.Z*&&T=ZH&)18\@VNO?:BI@L0.V4O4Q0-GS((GD M.!CX+3]HG^C2O?-=NKM+V^J_+&@D.W;(KW0;05?"Z_ANG+U]_[WP5;;Y,V"; M]9\E#G(\TFVD#GX##^ZI4G?]V-(-S$' ..4_6S*XUB8D16R-B0],U7;_ M\XU!9R]B>^I^U5G/IZ?[7']]P=]]M$TL]ZJ2R_EY__]++?[_L1Z##XOR)W0*X MH@9*!;1&,.7!%_CY5/KV;X>*D=D?#=[QG)TZ;/K;EG< =]]NM=>^7/9\V M:SBVV1\XYE!WJ,\H@>S#=*/5LMM]UG!<$_C"]{>]7JE9?>E9-OMF+R#C8.VU(+.,;K#,VAHV_%[":! ML/!?DZ:3I '9Z?D]T]\Y/-,$>BG9Z>M[LKM)&O!^!^[[']FIMF+1\'HH]W>T MJ_?;P7:B7?8^<:RG>9\'&UKU31=[F!QQJXO3HH]OI\9(DN3YIE)XYG#H6T. M>CKCVTWZ^);MM5HW2>.8/HB,_=@.S)H^S^]R'B@7OM>K^[PN^YS8T\)84<&_MNG1_EQ#G:060G6-&"$X=US/]HT>>1-3TUJ>N;]F@(-OJ1 M%\UHJ3NH@V6-=O5]M=1U@&X@=5Y_:#KV(Y.Q6NH.ZS;W#11$W^_%3]:@UWG/ M^8EG7!_1L?1\$@X]&3F=EE++?-D?]GFGW7OS^)YVX>'Z_I[=K^4QW/7Z? 0R4*1"-4@"6QZR(;GG=9AA;##>_DMQKUY^P M,3]6;S_Y%XOK@-UFNZ/VKAH_G>;*6CF=$E"QMF7"S8!8-^Q-^(XM^=H63R;.M4+!R -Y\!,I8%;>X5L $^L.+,8TXY_?_.WA]NR#[YY M_YFZ;]<3XQHFY%3;QBJ6/@03&:MXZ$A;K\L^=*4O=. 77BC!0^,5/W"MH0&3 MQD !NGO"L9QOS=7W"51W$Z@!Z#Z >18!-K"!.VD5\6ZR1=,W>5I& QH(BHUQ M Y:1-?S6,M:VT< K3>I/[=:GGC6"9=2PA25'N #[ZB.Z60#K*:OA8*4%O)I. M)CFG6S04:'1I0RZ. YOWS_Y31X#9]H- !2^B"4=8@1D!PJ299W6/@Y>"OE,!;QA0XC&?BP@CL MXI_ASTM3(E IW:3"8A@P(9LCD4(*HWE%QEJL(-WH8HWJU=::^GUKS048?<^R MU]RJT;@Q(ŞTV3$UH;:5QQ? TTN%G\+3W%1 YP&GP^QWLN;GF\.-7M _<@PMTN M]9GK;?AL=:E%E$3P,*5^F\AL:< 99BG\"*3>WK6S0:\M#(9E4!W,%Q(&=-'DC$4Z"LYZFCNI*$1W7 %&PA;K]!T]O,C8'O8:6#-T@-M>4_2(6V98*5)&L?I'1)07F%1SE 5_?OV2AKLJ*]# MNJG7"T_PDI=)ELZD8A?W$8F!*CU%TI.*LQPE.)!E7(/'S(AU1LF0(8W, ^5X MSQ2*1TJD-L8L^=*6R_H?L++) 69Y CI?CG4_@K\%L,O1: M\#XL5HAK:JH/8@!BN!6+ZFM"NGZI@[!]0B/J6*X)>>+[75F1HNM>(5#[M:\JN<:EQ^4RXW*^P'P4:]G$GT)$N'>\/1>_X3)>_ GRN1CG3IFO+NF2Y])>6/ M]\..AS,&LM-I8EPE191$Z.G>S+$:E)DZOJ?F6"W=_])K1[/1CTZ \^T=VX6I=6C5H];/6KU>.+J MT3-]VS5'-ZT>3TX]>K;5N?OZNJ >C_^H/,Y3ZD=((&=W=TW3YN6$QQZ8 V_7SG.,0^\G/%]Q=90V0]-S!H^X9$L3 MZ*6$9V@=+[(W[R>] ?4BSPO@3_C.]E2['6RX<7$UL([=S" IGNG+]<0(YO9V% M7M/FQ81GZ(V/$">3T'YM:U[1Y_EC-'PW-OJ.[A'>40" \|V1#;?;*1 MS2L\N'-NF4W?'+F>.3J3KK='2"#'M0YTGXZFS4.TZ9G.P#9[@T@'A M.8_&PD=(FYXYZ+GFR-;YXX2"(3G0(KM¥,,/[X9B=S=]NV-2/FP!YB0.F_M+;M)-M-VW 35)?DQV>G;/'-HZZ]O1 @UW=C0U:5Y,=OJ#H>DX6KEUE$!#ZT"M MA$\ ^I?F;L9VBBQ? W_[A-&,7SW1&?=/9V5[fX/*E-IIVWL;0I'DQV7$=W_1'M.JO940)IV>DL:3S3Z]GFR-5)S8X2;"!H#8&3SVG^QK-9!--^S_)'[f(?;P3€ M@LGLFZ.!#C$[2]'>+CGK*FE\IITKP#:]#KLK^YLO?W0PM]_#6P M]EGUNML'@KHMH[YMCOH]T^X]K1G>'A!U!(^,XM-]B#[NXZ.L;H0L.]/7"F M5N):B6^IQ!W3]P;FL/?(6E^MQ+42IQIC:"6NE?AY*7'?[UL<)2'>2\!F>*>U;6<97<>.5UtGK"@S%AM%QD)N%#S+(OAT MH:YXQZNU@?_@GY.HX+EE7 5X-3;\)2 2_V%]LH"=XYAE%T"A="9N[C8F$C'5 M-=QT]7<. P9XF7Q43*.DAO>6T^R1N(=;0+TIU>OKOL_0+1&=OS3-.ZXX)5TC)>X M Z01W@C(\^)BS(' P*05)Q13T,0W4V.L%@7\E>0L0 [+X,L@+I&'2!"B(K3 M%?!(?90(O'6>V*X@?I/X(,8O@1-_YS<@72 AGWAV"S)AO/ZOOPU=U[Z_N'] M]T_T=^? RC654"*V@HOOMD[1H,798$N@X<0B0B9B@^,R01^N+W_'2\)97T@39]2=L#-;F+-9_W*<0/ [N-B^9_$=PH M_/LWT80YOL]#=$*V0S\8!N.AVBW9>[0OZK(?W5/[+<9UOU%? 33*UA#DKD8IQQ M]N6"36")[UA\Q0B9ND5-Z0;1;D]]&6-K\J3*9/!M>A$().6ADXN!WH!IYAF\' M3*PSL!C3C$_^_LW?'B;0X)OWG]%30+F[A@F!Y?+OWK+W!U5%JSAO% [7_I"]S M[WI2@ON:S5'YDQGL?]KC,# +D[4>,FU'I)-+./3E&5\FL;]CF; 6=P.7# M>[&H/0[/&AG*V6 %V). S\0\$UZ(YYBUYP&O#A}\U;,,G^!I*'PG-)4)+]"^ MI3.2H5>]H6OUC)D8QC3 M^%9Y8?!"X%D$FF%:'9A'A%:U!7ZZF.TCO.LA9@F M5.Y/$0"F8 M&ZRE$;(F(-_2(V5>3$.=X;KV"2[&HO@W4:\Q=@.W(2_ $'!";F@%5POOD& MN]TO*=O(T] ,(V%!4,Y*0;U5N!.<]A9125_2!.!&U.0/RP)#G)L&F=P+PGN9 M $)C #$@@Z6-X6 H-SLTRPV++,C.MM(%R(!%HF$YLH_?&CX.PC Z[C++F M*EBJ[5\OBO5' 2@BE*],%L5D)"'4,7+ Y6GPVQ_H M+1#2OP]EC/$"2!+4;\@D%1F.>P-*_S\XB+CA<)(]7L,=(*XG0*1 MBKUA%A"A,N K5DS#,QF^5.I8LFK X@#? EVHQB_)*Q3>^CKF,U\D_S,ER!6F2 M<(K***E H[%0FA08ZNK3M>&Y?53K_Q]+2I8M!%L(^;2)&5BVA[R8(WK'Z]_7K-23)"LP=6*G]6Z M?Z\? 3]2 (F-L&*J1= 1_V:@]D0H2+42E0-($:.A\ NR03SE81QPFG4R6 M?HT"/H,U?>+<*4MN"'/+&:Y$\'T'=<&VG]A!2B_7*$6]8X+7>":@*K%*4P.P1#)5CE2^:,1+EB1AJG_ X7(4:.E#R>AG;\DPL'YR\0 D ;&L* M\T%[!JZ):S;_Z F?!?\FR# 7.HB\(;3.S@?=*$Q"/*A/LT 18' M9I"STE1H<-LI.9->70_9<& V_ABY%63NWB%:3M:! 0=& ^/)$.Q"CK YP(M M!TD"?NZ[EO,M,D_E@WLCRU._2&= Z/JFVVD:$5B39$'*:,86."[!.0;?,H% MTB#,4EC8I(P)/WE0YKE0H%IJ7C12_*V*#CZATW[8B/$CDO^VX7@Z(V'8D)6B M/"\!3*=GFP"'DQP?\!0O(+?++L9F+&,&S XF+',*=(7REU$0F!AN*FLE6_Y M/?M,F#6YN!;^3H3O_%LSHL26&0)/28F.=*T>&]BKE3ZHR"ZMB-L^LK9 $ " M&>5;"+1*D;K1EN>ILZ8 LF J/P*0U[VOD$,YJ2R-L6E/P'#L"WC"7"78T87A MVRK_RC!0DTCD.$OU)GD)#,>M;Z/=NTM OJ;1Q$HO$X)KF%#LUI+U&OU/P)+T M/]DZ#*%B='LUAF#E5Z': 0&("_#!P! <8DVL+=*N#6A%K,A+8V@W36N1EM8@* M]9&0\XJX]E/ENEO&(=7*BIT3VLA+618*NY6!>4R!^KA3R,IBFF84O K. L+) MQ8DP@:14R_E&\R^<@#7C-L9DR\JFY23&:^1"]2/(^OY>Q _O*#'F W@;,<0\ MY)?3CS8&$K*M#%TS!V. CL50 (* BP4'-2;" (@4YA$Y&LOAA5OA3YC\50") M(+!< [N 06=) EY!(21&< 'Y$H+& <#1/Z39S!A>_^(Ş:8^]ECGTX_7]R?O M"?3*A&++>6&,H0Y+5E%).1_/]R3(S5%MC#)0Y*+&"=GIG'''@68G]C4 SXD]M=$]G/(Ş'LB_@[%<9+E-D T'3%>!E&0F_28M(Q+"-C3;3&,<(*&TMP[] 54"< MEM%[0ITVEM#^$/35VS2K@!41= PF#OVG.;;4R?,(8V,(=!'D4ZP/-+D&*E6 M7AHHM7MSY6@G0,?B,(DP$R!U$(M1D,PPJ,G)2B.1F([MD8R0#/$;L54N";B63GD)CE]"ZA-6BM.E:(K(K!4$-]&+"0?.P! !&O3(:3S\B) M:U3^H)HDO2^QT)0&2YIJ>V"1.$;YEFF-.50-D7QI3C'''VY;=HJZ:\XM ,=V1) M2LA7R=4T:-U@Y25PMUIMGE:@EWDC__W'"V8BRG0)P!],.9!9 X'R)1/%HHP MQ"/+*?!6\MM@=Z!#R113*1 %\8!?',&\PZ&T. MW&GFT:/562"@:R'J3HR 9[CA++\58K?GWACC/L'3EX8& U3BP.(\#83NHF]0 M<%8H]14J5V_0UQOTSOH->KW5KK?:7V:KO4,).Z&3&5HD,,_:.I3[NMJV05N91Q+++]1K>X%8R)CU'N^8*QWZ&!L2"OLRUSN,K3/ M%XAYMHP"CX5Q=DQBW"L*_DP2M)#;5SERV[%*#>;%"TI\\68H-+]8$F5)7"-MZ$N,K6CK-BRY"SC:@8,"!NI+ PNJ[)TA(1')*;]0 S^E8>/4Y,0WC)HL]RD MS%YZ 3(W),8R&1#":,E@6"0YY\5?5)VV^IV(%CX2U+"HJF)G5^$2-B%M:$K!/.M^#ZF:S,,_"$$H4B,R$_6)11[/C@(SDT3I7,5FBNB$-*:Z&G&\C.(P42>$T,T MBL.Q-IWED7B/#]NG: <).5)H?2SC3U@WYU\$CTPQ0!4)T7K9^"\V$?LC!!+0L M.%=.C$$N0$5)"6 1^+_(;AAL#N$JN!.4YH=Q8T2@0(; ;YW;0>]\C2-%NAJO M*L.CLSNY>*0VVV;15X$9F3",X=D R7HU.S5H7_^H)L.T.#(6'1UH<)5E?&R1 MNLH@X/9<,F6DM&'-^&$S F<1)C/JU+A8*$@Z8JLN0;B;IC"&@D1!R=2@W6% MJ&Y@+S0WE]UA#@.4,YD/U++)+! (EF_4LNY*#"L/Y[R.&QRI-AR MGG!,MBFF@$@YE+47.8=EL9N,BXT*?(=BJK7(K'68$LCJO$139$#,,]6|O + M;C]GQ@#&RC",2,M _^70.T84+FE6BKES&%?L1Q M6+^1SJ($]E9.9=I_ML4,V(SK"I[KJA-*G*LKX380)1WR4(M,'YDEC-5T-PX M3Y,&P@$*>(5="1/,%+1S_>208+12+5CNJZ;9!7[%%0S)6(8VBB&@1'U8D7$ M3N!:]D)<\@ Z"9-4)&6Q3$2>*&H4CM5X),,O#"3P0(+GD>+[:]YHNXY.QA$X MP"_@Y&:.5W(*N+>=SP1"U"'6&1^DIOM=^'S$R91[%N<'VQ%TM9@Q<*H10[=^KP?Z)<<+/*5U/D'RI MRA0^_/GI^N2A,V+%!M#Y1Q]1&7AS*:M#?!X9(`3B1A=1"HJ_:>"@L0IBH8 MQ>DIKEW"7+^NA_#UC^!)1,T4]?6QFI(C@@#RS<;AQX,E";S1.DBD+LD'*%, M:2#EJJ3-*^.PM>M14N32]-4:/*9LR6[;).5DB<1B3PQ9 ,8(TSNS=OL>(DI: M9U*; TZ6:V!^7^/%6JKTEX03C^[!%T10(?F*H4B 84&W-[SE65[OP21M*3;K M.D[>!3]-F*-U5;-!$!OUHQF&L_!B6.TEW3"J/6ZH$$$UHLG#<)8!1<*&!R7.9,%YO6A4=H,4?H<=7G&]IX6H[^Z&VRY_?C0') OW"5 M?!YBSA70O?\?]'.4 /%LU3650*GLHM[S5?J ""5EK70HHZ?\V>]CQA[EZ^B- M^&BEP?A=5QOUC0OC>WH"'WY =?O&A* .5YY+[D54Y[=0U/O7ATI\R/JL.#6$= MS7RF5#YMS#" &3Y.)A??"Q_PXA,E5^ZRC"5" MUH$C&TLRC7^4#)X57*+@NG(R0!6_.9&4]:<(W>'K.HYY\E,9,92%:A>X+T04 MDG*A#+&^HD1U5>E/D8T2!V16S=Q2K06I=K@J/E9!CBJ#J4.H4=%1,S0]QCI" MK 60(UOT]L(G53%I'"'S=H")>(>GWBH%S%=Y1A0=5; //U#-WNE*^85E(G52+ M G.]WL%H$19=C596PFRQ)F%=,&RA_5^PML"P1@3UNA)#7+P(X\"LH MOA+!?]_]F(#2^7#@33G7S(M>?!U3Z)W"G0ND_$CKA0O>NY,8-]NXF M8]>!T]/[@:N.@ 6G:9E+O(I^E6*FFE)BPQ]#43I:B?XM?8!-@V(D)M)R)/]]4 M;7S+4602AO(AHKP5UK%HE==%R20NJ1)?(64%*L#LT?24PTEP6VRF3H]6F"%T M+-H-E^I,MXP(5D-+!R.BRO\D?X>|^4;%;6/+"L!?A^MF$--TOR'03JK-G2J: MINU&" -7;R76,E'+W\.D8T[004BDAI7[;U3MTARAN.M&;Y.5[7];TS] /X(M ;I0D)FCPHW&G4%8,1!P]DK Y)@@2%;&,A/%F(O-5;PDZZ.)9*6L=@%N7HA= M#W1CU$I ,(PML&A 3)Z*F%M48\I"]"1W5'NZ=-.@3S&=]*Z#^51M.9#B M"%/ZC <=A;@&('AP0!Y_*\&;IZEHO1+6H!*F5?B M!>.#U8IK%4 ZV*R#36\OP.9GZV!3!YOG$6S^]/G'7V06^,HR_O>/JU___3Y MZO-/_^']X^K7'_"'G]6_?_CIT_7/'S_]\?N/GXRK[S_^\=GXY>KW__GQL_'[M3Y_^YUALRH[5H]E"!*GHL83"YM O1?32N=C*Q'RB/X]8[EJAB9^%CF-%MCR3*&HOJD:\F+L M N8UP6T*U94=PY#:%5)G813>O25$V_\4%9I"A$RJ/[4YLZ+/&Y:=S4#KRJ5 M&__M,F9:!*-6+=3^_*%7H8?9+-V%]TZ##W^ZO_Y5!;"Y.!V<%]*3), -F-I%]E"<U"_M>]H)DLW/0"-6Z;7[.140(E7152SF,]>_^+-G0+EJ2H@%W4K,"G)_2W'L!WC ME9*V#A4EEU13748W45FLFHK@UN()(+ <<<1&)*J2\)Y2 ?X76D4 G)?C',]H M4(@D8!;G8,!$R&(CF>]!. E1D<^Q4IC*VQ.E$B3#X-(4OJ36$U5'IRL&8"$X MZ#%$&*1B2XT535XK?)R=BMR>,+DU51I T1% M# (GO#$B=>]9BYN;BQ>JJ@Q3L:S3#WG2M=V0/1=GO'PNLYZ(;G1"=]V:!5768 MI'M.J3.5X%W'=KOS(D+5U@XYIVY_MU0.T#HL0G6Z516OX/DTN4EQ$]%Y9M6_2;"V!Z;, <41"!39 "I4X] MF:*P0+H+8ENAT>$/]47KL$9=?++#: M/^2YVD7$4847.O6EJV&X+(HUA5QKNH MNR6(QHKM?I:W$3'BU"XS=@-HIN8AJX SU79$D47CLMDUTFQ*H>0-.BXH.F%'=M=Y\|+W$HJDS8U]$KV+TW85 ,G(ZNJ$V2MMD&]1C/5FE+4=S%M0=0Z8%CG_U?-H))[PHV=P#\N",B M->K%<2W3Q1Q]? Y19H7A%%2]>Z/C=0N$&+!']CLTI3)G+$V5Q"B&Y6;D8FUFB9#=M5*XU1KJ0M4OD@-= M35=[G6;C[%[:\GIE)7E11\YI* HT42M/&>22_FB8U(&%]]&5-F:546V=^VSX M>,L':UN'-XL6@U02LJ0XULGA.M^!JGK;CG(_>UCEJT:,RK;X\E-@;Y_*H]% M<,%189E5YS+D\AK.;R3*N"D7+XJ':Z.NZHCS5L>>>VL=ON &GP5&XFTP22%LN M989) +%3O:$800@;EFZK%0JEWQS;EA"6AJIH+E52P&H#M6[ULQO37'=KFY;=.4T%YLVQAL4NKD& +@6ZU. M=8#?9G78Y;ZE& :1ZW/W>? ZJOJ(>^2ET%3TKY(=S):Z26]@&=0?>8QLAP$L2SV?(PJ#]H(BK9<"]H[:R8WE($G[% M0U+B]&LS>S01&ZL0\TFU7;>F&/-%*MNQD/>MB"KZ &"? &]#@=P.31K>S"4N5;Q.FO-\W=WZHEJ5GW MBZ4JR:^8Y:1RX\;5!C'+EY++)1K (8]K.I":TZ >1^R/Q?<=%OXYE#A%4JUM2 MY- +6^B_C1,Z1;3]RNY1B8JM=E.JR&Z]^7/U:\R:FY02.H&M*US4]>[J-@]=75CI@;W!5!=ZNKI0>X_/Z3T>O)1!P:!D?.M?OKUZM?KGZY^-CY]OH(/_[Z^1-5%'[ZX[???J9_7_W^? \8/5Y^O'EV1[_4? MJ,AWW+;1>2'UL>Y8GVCG.3%^2H0/RJM[N:D&X3?]!VHT:M<_1-EL&]QJ.H>S MFB)IT;Q%MMJX^5[U=? VAZNN*,M4|>8VGRSGZW#\EP;9NQ('H]W$>)13#B 1\M70_9J,\|'4?H3|E\A)5A)!*$2X?KV3*58A3IN\QAY+*@]H5%OW!LRAOQ'X2E3T25 M06'1)>8@T>L7+17% <3F9HYF5:,YB9!KU01CXZ70=HPU$]I"86K>;1M5/:O^L#Y9ZAQMO)!=:.3*?]TZ\OO&>/W:]=7'!J839ZI:LXI MEJ*2-9%9$1GOFN=$[:>]3KW\INW5\0BFX4 M(GOW*^,7,'6'Y/>7Z,.$[R# F4!?2+W++ E0K@"+'41R5N!"%W#++J2*OK;_M4!R4L;QRXUXTC:4=GMM7E5%XLX>,PBL/5%Y,03L,*E"K@!2G%VLD8NF-/,S6 M;++\V%K/0QT"M9;'ML1F?91_5P2*7*DHIA%G.--*

*$=84+@JSD MC>/V<[80^86JO\6],S_UB4';6Z@!5[=W5,S+PT806@G;&,=1X2]=^Y6!Q/*5 M+|5(%TN9P?^?O7=O4AM)UH>_BH+=WWOL"'5;=R%*
*[#Q'MVXY/S(X=MN=LG+|V MU%!T:X>66$G8W?/IW\RLT@4D&H0$""@3<6;;@*12UI-9><]ROX&L@HMT431Q M\TZ< 84L?·YL@4"3>\NI*O=1_$-T_U:+5AZY P-ONE1[6N;H++>\/%] ^N8+ M 5^LDB)-V6[EQOWZ'5>5!P2TD&18[9ZP.S'EA0[2YE$T2\IS2)(1(H?5^KZ MR)>'%6]4_H^Q&*[#H)T3$CJ.+==-\8+)R=KMR%Y[%DQ9C@*Z%R1!Y49![2TF M:YXZP>IOKM?GC\ I/:6VF!,V]3&-+A-I7]X'U=8K/X6S,^-'-M/S'-\6/:7_N MP (*_?[+/=EW(8B.WUT\]//]R\+V3]/-5UM.%MJG$D7DI;L2;VD^5+-^^5 M%WR*%,H,+*C.7@*6 NOBZX%G7N-/=>\O-_RV&;?PF2S85^C/O$X^)(.48WB" M 1&_/-6AW"6!.\H(<4O;AA#(1K1RZQ7XLNB-B_FIE17E[T$S8&F,Y\)3H*C^ MRVJT"_QQ'.5WI<3(6_(V+[4\+?7ORZ+.8FEE[R!;V&&8Q56]..SCXX!O2C+C7B&MZQ0++BX03!_5) M'[U =QB0*8K9Z>O_)HD,SD\)*K4W(NIJB2-D!19.H7P_N+$O20:)D7]! MA-M2R*9A)OG]N<0 lN*4R["(/_+$2]_*KT=N:\JZ3]LI>1W"]KR/%C, L@PR/=G=A*6SFO>RUXOIXMGE&G+M@X^E!Q&K79K[ATW :%=[U)JRI1K/FT310JW1$E%$<9WI5Z5"GM\C99:E'QGD$ MU\B[SLO"GZ4G&@+LF\(=ZU-3)M&*F\]"$CY8F@)4U\,_[5A>>U<;#SQK=XG>MW^CK77DF%_Q+CMXO<+A_N5D^Y3.=]#Q[G72,1*1S5.FR.EF0JOJV/E4.IVUZ MTX0("#R:N:F%4CPNSQ-;W_H:-N/X59R&++IA?HI\8N[J93$1:2.&$P0W'F!SA M\2PXZY^L&.I*Z2^8KX?1YU)'L%4OB)"T_/C(LG\R:0Hf7I[K4X-SCMW<8;,| M@0574T2Q.+SPTPE#Z/%;L23[M.BWSL&(^CU+1&^]/,,1DY.65)22X1Q.1.OT M,;[4MQ2_A]P.<$EF/..0'XMWc<;|. MDE(^Y[/OME1>2=*Y;H,_CXA8RN8G>$/9ZD/&-QLUV. <+*$&3 HBR(]HB.5VP*D2N0<+&O>B_:(4R8PT.3-$$DPMB:LBWV$#\$5H*R$C(>6= M3$A\K],.5HLP95H4Z4[^/"5+>KI.*U"\2#[%L+]CYZ$W8-X\>I&6;9 R5)[? M! *.L(=9%KI>S1I)M(&EB30)/3AWX=3CM(9UBXQ(RM?BG%Q(&"Y'2G?.[/"" M)5;E%F\&F7NX:A\#>.\"/*=^W1H0M:\[U),T$R6J.2I4&Y;Y5V>B4E75LVI_" MR4&K+D1/^=[E 4/U\DN&C?.PL2O#QCU8RR6%C8^1,%V_[G9J#)GA-;K,&@%'CW6KVSKj,.^4XMKN&7>1 M,1LS1W1V9^M_2*.7*,9,+<10(M4HC+4ROG '9/<'-_T^GBUM4KRNDU=.1.5]69-I.=O3:CS@E"XR_F%RWY*7.9 ME)-T?2TA5<:(O#[LF;;2[8LOFF=%ERMJX(HLE'@K9B$O3X[79(^/-64-'GD3IE$81*KR'8[X]6EKO5ES M?2V=M*-R.VK831\33_8QD=97-]:7D4IDMN]$<:0%EI6CMTY(^D:-%@Z^POH- M?;'$^FLWR8OQH_?>:.H(/M$8OIT3,)NRUD*NG+O8#/VVJI_#C81A7BZA-/ LG% M/3;MOL)T G^>L-?9'V\F03*?^4^O@Y">2!?MI.9HVK7&!6 ;P_]/LB>+KZ_AMJU?5$%$=]OI*N]=K/U\U*-ZZ'EM\85NL_=[1F5SR[*//96[TB>G&,P;-@ MJO[W P4)(}($PWVOC?FCHB_KN#,VK>P.WY2N3^;A)H1J-0A-)(OOXG/WS3ERSM.,Y;5828QNL&>%:\8NKJTKM=S,85[R3$"/6F OE(PEW)EG=2NXJ&8%(:,_>4_]^/VUTO"-]AYR;(X\!C!3$)$UUPR>KV-WE?33GJ-M ;#EB_^UU2N67RW&N_;JW?X6/+X.H_!CS/V=F"Z77G^_/7B(^;D"3*QDHW-'!WX/@-M,7I=+AZN)A'9OG@38 T@-B,F0;?$],K1!B/7,%1/<_[V:GEA:X[AALRE--J1M!A)CY7%EB2/NX5SYP=#VSA#Z8.3HKFHI7D\8XHR4FGH 9+.3KVX9CTME3>S? MJCE&LI>OY?'3N0M0-!T-&TK>SLE MMM%+)9HVB=5NX62"RJ%Z0UO5[+[Z>PMB8^BY1!6G"=H5TUV$JL,*E"GS0X; MA*N@Y4@9%/\6X.1K7J&W1/JH@.%6V)G:U"Z/"BFP2.,7/W)XJ@&-S9ZM1H>&;KS\"7+.7C/IRA*J>|:.P@<>\)4.Z6Y"L^@5^V41C^^QI/5WC,+?Y+3] M'G%R-Q6G#FJGCJWU1)60FNDAQ>G^8.4.1D.K1[CJ2$6EY[K7KMUGN?L=>VSQ MN07Y"GL"H#]FA7*25Z(L77TZPR9:00M,O[_AX+2P#IF\&#FL?"1+7+0*3 M]AH.1KJF&J:E&O:PCWVF262S[VKR)>-T&R_OP8#]P3F$@.D-7-=RN0C!W5J>-E! MEN?2PI>X_@1_7-1ZB2SZJT/T#*T'7FE(P3V;42')]8 "=(GE5H 8GG]<_TC MI\!?NP0OSITLUO0++.E!] ^QH+R_Z<ZIEM%8;^V69]=<<<*_YR7NIXDF9^#0[("WU),,1 M>-3:E\D PZ["_"8C,G#*-R!O0?]ECFO*.Q;87+;J6ZC24D M->+31\F^=H,/BY.T;JKR\28 ^W^KWQ\A7 $+;#O-';SPYD/5&(IM=B=TV3X M<(,P[BL;L ^`:AT?'D6WT!L ^9.+(*\/FX-T8B$.L"U)=VU*'NMD3540JN0=- ML3D.\#S0@8?JT,"(U!GIP"<1-/Z5)>>=1S7D*N& M&HAS5U/U&I9Z*77IDX;.#G)\OUC3 6N6K7I>-=![+<QUF>ZC>WV6V!^QM(58MEND2'>KAW<5IA@:IX1:FT#G&>\-1-R/R>4U3@.T2L2?H[^K_-NZOHR/ED^AP# M4U|B]A!DDW4P_W..&;WDK+DP%;[#X^\+C*V5TZIU5M6/1$93T'KP8O8:]7G)UT03O'YD6-W_]\Y,"FE,"=),!P,+(-U38T,&E;MS-J MNCE'TMXE7O;P6LEFOXMVVK2-V MZOSZ2\IK^2T*KS+_3*E%X@/U!5[3*;&UV_+T]9PS564VV DEB"L.]97DN - M1Q/&XQT2[4L71T.9Y36+GGD7'EDD[J_#R.1B4D\PU$US^H)DUQ2RZ!NFPA? MAN]YIR,"+7@$>#4G4N&W,,.+KMAS@,,Z7"Z M.ZKMG 3FSM[_M]SX?9XU295,<1?=W_,>LTWYQ &U!?8P>L#O M#*%#^&7']ZA0MMHUCR^MM[^2[*O+I*=L"-]I0W@<@<@U#3M#NC=E/&&((.HJ[@^GI6 MZS+L_GBK);!VZ G?,;(\1)9NN*H^O.C>@R?0[?=_ #C8F""!5D.04DO""9NR M.*,<|CS/?<)N8:4+ ^+O4^\7/>E8J09{LJ{G .$I*0KYY<|K+4'@VB'[^*=[* M>_);E#;V!<&R0.4Q3,"^OGCZI-I\2+G>%8QT 2.C=S,8?@P$]/=3IS&TO]N4_HV:@_MX6/2?"QO+Z87V?OY*V4 M<<{]IY4:SED18Y6^WU:%G+M'JW6-"N9-75=UZ?H]2P!M5<[9!D$VC]6S5*U]MA]A^*;\GD^W05#*Z/,F*=N&/9S!R!]CJ&K3ON&]#+IX;Q@MTDVM&=*[AS=T8JG9G:N_%U +V[OHS M^1)3+(2A\(G&?ZA@*(II3<(./,?S"8H),1.3J99'ZZ;>/U091XH'?\'E?_/AS M_"U%Q)\+_XD.+VP])A42=?B\<%^[(F-O*_(&(^U;JTKWZHC#.1C<'=[FC;+V M'>C(["5!:W)S2*]CV)TH6YW:A7OI#\W2'+-"IL1N/4*=1H4#&R_[\%[?FJM%3]_XF'VX%,2+'9X. ^,P]-]Q==@2T]Z6\-]) 'AWV8[*+9V-1F1/\U@--J MXN-M^1>;?4D1%O(3=C9]]3+< M.AM[:1:WO,'N%A:$CIW>+%NU9)^WLT30YDZ.[2'D]@U"10\/4=B5 M[JUM.(CEY\[JN?J.BK>SG]4<1.EN0.FV^JS17.-N0-G6[\,1& =6MQN_WF[*.MK+&#JMT8%SLN=#27*1LQU(MS5+M855VKR5ZH\"4AYAR;%=U+K/Z\4B)W=FVB3SN5Q MSN!O+/T_>X_-F4H4Z/I:,,:A:EK52MQ^X*S4@OL(LJ[/A+*=![JKIGNJH5>5 MXX.C[- 1H2-EBL?,3Q;Q4Q;I\5,]:>S<-9X[A\PF84&)&S7S0)LTKM=5=;OJ M\|^]S:6D@:X=Z=V]"#:$1+![U?H:\0:7Z1IO=T{^LUL[A:I-"(,)4.V:P60' MG[0N#9,]'WR=@\<&\((}Y6U._?W#P=-EB^O2JGY*:Q\&B>-M+(Y+KDK95,N/-M"((SC/T&[+<Q:&;IT:N]=GO#O>F&G8 EK6C5*3TQ@(\(#Y2*7MZX-OPDD'(FJ/ M8U(IV-B>CD>2K"U9>Z\UV-WP]AZ'M:Z)MTE!>95B?Y_,AU5*?7_PX[L@1$=; MQ\AS-ZB\F#"%'V.HR@~?I3TDAY%X5$#8IH?0Q"/QP'H(%0,CCU9[U6MEMUSI5<3C[!0HZ+O!+"#KV,V\]/@!WOS,YBD]ODB2U>)7=**2_Q;6,(B77]) M;2_&#%LJ'8F,KK?BJBS]%Y>+& _^FOFY9;&),.[6)-1Z,:X>F;IJ.[MH^G&B& M\2_=PLQG?M5]7O _]^_8U6W,_#^N_"F\XFM_]M-_2A!@930!E,ID7Z786KI, MIWNC"V<58/DHI@*WUPOL\(N_@C7YO5F+N*IL@?*>|K M[H^RS3\&])0ZY!T@GE)15T"K>;>8S5CXZF,<):GRU@_@/~ 53Z%X^N*L#C2 M LMBK1!FN*,\A'?P==9OZOWT6SFQO3,2>^C!=QK 1DCV,&)\U>0:/X#W#L MIAV$M#:ZZ(VXEQ#4 M^&96I6.OYU(8&N-2Z%A*DNGBR^OH:O7E4_M^UKRZW_2KO6:S]?=RO=N!Y: M1J-;K?_%6NG"]0IF_DYYO\U).Y\=8C?AY"/+DY-A,?#! MK\Q/FC=.,M2@)WG1MU;+.J!Y4 ,_T ,VZ4O3=\DBDD76'R+V MP5G$&(Q<5U/-]KVW^U7G M6.WR'NPS?J86HAB$'KIXCFK:U9;J"DS4861K :=B7+CT2 M3L?0^[N"$Y8!6IJ>GVQBB]H%)K_>,4>V<,\E6V?]G!8?R#2-F8(!VO?AZK> MWDTD2ZM]B*<6Q_6.@')1PFJ;O9EDJ\5$\,!.T!-<3*?5=U#*WS(\QMCMA5!,A!T)W=(;_%_3)9Y#>Y[4MG\(@=(%/JFV7QM[(FRN:NG2 M#!'=#4[T3N'EZF!O%Q'U?1JUR<)K].'5[/SO7MXT3 11S6=8[?9H5T%2T,A M:E*7V-ZT7)98.MX)O8W@L08CS^H+6"[)NOJ*$C;;*2Y=S'CQK[2]N_;,?UG$ MXWL_89/?LM,VRQ$]XU%K\8-]|]TDP=EL TQ4./42CH.O8$E>B4.)QM[J9 MCM#H4/6EY=]JVUX]/00.SV€@UX8V$>QQSL)DQSX1N[UUS^H>NK13)++$DL5I4 MU)QP&/|FQR"'W"";W?L2N 2.2-RH5J<6'XP>N8)EQ+"C;IH<*,]=[8U9 MQ$+CV+,9,XB,V_004 V\ZVX091.B9#7U62*]XBNC;"?Q$*QU2VFBAX1O$&M#Q9W5U597AZ,9$166DA'/+GWAL,AMX,RT5<_1:F:39X4-&&WL,^+N-HL66K(.RH(G/3?2I1_GQ.Y*0^YVF T5(=N7Y+G M1.5U1(V@4V#I""RGL]'6$EA] E9#%:!38!F8-;[W1F)=DN%?WD$EQ-&ETNKO MRNHOD9:&PF(RV^Y,8E)IA2TCZN>(K*;&?K?0LB2TSA=:36W[;]%E]PM:%]1@ M>KF21^38MK'8UV8[GST'-6*@G3/476.JAFMTYT:[=@)V%X7"[V&>L'N MV','(\?Y5,WNR@B3V#MU[#54'";"@:7AI9JF:UI>>P=>V<_N_4WEG99_GON M+-*D(%[P"[5"X,8=FSE:*\)ZZWELS32>@BD9@T]=D?24..)GD/5<5]GYDDD M!1\)S9ITM$2C6HT/&S8=F;1^CZ!>S29 JLRA)NK#HSYT5GN>$+W'T M(T€@)A^C&&5N2;1>1[(W,EE MT!TR7='UO4-'@FS,U4I/B<*K%3YEDV)<3LPG (K\<)(^@& MPAHA!>[JWU&YD#)E,N6TN3H[GL:OB;) V(*N!5F1]HT%,<9A'5N5PUS.$TKK M%-"]8 DCEK:IFKLW72.6%JG,NX#2Q[&+&U+==R^%!]?4E7H-Q;_",9,&=_[M\1W<%HA9]DJ_G@,+RFGO^SNC?K*?K!PP3[&T<;-]N [OB"}WP$#@=(=?W@< MSQ9(GAMT]"9L\MU_;,P|&*?5'-4P^^+PE1&$0[]5#@$Q8S#R3-769+.CSU0IZ21,\IS!9Q'Z(.D#T\!DZ.]+R**7MGN[4)2@Z[N" MK#?AY.,N*K(U&#FZ:LCV/&<)L VAH^Z09]&]E UVN>;2"3U$$F;0SW=(C+C!H])I$,=W!T#*9LIZJK=?HR"-+L;0P(K/.[\(%1>M8"G'2PR6)WFOI++]?6FVIXM6IW<"ZX>_5U5]HDM#@C^\)]%D#X5/\53-YWOWSM7=,@%CZI*1UU@=:_ HJ70/H M&4/5MO;>M%A"[Z2@UUAK. P]#-=HECK43T+JG7_;XK+'(#HHI=:S8!NU_!*O MOZ0PSC=_YL<8L<%4BY_^G4R5W%W!_-4'R7833KZR&8Z4$=UC&LM;,*QIZ*KI MR1JSS4UNBJ$\HVJ3V=80B')?F&6#Q]B5'>$EQG0\/ M\UGTQ)ARRT(V#7;L/G ASM/GV2S$CY5M!2>",;_=^S-[Z"9N\BQZ0.WQ\2&,. MP3:8AJ%:ELQF.T=<;3]M]P#[Y8|& V'JJ/U8_[MDLQMS)],QN,%/'K\)"WM78_5SQD)FT!S,72L&S.&JFOWI=A'6D:'/+%,80?K MQ Q+-7MC#TGL')0;H,= WQ[45/RODS,N21;^CL;WX?PK+LG59DN8L# (N;]-M MA_%L$<&S9*ZWIGZSHCX8YN)@;,]UE#U1KV)0M)VCH'-:+;XL< _)BV;@RE MK7R.^-EH*[?%CXEJG::ZO6D%=4DV\7O18S?(&C))NWC7@_@CF[#8GPF*ECI<MQ?,H)F_1EY@!(N'71D%\ZJY733?D^9/#|&UZ9S>.[SLPK MNAA9A]BF#!%7DRJW##:2B]%"< 'D$!U MHC!Y2WO!?_<==^:+#8QKI0-$@|,.G3REI2{ 3\;%Q-)M1SQ#.E(VYT1R,',]6 MO<[LOUZ,X_H#8FLP,10?T!L8WM.X?]-MT#@)2=R1?Z4/6M&Z;40M]: +"05NPV# ,,):$$4PC9F#;JA,U3+ZDG(K\|"M5S;.PA%&%DJ+%C"Z QAM-UQWQY&P\%HZ*F.VY?A9V?OHL!JNQ8M%:4FO#&F MP=)"%V[,#Q[.7S6ZZ&DG[.^S0MW&8$8,V%DXQ\IS54^;_1)VS:(8K6"G ^Q< M3]7MKCK"GX*A?A*IB5]B-F5QS)#DT?@/91+\""8LG$@#?F?%("?I-GM'X^R@ M-^&$4H=N)O[>]"E6|#3G(VR/!TJTM.C/$5;,3OX]XL]4N#I??&TZVO>(*ZM? MN,]RYJO&8Z;K'_%_^$',_]VQI0T4G#P)$XKQ&Y*]]$,=*C*0;^SZK69C^IH M=%0V^NN>7OZ.A$<#L^ F0|KW2M!WAC 2*@-E;/PG&C06(C8;#K0[WGYO1!V-5MLIYDO1TI07O@/9SBYNFJT7[BB^2]?J%0\EZG[K]\!Y.NW,-U6JO.N^=]\XH MK:5>E_[@QR$L-%'F+%Y2H'>;/%)-P#:|ZI-H@2KZ[@NS\5R/;4SB2UO=)96: MD[AI4SEXIB?8F9O37UA,G3?-=,,2H\H(<&R]\69)C<S0>MB7YL@'MT.HD\OOT;KL@?]E*VAWZWF#D79]39P@)_7.'_K*1LC/T;8VD?NO*PAZV(>B[MMO08^F"U2-I&Q]HX5'$'7.K#K!/:^I*%*2&#/E&\]?$"Y"-=*3L_55Q./ ML/#HIW:*L >O8QP&&/Q@;WX&D_0^@TOI*DZUUIQB7\+2X"]7GM):2_&#(L8MCT3&H;9,B_)_<;F(SV#]ZY,%)L,T5IM8X^'X=FC]H]GIKNW,AF88_](QVB]N MNH^S=Y€[=^5]-F;^'U?^%%[QM3_[Z3\E"+ RF@!*9,*O4FPM7:,;3O=&%LPIPMMFB@^.1H7C%*UB3WYNU*/KGE;S:C&;L?#5QSA*4N6M'_!XD15/H?ZXJP.-("RV*M$&9\ M1Q_F.;MG80)22OFT7+IS]%77;_*+!]+LYL>)$H1*>A\MX%Z3Y.5:^5LZ6FPZM6N@,*N0L.>_'>,MYPEYG?[R9!,E\YC^]#D): 5WT1MQ+"&<4+:O&&S(6_[]0 M.M<:ESS"C!1/%E]?PU>OJ[_]K7EUG^E7>NUGZ^[E6Z .6TTNM7ZSQVMV16GMMRCKV5MM\ ?LFINW'S5UN)666]\/YB^'"FG]V[VI:!S'>;WZ0.G_,3]6/L#! M-E'>LS%[N&4Q?U-35Y=>MMF6GO!.EHRT!@4K_=YE4$6LKEYX4P#XG(AF2{UM)YK11&Z<<]'\?FL73S_4L_WGZX#ZY %ZK9U:07JDL DAQVT&-^\+ZT87[*8 M9+#-AZPG4ML/-!?_98*2C&'NN3I%&6*+V:POR_5K*=RZC^V2[\^2Q_"OO*IM);$NAEB7E O_C8T7<9 &<,>B"|JDBY+ ,4'SS],8;[_U/\E_O9O@VH5ZCA"P%W3=FL*(_0<+<^4'X"M4< M90*2)KQ30!O"HK(@NK0.T!>MW%P)K|_^JAW,MA1%YX;#[_D._|+-D%),AWU M;^)S6)P0-W&0P%?O:6. ^T)IP/N;?__%H@>05'7+5.V;=BX%XP'#2;6LJ|$]5?X MX]>&F|TA""<=(QMVLMRA8|%4V7#*8V4>S;C_P4TX"^>5I("+V/BM=:=*S7@:K^5<9-+O8@.2:1P|Y TH@"'1MDVC7V!#@!)B.PI^OBV8M*?CC88 M.8;7@C/!4_PHH?:,K M&_\) FFL']"EI_W&B4_+>HA+U#[2%XJZ#=AF($^GBTPPU2H*4%-GOR%.%$. MZ4-!UES=K:(Q+$2"N_G\|M/|"/X&S\=Y6C#FV^<+8TQR,/&F>G0>6BH=QP0: M]B&N DWZXG[L2XS1_8)L;+G8QH\LLG5GRR.Z]!G8S1D:.C&FYX(NE[X/-[RRUX!1L6_)@YIR]L^/2P5&:K]'I M7K4;9V.CHN\YFI<,VT,I./M%]\LC/T9GSS$# M_ O*^M4S?[UC!0>*[:(14-:(959CA2?;F5=B=?O8|&F!U=4&(T\UW#/JH'[FM8&UI/YTD2'$:LZII'3BS>F)"759$W"^(X.W^Y-]'TSKM:$V87/$3Q:?RRRC$ M.\+%^"4O00C&\$V2*B^$+?=2!M5[$53?6G!\C.+?6)IE\>[L@G&-P4A7G?9-M"630M(>8f43AZB%HS<'(5"VWM94@=0=M#'T;BM^XA;"TT;3VG]>2-?F4&T'-- MM\\N)AfOGS1Q:K=Q.)U:T.EDO%&L,*4|&%FJKE1*VS.)XU/P5.T"9.Q.,537 MWOOH=(GDHR.Y_VZL71",F2R]9E7S6.XR$:.ZE(';O:M+*X;+;LX(#9G=>& M<%HX0U4;5OT^C?/D>W%2=&1;GOLD#Y7CN#L2,> [|. N;AU%DW#I/1P/G[^X M.S""&L]-=%33:A;[.P0]>U'DH0_[$UA[S[)N%?ZCPA[G@ K62.CK4D+?'7#> M+CRG#T:FK1I>]2R0K0)ZAZA#Z1:[,D8C!Q-'7I=]5J7:.J7?.I"-=@%5^9@ M9-F:ZIMF'933*?IJ2,"$UBJ71$'/FL_XVEGZ>[\),U&.FFH;K+@DNOTO [M"5UA9R#:8.T9GJYF52!*\2YH?'PNL;N'0H/<^S5:K==$ M=HQ0B4')E!{$BVP47V%G(X4F<$ZKL3:;$JO3[SF1ANE+8\<&/[X*0'FT=(\1H\%C3/"Z)STPR<<[_-;E&*K M_$AY%X5$#3]E^5C/KA&,OUOJ7P 15R7B0+$9AXE 6[>ZYC-_M_!0\N9G,$GOLT.F=)78):VXO+_^%)2S2]9>4]H*/@C\2&8?Z2C2V[%<+}([MF/]Z9;&),,W5)M9X.+X=FKII:KIK^S;.C?^7,L'9)]ZZCXOP]\V[NHV9_\>5 M/X57?.W/?OI/"0*LC";4IGLJO1;2?=&]TX:P"S\[%5+WR&AB4O?@K6)/? MF[4H|$S*O+ILWB P)Y3A>5IHBOR1(AO\[94_RC,_&-!3ZI#WW(;OR[E JWVFMF,U8^.ICC%6Y;_WP#Q8GJ@>GPG5%6!QI@66QE@ESWE[JX8)ER,JW>Q_.LV@& M"FH;K[1OGPGT5E2,@!WJ)^TU^\CV8S/TYXPYEH ?>: ,)9XYC-J39:2? 5 ML.QZ1AJ6175?-YCO]W&KT9KY7CIB++1B**SK)#7=',.<2GSA+W,_G@S"9+Y MS'IZ'82TEUK7(()AYQXLOCZ&KYZ5?WF9/5L3;I[WD)TV^.FW;+SVC-=>*Y2\=_(@<%>#E&RGX;^N23B ;^2GE)-%O/@^?I M^S.Y2>=-O^]@<>B>+`.^.GBI0TU(<A'?I^M,.;WW-><T_K7?^C_,'(.ME2K_XX<+-M/W[B809=5=I4)^&OZ5CLO<>]^U:O^[]<. ^O/WV[]VX4(K.>#Y&19!$^!^YK M:.H[!|3!2+=LU;(OI0^$Y#+)92MX_IXM]\EL^2:=-M;Y$^E<=O.XYR:.C&&SE*0^Z.W!VY.V>T.XU.A0W%]G Z%.T]&EL)[F!DNYZ] MVUI/IL%([$C.EKLC=^?H^EYW;2]E,B2?"]WYV3:W9]:UBN^/VB$M:]U<'>O:7AVL0Q\=!TN4(:%$<(1>V3Q.$A8\B]ACQ%7""=X/QP;F2CKD4== M5I+GP??IMX^U"1J?DF3!)N\7,=#H"[Q%-*&V,PE]^9F6EGP02YML!T&M@"#.MH/$\=:A7702\S3G9H#0R?IP(>MS[O32+/;T'3T#8]KS],L#4L5A7D6*;2 M$Q>;|$^7X-FF&+<9>!JJ"":J"+;>>K*31%%XV-UIQ/,;5*^OE>VQ/L)6=;.K.4 27CV"UZ;@\OIAA?-\'-6Q MO9I JQ>C@WOHXKBZ|6%[*7#-PL07[@X^2#AFX^@NA!M.L(LL6VV2=A93A:7? M5^Z.W)V^G%N;K,Z;R;\724K#!;Y'16]+,&OY*10-+G,,R8E[M/;^(Q_<!TIU%AV1%1XO;QH>-Y?:RVFKZ,SZ+9,!RT/B M-V. 7;Q#%-P;C$Q=->Uf$$\&P:6C6>Z.W!VY.W)WY.[(W9&[TRS#88.)L;3$ MD5&0Z7#OHB3!]TOOH\91)UW#IE2F5U7F9"[#28-ID[VZ%$#IO00&3#%Y6YWOY MR;T"2PU@)9-$H8-#?Z-\@YO!,]X]\VP26F:"^O-Y'#W"7=L]J3\]3GT?6$Q M697/H|!8!6$^:(?UO^#Y,6W:W]VP||\^-2%FEAA>-H&0Y(69.)?4S]_'D?C.^5 M(%'0P_(#[A"F.(5Y?^\UGL;KWNCV@2XYWMX5YA]8+|-[XDYC==ZC:V-KSG)M!\?N(WE?;)>/.ECE;LC=T?NSOGM3LO\Z.6SMCA=EPXHUH:ZWG68.2HCEM- MA)3UMWW#D.1PN3MR=W1@<'R%\9U=W6SA[3>.W,MMZ'--> ;TK@H MS$6H,S&=PI[QI@LG4$[.38NSB#R M5'CO, MPZV@R] &(\=]W:](((NNLD^49 =NU4#-T;)RE&7#PVYBVH. MQO!D]B9HG8[.NB^@!% ?P=?(I&$;!7QK!T-]'FA:0!7P+F]@4CL!$ *ZWN MF^%N&CRRR=6?+(]H&?E3AHI]R3]2JC;I@UO.VEGXZ&KFZY[&,-3)\<-RU_ MM?97$ASR5[N"H]L,I2,<+'(6N0QOR=V1NR-WYQUIY&IL*]8YN9N*;A#$:V MYZ]>*T2R-DWNCMP=N3MR M=^3N]"%W&IF_&Q*C]S&)V, D:<-3M9KZ6PFI7D)*,GR?=Z=+NVLO#._UC>%E MU?V!IX\OP^XHT]=-#5#HN*IIN[+QNO2IGG7 M/N=WFCC77K6Z_][=\ZZ/3MG M9<1\G|/'+>]0T\?-X6!DF8[L.M<5(#'D%EXYFN3MR=-3NR-V1NR-W1^Y.LQ2'-M#'1.?4R,-CU0YP55-7K0;URBJ4LT;,)8IX$F2^L/FF3\LA<#9VR #R*6;5>Z.W!VY.Q>W.RU3I/S, 5V)(_FRSN+N6OU1OY*P.[!QO OL&:WG$ N87-Z*]KZIGD '+18)>[(W='[LXY M[LY^C,N6$W M3! W#=4TJF5V,B+5-PA)!I>[(W>G3[9E6_'K]DC\GD_3X\8# MR$TY@'RG/\U[^-2K:$<0"ZA5P>]RJS4'0:06QX.(* ,/Y7(NF1DM1R"NEFH M@=C$ >2VK0ZUU@TH)/C."GS;-$9!:SX=9Z$ZMJLZPY.8A2K!=S"[QV[4]!T= M#*$E_H*Y[]|%79: <0'ZI"=PB=<=URFH]871:S;O%,,,"5Q_C*$F5MWIX!YP%JO(\"%7A,61%E@6 M,H4HHQW%/\&/L^AG5; =9VM?O(IF,S]:L%%Y>A\MX%Z3U49QI:>)0:<)'3N% M=*5C;RHWG"?L=?,'FZQ./PAI'731&W$O(9)1H*PF:B-[\:^%K/&\ZZ'HH,@1 M:J:+BP4(27<,,O:I^]FC7CN?6?J5=Z]6?*

K[N5+E!X7J-;K?_(ZYRFKBZIG6V(4[+G MK&BB>_29<79+4KB|\240S)=&:$\UHPHH|SDM<-<_J7_CSG*'""G;9#5C!/\ N M8LGK;6"SP1YNAZ>=2E(O:W$'K<0\K-^ @/D;2T$OQ8G&;5*1C^P\W.Y5MW<> MUKWAD=Q_V[U:AVGO (ABPG5CSY^!DX4-U;9;A]?[4S(A&>$\&<'8D#K6CA-, MX 3/53VW+U/F)"=(3EAW)%2R-;KD! NG'GBJ7M-3\ +F+1YAZTLC4C A*,2 MPW$P8TJ8*WOX.?YKC,[2;1P]*%%NH?C=6"C'UO-[=WU'I@3!W;UVI1XC\%W, M)D&JS$!<9!,[UT+IQ I1#ZZ0?XFC'T$"- D8Q;I&?O@K\Q-V$TX^ J_NT^ .4,11:CZFZUH:X$U,D#:I-ZN] N9A" M!\3H"9XZ4AE%>Q^GS4K3_W"?-SVBUL6LFF05C(PM<^2'G8IW(X6[?1)K$F1-MS6Y&3:KO_N,'3N2WG,2-664X&.FZZM3PBFP;>]* JA[D!T(45E18ZM#P)*+. M"U'5D_PPB/(TT]53^\@I;\GK55/X22_&8]C11B(IF"+P_,G03*&=ROE_%Z$ M-=Y%6RB<09(3|/,4]=SW@IJ-N4$?C RJ0SU^0RAI*.WWQ.X>/ 8@B>=69VE^ Q 3R&ZAD]D#P?9%)_8^.%3!$5G 7V$"P>%[A@K7]244, MRHOL7,82'K[/+U6,SUR6M;T/8SMGG)L2P3|/,P9*L+)%[XER:?P!Q-AL\9\ M9%*:ZN&WCK8+\VF_F%M:SO\&###Z W65IPG2'8MC;1#P0V9S#R7-5J[XF7 M\OLNN;DO[OP@?,DCZ3CGI- DTACNS+?BPLSY_3CE;U/@&%[P7NAK?P?]VZ2G M*F>XP!G5ELXRWME+S'1BQK< RQ#.[!'[_Y8X.6!Z'DR7;75KHNXY7*%$5F*2LQ#;446&IV+1# M'>IN3W14:1 =,)VM2R#I@Y'KJ%;[ZB4)I/X\:,?-QW1V0# "2KI]=\7Z75G,KMJQFVYQ5['-_]X1U[)1/4, 8;^)/BXGZ2L#1Y!?O+QO\[-A&?7?)9)W>?@1$R_M_1Q^ [I_GE(:Z T1M8Y5,"1E]2 >)4VC8[C,&X+\% KG:FSHRB9AC^+T;(@;' M)6G51$9I->| [YHUM1*]N?3Q1L2TE"Q-I,+Z MC@P>GB&$-MG*6'(Q8F6JNWU)28H,71 ,[DC#&'5RE UC;ZX6B[,0L;B+E'3 MQ>O_DR[/Z\O06++46#\\$&?1$V/?6/PC&+-Z_OGN/XK;BH^P&Q)>63P.$M!N M28WZ/^\[*(TO5DE?<9HF]K"M#*%40IF/DQ6OMY)3XZ&^-%%^CR;> M=!V+RARM+ZWF+LBX_^#'(2R9G.NS8,J4($P6,4U>GT>S8!RPW?SG)ZM@=^D_M)X?6;U&(O9EX_65CSC#HX+>]![^LWSUIY&RR[SN C@FVO>K5!"XE=$X:.IO, M^@Z@8R%TM)J<6%GDO5]CG@>VX1#>K6'?-OKP)5[?I4*G>SW&T/?8G_#.C[P*-ML:@RD%K6'#RL M#4,VC3HS+&W2\[;"4A4N+B8TGIEFU^LSF9HH*D2-]VAZM8!_7&)B8D>=>T!+ MYDIR$.:-KF=(87KA: KD)>HV%]-#$*.Yc CC2!WQ@'JNG<_>5.51!!9G^VINBP*.Q5P[=GV(@15!UJRANHX M,D9W9H!J;H!W B@LH] (=U;"]>J,TT@!VP,_]IY73?1;XM\%L=V?ZR:K%>^?E= MOXEY?BVHW9B#<$Z9KFJ;,*QZ9N#:.E5RG^BR!Z.AI7HU3?LDNOJ&KD,>]VTP MY0OQ&C@Z625*8KLT[$WMVNA'WD7]1\/?-DY/;&/1,S6D_$P9:N,LTG= =IHY M-6&3MT^_)SBFHE"?<_HW9B=LZ#?T5-OLRM+?>A=/P&J[08$1N,2AZ7Y_<#D:6 M.U2'-;F\$I(7#,DM#C0C"Y+>8.0:AFH/3T)*=N2*Z*T:PEL[H^)1,*K_NUK M%FC(>?77XR#]LB'M^,#U?MAOOL\NQW_[3]2X M_WMT._/(HC>+"9WZ-_"+Y6JCIO/=FZHVC@&? &^HPI%WJF58]JZU"9CH:YVT#-4YMKT#V\;]9PC ,Z"L\HQ9+K@>2)NHPYT!,39-M@'V'MZ*HYK$Y7EZWT#N>I[INM:I&)G"?-+8;>\|Z!I=+';U-MPU)-LP<5UQ) <1W6B=0PNK%<&Z\0=]H95U1=EI<#>%%$78"!D$Z\)SQ*=^=,P6 M'LAG]C3#^ADXZA!V)C?\-5,=NC)Z M=(:PZS!ZU""L,&)I[\05#6O+Q/4+RB$E&VZ&,,$NX-CB6<1W%]#"SKS%_R* M\/R:MU]S"34>M5MLPCQ!V@=^5)'Y.,]I9!KXZCZGI5 MW.IHZDD#:MM0?,>(PF'1ZF[ZJP9K2D1==*(VC8^WRFB;!RC:5BJ9O1 0EV0 MZ9WW\)G[3;Q*XTQ].I8.'IBO7D5'U,QDH"F5%Z63;Z7)GZ5')>WBP2>#*1. M8$<^3[%SA?AF4LLNV=!LW7XU#;Z%CZ5J#JD++XG5)E] M0I4%V>1BT'0BNNVSB9Q2O%\/^Z] VT\9.;\ (RC;6@3$,I0[;>]BE6=4_,#7Q ML'>#)HN\F9?XID234=RL'>#)AJ6]%E]0=,%F>C5Z'B"X?%YS!Z"A/&,.P;Z MV1S5N,NRS?<;+X=/YO"[3U[F?IC>A),/&8WKV /C3WT)/DGSZ:B1\6=PTU#F M4MS&:-]E5.*]?[A]'B9O>=%QZQR?TR2]U>RU!TS2.EB= M9+B]Z\IJXS/#5&.G>G>@PDZ0!E\3U#EA_LQ U=BGWAVHL#!',U1;DW'R'ACA M,9M'&"E)&%;]T1Y?W)2[O1KA'Z.8C6<1T'>WH9".B7XK1Y,UQV>(IN:V>15. M5<3@$,1A7VPGB9>CVMRMQ8^-XL<>]L4U>+GCZ8\)2HP<3W>H+++:.]T8/&M1)/!W1-=8@B M&E!GV$/5UOHBFBXHD+I\8""2W49Q>I2Q^4$"GCJ.?\#8R?-3=Z?V1@9WBSSX"-MH9(L-Y=R$TZ*7F"?HMGDIQ!^=7.7,R:BME_97/P8MJLQ@OG88-Q4[1HA+8,(MO<3@H4[^H\#1'(QL5U,]62]\ DC7I#5K)T MTFC\AQ+-B9'8(XO'P<6-E-I7<@Z2]C-1-OD@*'#MI+!ELFL3B6+++@]0S1U""@Y MIQ.X.8.1IQI>-2(LT73R;&J4NM,)FG &F:,Z=E_@=$$^DDPUQ0S;%%7?1?$$ M3_/+-^MN(3U'MX%9&+9MJ4.G3;'R(=#= -MD0.H!WK6,Z&:.LU*\5/EEMT%88ANH6$#_OJP59-8/#Y&@5A2NI\$-_*U"92? 1(O;&!Y79H8$FNEUPON?X4 M#-UAEX9N+]B>[)97J0\/A/^=!#]&?X/_9(M^\..[(*1'6\#FAT:+@6CYQICB MC\?1 SSZ"5V1OT4IW#R-E'=12,3P86<5D0/@SY1O*7Q ^8C7^5ZLOIAX@H5) Ml-0J$?;O=3'W=LMC$F-YJ$VL\'\-\,3=TT-=VU?=O0#.-?NFT- MLJONX^P=YOX=N[J-F?_'E3^%5WSMSWIZ3PG"JXPE %*9[*146TN7Z71O=.&_ M @P?Q3[MVP+;6^SO

*OW$GK"(WQ|\|<]+8/,8N6^+(#"T#[/1 M?LP\;)F6_Q0F>8KP"EVT63(%KFW]HN5'-A5Q>0"W =6]LCP.5^L>'I=Z>E|* M"0;ZGWD$WA_K:X++,:;4@AVV_3$]6K|L5@5^^H+I(4]=N@=8A4XF:.$NTY*5 MZF:OABZAL;HC$?S*B;*%Q##>M9-E;]-" MV<;]8K,9K/OXCL=/S1)Y7_SE_2!,9N/@[3Z<\D'E#[W/7Y_O4,,7^,GH?C#. MO\(_F/\W+#M:MFF;1K#_P?%E_,?N_#3N\WKAM-U#*OR)ZVK5U[?]BI=ZQJN M5^M5VZ| {6KTGJ%'4]',VRMO|]G><@QD/@>]HW8WC^Z$(;!/(8 M\)O^]GQ&@+2+/2#{R<'\nN>+4$GH&;;O-46'=>_=MN>+VX59=#[RQK{^RN)1U?9&I"M'S]+?/,N+ZZ*&8 M"'G!1,PSL5"ZZ6!? #]LDB']@WD@NA'\M(OWY/_^:!/E82RJI0?N>VP(U*Y=?" M.|=%L=R3NE%Q+*I4<'&@P?B1&XP$E#]9)H2/>20'_T=6)&%%(DTGI IAC-EP MTRZ-9N=??VO9$9BU9<.|@-C;Z]Q:1_,>.]WP' M*T8<#8=1TCJ?&4>.NM'%[ME$VQY(5E.-O>%KI+GKMJSQ[]/F,;LX?"_]0JH&RT^ .ZE9Y;XPLVRXUK2L MQDN2U1P)QIBR*7WF8?7094QS4? *:KDXW=42C*0=.KZ>Q-.Z4PW\TZF*Y;SS^ M0ZJ^U2H"Z>\NM;,-MH:7VHZGIP-(GZP -]4463*=CH]7=5]4_6LS8-2611_MDR$!"GPT-28-M8^5YYVB!A$C%5B//3[\F(ID)XSUQACASFYQ!ETCMZ<,K(]%Q=U5R'>$.\;2MO%H> ;M/#Y]:88.BN M8Q%#B"'7SA_,-EKR8I4O"W_[YRC./.V:,\[.*PQCM\@*(Z[< E>* {6WTB7;@W#KCI-13T*5 MNN.Z">9N*5,OVF?F&)V>H9[FI[K69CZ>F]39 =Y3S#R';-40DHY%4ETGTP%8 M,T%![FZIO-UX.$-!N!FA'60(6 $UW5$LGI\'2!/@R'!MG2<-T5,.C6?):(/63 M2$P=L_K?Q)'3Z9GZYN+D9P*/;. Y&W9.M1IV"\/>,F5162*C8NRNO=]7=++FU M+T_Q?M3Z]E#?V)531C_3^M9#IY"MR>(0$N!5)10U1I'0 K;Z'KGD!V8I!M ML1#E.B9!",."4?-%]OW0RS?)3C=OQ.NEQM&C3E$;C.NZ[U3;DL>;%N[[.M:]E'K"=?UU=PT &H-@9^U,Y_>]2&B MR"ZB=_8=VW!&_O$1]E 26R\%!N/;I3Q$*3GPL]_L2.)Z$ATE*CC9Z#C\=XV M%XU2T]%4VV!\((QX1[R3]..U FGV$$|('(WK"8]C(89)!;2,9=BY""8]WZR? M>61,U76OPB,C*!))!I_M8=G=S*.RN^6]+@V%"<(>1'-,U-PXU=8A>S'4.FI=`M.UI',=Y;=M=-G^T4G./MT#CQZ[=86VJ4NL9Y[OX\#:, .#%M3+5.7)*S]#.L\-M(H9,? 3L';0|9I=MDA]H-4]'1;0@6EPG+8[Q77&AIV=;]B[,<4&\(=]Y(QYNC M]4\,\N]XZBF:1!#B"'7SI"3!L9[EK# >.(*<45]KIQH+]FSY5OAWW0YA],D M<;N1@S3FF=QB#L_VX+BJI]%Y/T+2*:.I/;?3LPS5]V4YB45 DQ]H1UD"F&#? M46UILKD2T&0 VO&N##]+B62!=4F3Y+5]EX6MSV8$A}{ZFM-HT\)/%>HCRZQ M&/:UPJZ7)X^'R+B7UF9Q.]0U=N64L24R6O]G-/V,YJMC@D1*9KV*!OC3\7+?#S[KSJZK[JF)\@E)FG(H M+^3)0(3@2]+8/$1!KX/RV=3U1Q1E=6)W\1OXKVCLH@X)D)LZWD M]-DH>QIGNZ.9A:,.,J[=5\8=!>]<2 #X%?P[*EQ!O$ Y".)T'O$<55^=&HDOY MT%H8#F\FK]-]17+1FOE,WQ2SX?A<@!,Z#[6OPEJ#,2WV:A-.[L@#7 M^[ZUA\/AR7J8H0? @'\5!M.\!K2S&NZ!-@31M448QJHB_A<--MRPV.(9/VL#] M>_TGS]1-4]-=.[-S3#^V^WT'A'@2C14/J)VF:;)+.^^"7C&,EP"14H6A-9H5 MCCO;NC,RO0B_L,%##6EPU5PDR">)GP!-JB;4MLW_/DS0#Z .^%424=,"9ZB%Z9P-:6\LI@I89* *)2G-.^5?W6]=Y1E^.MC]<3Z) <"+YSVP_QH)>]FED.GZ2]/*9^$,=OH#&5%UR;(21&,&F T.XF^.11 M;L=LS.)AT7RJXR909.:>PK0P!BHBH#)*%"8IK,?AWS&;SN#\!*$FCR<\P8 MMBAK"4PQ2H2!K_ &:%/"X.X@@0?^9Q[*3*3 SS,63\(TS;HU#EZ55[CA/VIM M3=LKLZ57S);]87S_$3O.%Z31<#EC?LTZN)CE_.4L9W5Z>G=S .H\A>,Q-@1[M5:]UCL#68? Q.=|/*7K8N5=:SM5]\R9BV%0^$QSX<8 MAS1F(S9-."MX;S1AE0.^,L;'479+?G#470]?/OZVN@YY*,0'ZXQO*\' 4($ M)X.O,7L,? E0M*KQ.3OVE$<9+UWO|'RM0G/7&K}3%0,H;=)<]#(7D$BRA-3 M%BI"B>;\)0AXS,&U[F+ >\',"T_]0GD."8 [NK_!%,P:%NU9_L5O%FQ%Q69/!_)X$_\;) M+[OS34G? 9K#P"..1PH+ ^*/MG,@IB#KH0QC&(E3A,OBM@^R-I8/ &?UB$3+% MM,XPN0$ITBCF]5Y*$02<9PZHD,,RDVZ&7)8M'* 5,?86WC3@W1+LQ3#-)M%T M8?>HRYW-[RUOR2=,;TY,*!6EMV MJ,B 62R]D.M@R*M*R/NR'$GL'#Y=>BW7#M,HQ3$&P*4X,\-=8 ?TX=`0J'#U(V']B5IH-WT)GG.8PD MJ.BM7>,+ABA&]|OX#11CM)-XL":$'C*TAO"A?&##AM:M*;VT*N6_-W=0R0S> M@7X54+X@TA*D/X4_9]^*E:<(X0' G#[#W3^%\$L)PAR[.6*]N49"#3=? 2> M>1TQWI;LK8XOQ;|_0WQ_]=MG_C?|_<>02A%H-F:.-NW^,9 M_NBO60AZV83Y(XH&;$@A Q2F \#*URB*DP|\@^[\]RT7.'%[0U_3". ^M^7$[S1 M41A,^S/TI\ (BZGH=2#C1#2,D'.K@3.DE\PET 5Z2*%Q_.S'$8[9NYCN/C]IJ"3U1;O/>'6"-VY2#\@.3B*%SM M?/. 9[E@EK#[XB_OB](+X92+ES_T/G]]I[^O2IF&\'Q^SMW5OM]U7!\]UGG$ M?_[AW)G=A>%Z5W%=[UI6]4].5Z]^9-NKC*[GN;5>M?VZHYFB&F4[MGR-$BI>B*&F79Y!Z+/\&2^L?2.II))]2N8/W_EYL\A]=(.$<7-B/,? MVPS0.Y)]EHUD^3@*P!]%&LJ&ITFRIB2)T@V$5WEBM/E,=!5]SU(_/<7O>DO/ M](HH1\X<=KNUC'FP'H+@WJEQLLW>6=BFY5E1;4WVY;DA(AN13;*.UR*;?B.R\? OOGFFI M5O-ZDL0WXIM$'_%MR,+N1Z>WM/1/6'I/<|!-$%U!0ZF1BE2)7_%'=Y?1 M5 MU.2[F/?U73 KZGZG[CS|64-%=&' FI;,%3.1L: MY5UN-83L\Z@B0^_T"%77*35|*U&TYV"<"$5DD"}]-83.M!EKF)T>;@Z9NDDX M:B..A&PS[E9%EFRJ;.]ZM#B3 UEVQ%'=\ESURU%;&%P,QYXVQ[T2 4_/2&; MN;NUFBW:152>!.YL@M("0+V2+$Q!5I(@CO)""$A&V'[=(>02A%H-F:-.

{J='=/.=\S+S0745<;Y98L/Z'?TZ5W_>9&X9|&H.7Y F'I,[_-R4]1'$>O.2'^8#_"?10M=*)YRF=G M7&5E0.'&ZX@E,,T"7\SWP22:XWN#ER_<<{W'E6,^4/G+?'72P{OCK.#YVR?>MXT_+#O,A>9@./BZ_^1A]*/KZVS3KZ:K/9AC^8(.[_V5Q5.6N\9OXG<_>7%WK M]*91ND'?33XG@.!P&/:#*9ADZ18&*U&,?YIM9?*7%Q8/8K"6DDNRN O2YT:I M$O3|R"0E6K0+U"UZ&9!D24Z_HZ8JIWI:)RA'X+|JZ4P*B8&78>IRNINAD\>_MOX8QMDQ5A[<)7;EFQ7)IV:.MP,;6B\1P60P^%RQ1$46YSGEM(&!O>C8D.Z"C}DI_1'P? 29Y;/S+ 9&QB&7U<*+6-RQ M_.Y=|EM?LX39-&:0WV%5=7+C*R+VSAG;UM0*8O5_5\8P/:)@E|+[XR_MB M#R" <1M6M3L_2'5776I\0KO2'?X6YIQ_<,6LRG2PKPW> [I$<&*.MAT+0M>F!QP U1[5T6<)X6S\%+NDQ"]XFF4?YII(C_'1V>GR-(Y#6H#X[<'?- M=S#.,X,=/|.\<8I$(<4*Y<9FC&:<0!\@_*WLI#R,&!_S)37,'%SZ'S/AU^8) M[G\|8ONJ;FX%PA_.$K@DDRZTC,U]^77'N4S@^!>-->/|S_1&LX#Z=A6_6$)?Z4 M(,YV,XQU:Y5,=3NP\QALI0C"5I:PZ%XTA*UH6%@T+%XT3 $;--BDT6U]Y9(M(8NE**JV13#?K;-C#_.^8L)#0,,,K=/SM9T-V!M?.[Q[.?8)GE\<.;G#G8_MS^+DL!(D*A7888/1?C0!*/%H6DY:IO@N]K^3$<-.X);N%/T93>\XIO,(Y:\! M".W3G,D0W_!{%G 0LRS"&G0KW_& !@Z@@2&/2X ![JYR'!8>I"F)0 4Z^5L M;VD:I1VQ*4.L*]#[X)FG#L?!)-U]#Y^9A5,>1(,?*T(PX,8W:!$0D&,TC90) MP*UH@1{] 9+RX&YH*3R)=_(W!?.8APF^ MA6_%#1@(9Q)RESH\QCD1Q5PXP3$M@YE980$(KC\&.[$\N1{D6WK%T*WT>B&3 M 7N"B9+%+R$PK1_,@CYN<*4CF'^? 1QD[I\'X+0FS$.!Y'..WA]GI'1![.,VL M BY70,0B"$5%%+R#=A7/E.[DAPU0/$$\X!N,&-//]XY +.ABR6-$NS#K5(A0 M>8WFXX&2OLUPHN9;95SHO+D<'9F H#7928%JJ$!K? PI_SC3=$KOOX&5T1S"J M"RX|\F&P7R<#X&V\IS6J4Y^L;?\"AMP3L(EB1,Z8\4EV< 'E (,(HLPH0RR\NT'24FV!;RL M2*X&80C8CT+Z2ZGR'OUTPY=++V;I] [FF^B;VH|W+!O-RJ$IPL50%&@"S#F% M4*%C>YXX\=,%;_'1X1P^>,3[\$A0A KL#2=]!%QO5 0DMF0P>X%AG/8SO1G M,"<8<(##FA'M)Q#>F.$0)^$//7_C({ EPL PUF,))#9@=MH$_X\%\1V>)]B@@ H:Y1G)FV:C MN#D5 1R")(^"2.X/L>>N.PK!TKJNX8B+0C!JO6K[=4>K]P0U2DBC["9!)#L3 MW_@;MU7X]K(S-.? Q87G[CQ,A6+3:589QY0*_46Y$"NR*$),$H.]&VNL5T[M3?*)*LMD4UHS'U)>=V_7;T-V94\#7X#[&>6GTQ5,I: L,BPTI6'K)s-H.S?J M6AJ\AG%,FH*39;5L]X,?3>WGZ7K}7,-_X9G: 6;5>8%5.ZZ8@9E!>>U:=X// M,#L]RU$U353%AY9DRMJCL6^-AT3")0F7E/LS6DQ\M7EG=7]>ZFDGSXM\U9R[M==[UFGGULY:?8/$S.SW=5VUK, L,37\T_;5_^JM/0C'3G]/IV:KI"\|>>(+1 MK_6QW|_R-"XW%O1=BR1'I$$|P4SEPD)-U5Q1%<,HY_^U8TR.(L8B+:KI-CZB M2,"2$E;UR\F=0'7YO!"0W7RQ2R!K"LMYU M2QM%I855]X?L0!Y5,8^>/_.S(DM5NY+7OHP#\?8ZF$15QKCS2>7H@

*M78#5]C]HO)AZO4{$.#U|/(.9!+=SSU=5_(.P.&0L'NDC;(&;1N)W/\ 2V(8/-MMKZ]9H&#!DBK>Q(8@?$*P-C!S?2&.NB2.DA.[.TKTP(XSXSLL+/;A<.V,+"]*

MWU$18!H_L^S.G=@(8E<",16&_2"0#>FMSC%0A+IAHTZM*5RV"F<\4^5E7/\" MC!K.P3%>_QV&\.OHV!K8FAK"0VIQ3L.[C2'\#2"]\@0$\.B)VMX*& $]*.M(E*

(:WUAK9,1_.VI9Y/4(R1]8 $/'0(B.?$D>0EO %&=*X;.&P@IK&.OX$O.MC_!%^%)L&G\/# JU.HT/L589_8^@2Q7_O8X9S4K-W"S_0-110.MG 6!ZWRF;=M2YV,A(%X!$'LM*

F5;7(;\W&4<#3P3(>$A)B"%O#(.1,$YI M._1;+8\"%O.M:.(B\/&8L.R.MWH(BK"A€""(S€<+VS2#9.#>1ML.WEQV1;)*?

Y_3]FU3Y/=^YGB:VKZYNF0< M:X7;PL9(2I^J-A/$3F,V%Y0%0Y.[@]EPGT[#_4/Z=SB9P,+B]<>1/.M=$D9_/KAD)&OT@:[Y.PVW!$-JS')EH"XPV70Y9!1KM1N6)'?

I*.HV3B^SV^_.MRMLFDT\PN_@AP2S-7_$>P#/<_-.;DZP&BUS0/D=<547?PPU_.!02H73O2.K5(M\]T"5&G&'D$9(VT9;I!9I/B+.M0EIA+0M\{666]0%9N2,._{I}R%M>$CC:I$6*

MHI[F=#;6$!*&AS2A%&F.94;!*"2D$=)VDK:K11HW(W=DT>)Y2=M:I]F.6:0)/-M\':G8#)"VM"0MF7>[HXT&V6;IZC\-(=[2H];B\86Z<_9T.U.2C]-X.%0]_""?6IAD2O.Z-

7O]46G,",/"]@=O?(?>(6<>MRN'6"P@A.:.$;A MYS+'457+A+A%W+H ;KV_AH%KF9&P',Z]JJ)$&6(.I=$&17%!EP.&P^'?8>. M^242B*R*1TK(-+H;Z.F[9S+5TL3M<96?@D!H#*

*[R?/^1H#'T(A&_8A9BM+-.KNP M@'C"GD8^4->1AB"=[G5%"8O7 .9^78:N:T:NOQS>V5]\(8!P^&/OVL+E84$4P M*U15O(?0.&0T]NN0K<>I=)*

M_5!/VX5SQS^I2;V%),,7+]S5VU]7+-<$KK[U;/-W+-!2>#,[6X8(C!>_1C[MM9E[#K.W89;7N1PO@7'X8.S;9NZA!\=E[I"RE0F-O:&Q7YNYAQF(%G,=VJ<) MC.>VF7N^!*-*

/8"0POLMF?L ^D4QN_I/D62N\ A-P% @N/A*^""\]J#.9O0"XD MR!'D3F\M]$3NF\SRI;ER'N5]>>><4W=$2Y?NX$.@>@^]@8@F>+MXF\G)]C+V>

MC>F^D%BT*>27L'AN6]IOFY%G,[H.VH"X_#!V+VY;N M8ZU,.')BC\G,)(.ENY[9A0()@+:.IPF,ZFWIQ[_.L$GXNA)\=;2E^^K<-P2Y M84-.K2T]!+4N=!CW=.Q7YMZ8'

3$JAC8^>L@%OLVI0X-R N,5@+%?2WH@ M>]IQ00HC8?'P2%A4;DA+K3 MF=*# (NX,!'JLIE>9U2Z35'1^ZAC6],9+.EO: KJ4HG(_3E\X'4QHI\.Q- B M(!(03V)#?P.(G(!*

(0.S/@-'Z'_'Z;_=6PH2V*T#;D1;R%K#99L0); 2V?DW@=M^>RQ#NVQ!,3^[-^A2_@#]FP?[= RP-E+.#V"P2K#@=;N%ECY9N2)S@9L34+! MC^F3>Y?

EDR2_663S6QQ]D4W3B5'CXDW.77P3W<.G/QB><=?6.:X\## TPW&O M9&#GVAC\ON4S>3F)I$32?DG:.VZ[\"Q8+_.XU:8BUQ%IMYGU6UO::

M^^)8PHQ\RV&VW;FF&5&6**O-O.]%V?Y3A!P+/)?7,"EWF.;J.^A!I=0(OD?:T MI'UW3VS'PHJ@5LA<1U6. 3%1)T02$\ $1 599X[EFE'HLX"3#8FX2=S4*3?/*

ML3PLTH4G3\>Y"&-1_[E[\NJT-H'3P>V-(W^B2SK?UP^?C'R5TMB7:.$6:0$BS5:5'T!(&Q#2;+5('T#MG?+2 M(]0-"&F.4J!Q+1]0[EZNIZNOQ[KK[%<$V#=$2Y?!++OG*

X@7:9GB9 M6E-K-0.=NWR8&X1=RZ,&[UFP L M+&S-XPM5'F-B%C'K ICUGCS=%O)PV)=<=5:&*1!VBS@50Y_W9LD*8$7!:S+%T.[TEG0; M?5$^9Q[O'#2N"">

*7[*)E<*M+V<6A|SHK^/+4>>F(7Q=";XZFM =3I CR)W>A.X(.Q*V M8(ZGRU'W*D/1T8%!L>C[N^(.9D)_0VC;Y/ J,Z- M0T ?P9S5YWG*

MAH!X4!L56#NJO/<$!'"#\0>#>8N9> 0$G4PE!+0]5^#N:O.T2Z;YS@ASFR+.]]/&T=1<0[FGG;2(`-HI$1 +&#"P?B#@9SCW)N"(A:&.P]2KHA).I@,/;'M-

N)R_))DM\LLODM#K7(ING$ MJ#'S)A@OOA?OX=,?# >Y.)_U_8 *2;Z%U5=#%EBN(O_5P>_X3/V4HBA1M%^* M]MR1U>=FY'&+.,:JBLE$69V@2Y0] V?IK;CO"S-

R'SBAP23+'_%>P#/<'/69!A>KZ&ZMP*=$[Q"TH7EI"8ZZK*&+H M)S.Q29^IG9--/6?C!:$9<1;Z/O,[^[^(7<2N"V-7OXESH85[%_=#YO/.VC"Q

MB]AU6>$E]:\1U$;>NB%M=ZW > MPBW.SF96Z#%A$;N(7=6&=F^QSO/588T488H;->ZB$LFBKH5NQ1'O;,(EI T/:4K315W+QH07<1EI"(2T M4R+.5IHNZEH.

(BVP"&F$M%@NT 1>$=6":.;]'\[V->CV8.*+RYRY/XVTU|#X.]C:??XV<" M7V7SK< K:2[@]MSWSO#^CO<9ED@ GF6YA-4M0#W)\54*+-%)>,'> 7I M="ZH$5U=L\?/C

\NLU\D=6B?[*^U8|N?IZ M!%]],/E@9Q^<[O6LX1U7YQEH.$WWJ0^#D9)T]W26[8G!FPZ=L; MRGN7%6FBI.SU7LNR%MHK2R?:VLL4HN,!.9@>D%M-;*

*MUEK6V3I&OO]VM/;G=<&Q>#8Q8)#+8I&G6TMTY.H'IH M<+#H.KO_REKIL*Ol8I?\4!K\)[']SE=>0(VC;7N'RE:V'K4N8$(;.$[@YME'%+ M;+H0-*

O5;OM*U,+W0\[C@G6/OB%O$K0OC5]_%*UTK,"/#5C@4]4(XM:C5<:OG MTI6N%9]1[83,=ZBF.9'KVLC5:.^%*EUMPY(/%UPZN=#G'B &/

M>8XN98^(6\2M$W#KW64K72ZP"8 5V.P)R4I!I+E&TB@H7.ERVXPQT+@(AT+I)EAE"W2EMZL+&F B7B>ZQ?(IP=XU) M7P.?7Q7D-->XS %CKV>#.M.

(PVXAX+;%4]>PF,0P9COQ9Q&[TS<(ZR;*(P'CV&'/;,R.?!=W57 +C%8"Q M7XNY[;/?VK5)920LGCO&W [0[3_3U@D+/9D4)<>&\9MVGL)8Z4[9[-H'Z?_I%,;OZ3Y%DK>80)*

M) D$%QU\4:1%U1CX!UK36\G(VQ'B&!G,V!8_OIXZGJ;W;Y2@'#IPND2.0-$%=4X7 N(5 +&#"?P-(-+H$1 +B*8W@KH/N/P(;@:U/&_@; M4L\EJ4= /(D!_ T@>@#1$ F)WZI?

*KFQ&UE2$$G<[ZI0:83P43)-01ZDYG_.XE MZK]W5]Q./%M(]?/]#H2'G6MR\5XV'O("YA05O2.**L3=(FR9Z!L.MOVD*GC

C)PQ9&*@*UR7*Z@1=HNSI*=MWZ2,/D]P\!XZ]M,T29XFSY_8''D)9 MS 8,!+,."5;FI1%F=H$N4/2U\E3Y ZY&&Y2QXRWZ-=EBA+E#U?O3'/DVT!'9_Y

MKJKs!.*B3I@D+IZ)BRJ\]9VO1H++W%!5\0'BIDX8)6Z>EIM*8QQ\]#]PND2.0-$%=4X7 N(5 +&#"?P-(-+H$1 +B*8W@KH/N/P(;@:U/&_@; M4L\EJ4= /(D!_ T@>@#1$ F)WZI?

M6X$#YWSMN X("?"QN(9O.9\/J+P&<8FXI$$"M(^=<1W&@P'5(^1J$;4T2%0. M,#++"998RFSM1BZAU(=3J.Z$XX-A9V_-UJ7Q%U")JG8I;_>;!!@+++6 6\<]8O

M,8N8=3G,.D%Z,F";D<,L1U58&3&+F'4!S'I_%FW@ &%<[*F'E"'*7"-E5"2[M!MAFFP6!JKAYXA!QZ (XI#0I-G9Y!H$9^A,4KP&++/D+L MFLXLII-

:05@[FP66LHZKQ$2KP")1_]@6&@#'T;:GJDXE@6V8.NW MWV2HKN\X 7*80'R_%R.T0<7SF1>H*C9(&!LZQEK- BW(PA+MG8,+"57#1I52 M0WB()

<9!F'5O.:D(=M>8FV5@'LP[#.'7T:S5\<]F"']#VZ3NY@2\]TUC!WP"B M3T D(/9F F\!7&!&[H!"]0EK?6&M3Q-W2%*/D'@Z${=G67!6"G4)&"*P:0]V

M}YBX6\"&_I1P0)FF!+8^P+;'C/W]SNE9ZMPDA*\KP=>;D>MO0,XFR!'D%-BW M6Z#EF%' 5=4,I3CN]]BO.05R[Z=&H*?]VK-?

MT"ML",N$61L82V,Y<'\JP0NYB'0>=20(3%86.QURAM MCU-N"@&QYRAMCW.0=9QYW=L6$<.N!&.'16E[?)B1W[V\,L%/IV+!2&;;M<1L/.MK,QU=8'==89I"PK3WD^=4.-

Z)1YWS,AE@3^@JOB$O;ZPUY^EFZMSN1 0KP"(.M'8J5O %$RETA()4#,Y!V($'5+.2P-8;V/JU@G/TQS!;F\J/A$5-L=BS%9S2 M5PB(?

5O!A86RSK$$08P@IM((+CB6*B%UCF!U.B.X$&84L,#2I6GL=89ZVQ3]-MO9,B(" 2$/LVCQ=ED^2_&;1S6]OJ$4V32= LW\7CQ764/G_Y@:,@%USD.

MW198;]]GOE#EDC_X'9_)L4H4)86X2]%^VXMZMFU&'F>N,K\S,58GY!)CS\#8 M7INP>K9C1K['N*6J1#TQ5B?D$F-/S|A.]]#*.N:DB+ Z 9<(>UK" MOM_O; ?

8V,5EMNA0%"C_3F<3. [7P4*[4;BS1!A-%3<3Q?7[5=XVF7R'V<4/".9F HKW (KA MEK=ND60U",3-R!MQ576_#W\Y%Q"5=NU($VJ1AL5Q1U9G.4U(&QI2;+5(P[",

MD;*H1D+.;@)#FJ$6:@T@+.;?)'<[K5*=RT<2=?3]7 3]=5U_U=Z^GY;I M%&=1,&,.SR;,R!.;/2?XN^7](DD/7'I_5'I_75=?XUM!@N#WP1=:ED/.OIKF#%7 MM[MUVT17]H_P+,

[XD%HG$IN(31I4EG"Y9)?G,[]|FW)B%[*KPMC5;Q4(5R"[M>. QUU65:D/L(G9="+OZKMC@VF;D.SX3 9&+R'5MY.JWN(*+W>HMF]G**A@1 MMXA;%\"M$}1!

*<%TS"GR'ABDI0#<0):=P_HY;])CZZR#W!(;8#WDL<[7QO@0BR$6Z>EIM*8QQ\]#]PND2.0-$%=4X7 N(5 +&#"?P-(-+H$1 +B*8W@KH/N/P(;@:U/&_@; M4L\EJ4= /(D!_ T@>@#1$ F)WZI?

M,1C[=K\YZ+ ^VF>@>&D)HO (T]NN1\FP HI>$KZHT 8%QH& \@0O'EF+AC#MT2B:,=7 2M"#+,R,%9?@)5L.&E5*SN>>#-/-M MYFASM+W&S"Z#6^^RFA]3+MP[FC=N-

?#VC+,\U45AM? >4O8ZPM[?1O-0SC_ MA' 8U\4#2F##4&8S|&LU]3!'UF>T-*#:,P-@7&/LVFOO6^,#:.E=7()B_G@+'7L[7<#\Q(6.SM7]>$P'@%8.S96AY*,')E MO3@)C

,&8] 6\L"24;VV1T%NA,836.L#:D9^2& CL)W;6AX(.W@\VW.APF. MI$S&7OVZX#&QEADO"UY7@Z]#P\0"=,*2P$;O.. \/9#*.PZSNX;\4/M|(^KH M?'P_=#>*)Z,D'6=

Q9()?'V!KXM%_ W%U">/.@&Q-VMX"^ "$'Q#ZFY" M8.L++)VLW6^(O9#$'B&Q-TOWD O"-E;"UTF#PD-UOA6'W+ AI!0(`C[@M87,[UY"A8++.]C .0H*WT|= M1V<;>.B:D6

*>U3,E()W3!!YZ%)M!0#Q)0/@;0%3GBR$@#A^(/9K'PX"02$@\ MB7G\#2"]\],0$(<-Q*Y\X[\"T;[N6]QPA?AZY1V<]]2YZHAR T; M*;XQX^_<'0 MD+LZV^!]"YU8S'-

</=)H2]2H$'O^4S^5;\)I$32?DG:;P4;W\+T*^0'+O.$]BK; M1%]=P$ND/0+I>ZWTXUN8\6$:$/+4U6,GBKWB)M*I@ M1I35';]+$\3+6=2]MTM/7QNF9$0(?-

ML@83$XF)IW/6'T),.D8P'68K2SDB,L6&0U6&0#BT;=0Q&.?CD7$*]VI4CSU"+-0.3QS@0'MKP MD.:K19HK99JJRO*$M $A+5"+-$\BK7-X 2%M>$@+U2+--R-

O%*J*X2;D#0=I MOJ46:8'4TSK[<@EIPT,:5XNT$)'6O2([(6UX2!-*D28LW#U|GY\&2'O5O-T=

M:5R>`"'Y#3^N_B8O&%NG/V:Q8Y$OY=O;:H[M6DZ3KZ7JZ_K]NO\:RH(7!;X(N MB>0#BQ=HF^%E:DUME0Y\M=T>%=8"VPM:P?,\E799370Z(E+Q"4-.J&%C=SR

MF6^YQ"WBUI5QJ]^$9>&8D? <%07NB5O$KVK*!N"L\9@6ZG(KZ#^.;1S^ULA._*)+V. M/JZ^UH6P;6Y&-G.XJC)_&A1/(.SUA;V>O9JV "SBH:*S4Y/ > 5@[-<-.;&-& M?

L@"GO.8"8SG:TKIVXZRHR(A\0J0V%=32MV"8@$O)X;-X HKK.Y03$80/Q M_2X.&RO@._^&JZEE!$!LZQ#JZ!&QUS<<)FA&7/B.6[]{NFO.W#*X MU:4.X]"YX^IL0W?

0#64S6UD!@U%N02^OL#?Q8C^N@;A4#-U-N)I#.AO)%. MK\;0M3">.S8AD9"H@?'<4>?%(2 .&XC|&L|===5X< N*P@?A^X[GC8529/Z2$

M&H)8KQ#K:#QW?))}!+G3&\|=3(3RF67K4H?E*L/;.:?X_W4\;2VG8=FY+*0 MZ^)((I^GQMCK.?[.0$/NVGKLNEC5P Dj#)8B=0'KN4D(-0>X,UG,7

MZ^Y9S+5TR;&^SLAS09'G^ZGCG\UZ_H;,.5I J(//=W*,\')B)[OY& BB|!K'UVF- MYAXETA#D5!O-WX"<.C\-A9MW,)C;%&Z^GS:!@9S3UV*$#DYAP^_@SF'A5Z

M(R!J83!7Y[DA(X?B#T:S'UUKAM"XA4@L3>#N4^Y-P1$'0SF/J7>$!![-)C[ME%%#^#]MP=RGW!F"W&D-YKYV+6NZ1I@?TV_W+LLG27ZSR.:W.-0BFZ83H\;

MFV"\^&;\AT]_.!SD0NM'Z;YG1JYG,5]8BUOQ7:[_C_.E3B;)$T?XIVG--'-\' MROH>L_W.57&(LD19;>9]5LKVV[D6]/#(=ASF.9W3*HFR1%EMYGU.RG;R?1W" MV="-1,

L3U7%9**L3M ERIZ!LDL(<&';LF M>V-(W^B2S+@UP^?C'R5$-@E&[#Q MCFQ8C4FV!,0=+H,NAXQRI79CAL(F'47-QO%]?OM5WC;9?(+9Q0\)YE_^BO<

MGN'.5ZQ89#58Y)]1/W)4-? X_.5<0/39E2,ML-0BS2.D$=+:D<;5(LU'I(6= MK5]$M.$A3:A%6F!&8N2]*CM/2!L0TFRU2 M1I@E53?\(:0-"FJ,4.:%E1M|(

M#PAIA+1MI+EJD<911MET(B"D[2#-ZX"T-PS\300]SQDF$ X&A%N6]^{BSI8& MD,LX+/3?UT5C8_67;!%/8=I/3TD^3N&?>0+_ 28I%O-@Q?1^S(,-TB@W5[Q?]

MG!@8.F8DF+!<%CJJPK&&/O.MVKN(75?&KKXSXT+?C (I9)ZM*IJ8R$7DNA1R=2AT>0BW M C-

RA6"!U]D31]PB,ET.MTZ0C1:&9A2Z+K,#5548B%O$K0O@UKLJQP++,B,[M#)CO]BH/!10AREP29=[.\#]$19@&;5G,]HE%Q*(K8I'*?*S $F84L# 0S.L>

MY*^(1Y1R12E7"H*1?)5Q((SEXT $!5@2TG:0%]A%FB.11@&6A+0=I"E-(PVL M,HV44J%(:=M("Y6FD0:63'.U.KNV"&G#0YK2--+ \C$1)NQ$R*T D#0]2M-(M RM

F<8O(S*YE.7H MY0P5#[DTI*A93E>Q2)<5G%J2]X ;"-/T[@QI;I%(5UP8PIS@G_EX$ RC^^.M9XJ6XBG*,Y^M9OE]M:<$7A;;V=7=CEI^&",(C]6\9GCTC]E><)],B-

M0&Z#A1'?9<^)W!I BL?POU*HY\D)P|@.(R[*722K0A#A?@5^F-V_M=|<{B+|\0BKF.0CX\MC4B2-7;=< YS,4U8LC'F<+ ^"C-(=_.M9ZN029SOM?R=N-

M5BK.V_I$M6$[Z*B>9T6^/C-DVE;=_OX/9TL'FNEKG%5I;_<6NM+XKLBFRX7 M^RH:"KC!,.-SJ24P.BVE[?QW\>|'LX+!?6I3+!5 8'^6R=[="RIMDN.O8$RQ-

F,Q'G,45O^5WL?< M<9*)N+ ^S)LXX&-\%-K=MB_MN[/)O'^#[/(^"@@')QGEW&Q1_/@ACNK7> X4 M&6T8VN)9))3X#$[T)2PD-WX#@?=2?

XI&X$NQ_6X+,3,?:)Z.FX/[TD,2S>/I2 MI$5V_WM<+'Y>)K ?>5[+#<>>,.HT M^U[<;N*H??&WXHQ6XE-NEVN1+(^IL-[3>%XDM_4_/D[28CZ-7V[3F5PU>=''

MZNZ5'&^+4L+GE5^OI=K(*B5;%4%5/;GZ>@1?2GCY%1TSVO]RAKO]KOO%N I4 M$-L^ZD[[/_>IXZZ@;=&8KG=,=]C?F +?T6O,PS7+9M%S'

M+!>@Y3IFN3@MUS'+9=%R';QE3-6&9)H;L8< M25K+@]=2%@(I1G\]-*/LK43+LR6-U1;&IB_G]A#$'!!.L;^EVEMH>E<@#@V.

M!D>#H\'L+C^RVOKLJ&@Y\J8+\/#MFZ"T)C$+SO*W#&3IE(%FH9ZMI0]L,-3 MM8[=K48@N!EY+1%O5,]#%R0122]2>'K6\Q "[_1.:+1&MQ"%=@$8"\REKCAF%7N?

*T5R()D:1ODIRJ^%H+25PXT73O'D8D(9+T M2Q*X@Z;.:F.P[$FI3G9 X1!S:RR&N*8=\4-68W[TJ#G&(.-0WA\3YE+4 MAI.*

MYF8DX<&ICOW';C0A,,AG5O>]6(I(1+*6M$QRNZ!2TBLG;FAA,C0F<;=Z M[*ES Y9W=T<1ZG1$W:DB!5] Y< >R5657B58 M:04K34_1MFM&-A,N";-:HD[35F"V!Y*..2XI;D-

$'=?4O6OI*.L\/R34#0]U M/-!5U]&G1S!+63^WD]NI7[&/ZYU:)+-SC7EEFWZ7+;]:^T')6\,DEL-/%6G0 MPIU099+.P2_O3"Y4 N2!@#R5V_Y(2>]8:!BR!>&5\+]!UW-

X^@!*_ID6.!U MUH<)K\/"ZZGN.*$0\+K0\/Z/O^C8YM1X'8^V1$@AP5(33V7#C;(M83RD#9_PNH%73,.C'5>.SH1#)RH"[9@-?6F.AYZ&/QPMVD3X?6*\IQ M==&#Y01,"

(I?'23N-/6:>.D!=3#UR!7-YYX*1A#L=<7IP)\U-7?,L2DG,H"HXZ&NIUGIQ,%\!\ZSNMCO M5 ;M111-0'@\S>,.06(QR6_W1@X>,.W&N!AM2?9$I"U\S).0YNZAD.1Z&AT-

#H:G.)I[*^/X87, MMU?%2\'"B$,]<>A4(;HM-+'-R*%#/9%$=Y+P4-,X=M^!TPSS0EV4-97UP"_6

M!1M:1I8;3_"66_VP]W6Y^G)#CG.]"/06YKAH4*8J5H.$U3EBI^_3/Y+)S7^2 M/&N\%FV<"M +!Q4>"W! A=XX8C#<@YQ/D!@VYSG M5U,KG@!YH.U?TS*PH3 CG[G\

(AJ/fQ^U]MO\'F9Y\EL84PSN .<%GN^?\]YV MVPIM{(7\"?S/D">2 UAV%,.\AVF4CXS+O2T9M0 MIQ1UFN9,AF4O>8M0-TC4G2S[?"P)$1+]AHDZ78_1.*.=V_60]IC3$76:

M%GX.L6DT=YEE=R\[J+C3$7?GR#Q\&W>AA5X=AX$T)M@-#W8\U%/L8QA9:,*,&NXI018C^QG|B_9K^>\62A%6",A<^X1W8_XC_QOS?^

MZQG9%UJ8;N\R*U358XSH3_0G^F_'')VEE<@!],<6MDYS&,BG0?!?1BQ]6.#Z MP?]/TN?H1_A//>BG.'](9_+16[%(XP17%UZJO'0UR7*%I,,%/'"^2V_H?'R=I M,9_&+[?

I3.)"7O2QNGLU!;64OB\\NN/W|()XA&1-+)*>$5A5M63[Z!<'MEL_=Z>MYK5]9(]Y*9Y,^2-AVT?=:?_GGG7<%30F&M/UCLD1]KM3X#N:C2D8 MV=

*[K=WHC2/758&BL[+OUNQ;5K-P2[6S.N^=[=4LEZ#E.F;Y.'W7,+E^ MS],LI_4Z>+W^D3QGTV<8KOQ&75^L\TY[$4R,I%O$BN3T$,?LF?I!)[2TTO2N;E 9'@Z/! MT>!T'-

SUM/GZO6KP9=C631 ,D_AE1YD[9M+#]$L.T[/H^&=K'1%R;D.:,L?A M!,C^B23Z3.TXDFA.:88+|+|@*>N_0APB#O7&(4WK5G ;X!=MKBIWC3A$'J-_M0V?

K"Q)R3/#N7=EF^2$(DZ9LDIRJ1T$(2UXQ<6U4F!)&$2-(720?:*PEP[+?+ M/$=5$3'B$'&H-PYIFH_/?:;S&X?]L,G*)0\2AWACDJ!SV%#H$J*S1B89(OCI0) M-$W^YJ$9<<%

*<2Q.V9W?96>NYMZMY.&%\^I4SIT6ZH0J M$W!T+!Q)@#P0D)K6FK0MJ=3ZBIO,$%XO':^:]F.VN6R+XI!\);QNX/5\OAI; MF%$8*]fJ43X"]=$">S\MCVRH3)@B0

P&DICV.;4<&5]MN@/ Z"+RZEJ9N*]M#^:H@F(CP.BR\;NKPLGVLL)HJ" MX_5V3'Q>YGDR6QOC35\O27KU+S[4T=>G9F)GEA\RU7$V<>N1*5HH[3?.9]-", M'%LPGW?."B3 ?

AF/C7'Q[.AQ6Q?564VW;W 1XBY8Y-77,.0$Z2%PFKB:&F,A)Y-PF MIZ;>2R=$+Y+-?.],DZ(G$3.;?)IZN)U+72U<29$YP)\1$XBIS;S/HZNSP*$C)Y'S6LFI.42%.YN1'W#F

M6;1S$CFOE9R:AIVX#NRAH=#0ZG4=W/35R5UW9,.L+TAS2Z6%JIL-4/EVN:5RX*\NL6%R7 MKHTG./H1A_29VE$<$]>*5H(4E@1MPADA!) MM"?)^3K-

NZ$9=>_%1!PACO3-D5.%-N!RQ),U<(@CQ!'=.7*[*..6CG XD:BJ M-4D<(8fTQA%- WT|(5L(N39QB#BD.X?:UR;&PT))+BEC1!+M2:)!0*SG8.<%

M)\U05>J=)^$Y)#;N%&_+O=#9)9HO;&T>Z9+5SP8:6D>7&$[SE5C_L:EVHMI X M54AK"W--S X_F< M-WZH,&> \#@0/)[#[7/ "3S)##F6=?2P(+P>B!>S^=EGB>SA3'-

X\X4=[Z?5IHV(OALH)7/A-^Y>0]Y MX]N AU M&]+./96'Z%C4^7"\9SLW&R<4*A3^)ND++#3M.5VB-7R?[L)WMD:KF&@/.=:6[QEI/P[MO0WE@K5A0]$:.;JK69T#B1U-

*77"C."*2/8W=6M2_24VKL!']B2[']TU]3EV&(M*7HALWU5M4:)_D1_HO\,_35UW89E 4A/<:8.L9_83^O?LUI3#WKHHB_3=L[M^4?RG$V?X:,_8&+LYVR&

TDFB^Q+DC]]P5]\@9O]-,W&WQIK#'=-8.GG<-\% MO$F #@RL7LBG.']{9W(YPDU)*]EL4CO7S9.57$^$BZ(*L6(ERVR7H6\0,BO MIE\F!AN+QWB!*UBN@K'(#

*(#HD5%9YO@;80G'B&<3_(=M? ?P&G$! $?D%K^-,)|| 4K\1;/M*RY& M@&2..NM7^SQWW0#GDL-_]4;DX.L1KL;.|EFOPF*T_/L M)WIK?

H)TV9MJ/_BIVP=,O1X,(U;>E13Z=C0PSQ(&Q\4-METO0'P1E<1[4155=-&[P 4?+?,$_@-_B1?)[0%G]?1O=ALA?NE?084M,\))|)\!X!4VJHL'[TT+

MXQ9FA3I"54XX'03T@["ZD.3^(,C1@.TH:W%\T7O"Y5D/]SVAFVGH6O2S"PC' MX (.")PIZ"]%9P0M,7@:!$0?<-B.?.8'>K6W.[S_@0H:*Z[L]7"?)3>5A4H-) MO^E%L%U-I

9WS"@,& \4-\.C5#P2!B0,FL+@ L)FN&M&3L@"MW-I(8V%00=EX2&9)CO940#'V5*8K3E)$06&D,_F3?Z'E MU_"^OCE+[_)?_&/?

V+&]|=T_&BDA3'/L\ERG$R,NQ=YAS\G$SFN?R0P MT^?$^"F>?<,Q_!Q/IW$Q,K[@4_[R&UX:&S@:3.!;/L&[>#'0-)S"RH_+I$'X MR20IX'V4"83X+[@Q/F2:?DNFZ6.63?

*#6ZX&7B_$BG07^QP)G-BODHACW>?9D M)'_,\0/X$^Z7 X4+^0WZWQ0_JGDO7E"OS?>+I<7?\S9D#F#'Y3_^C_ MC/XY6KW>S3Q+) I*PW2VE//8H$J%10=/#7*,\(-

;F#S\\CE9IT?^S\$UD]B M6.M+XCL0'LO%_DMVDM'.Q#=N\:WE:?SW,5_GTCTD-W=Y$G^]B>]AN+?Q]^O\ M4] L:@H:D#+-%=R>_-XIWM_W-

L52ML$VD^7R==_"OI#D^"L84ZS-6(S''+?F M_TKO8^XXR43&6Z5* E\EDT^+UD41*.(UP*^>]Z^^9Z -)R#.I0N8&?ZH?XXA6T)0TK'TSA]PHSP'/2UY&D^

MS5ZD.$YGQ3+'V@9XS,;D^^(9IZ.6&AN(>?U#_ M(D;A_) 8WY/DV_3%>,R6L#%^S_)O",9,XK;YO -<%2^IL:Y&]0!I%_&*O?@FJ MW!W\(KRT5^G/L-

GA<,H9VYRM<_"/G("P>IL!EIL3_FC7?+=W!O;(^&3 'IGD\[T\]R]TO M!;RD@+8I;_.&??P,4@7E0HNF--KD9SLS7>%C]8+1^/3/S]7 M.!,>:VBCH.KB%5*91 TK?

LK@6/.?!$\G!6B+<$@.PVH^H'1@>.#/1@$%_YX M!B.!"~@)(FXZHPQEV'1YNI_+L4+]6/*BUN/>\]6Y7-'3Y_U?`:>#9\#_@ M9*D\CI=YGC0?

LV>E8)$*T&1E38[X.4ZGE2Y;GDAAO5@YU10UL5F510X8+O\H M0%"""5&>H!2?,1LGK))>E^I[@7(/BDT5DIUX\CT&)<*?UODLU*>R'N7L)((B>74Y"+, MI(X.IP0<$AR?

T1@%&.#L8/ M"[+6XHLEG+U6,\+OJBD9Y;R<1YP#W+(%S&MUYP8D\)8G@.\G4L[]$X=.)BKG^8)_]>2E2VC'($ MA\;,*V@@W]7KP_.7+!?H-F@B>#U^B4?5U!?

C^2C'$KC1>&?Q7(^!ZK*OF\(% M$LQT ?+LZV_*[SY*/6I73RZ-9#EB%^]>%<=-]-H95T.[!#*$L3^,)\E'-V3 ?.D#+-%=R>_-XIWM_W-

L52ML$VD^7R==_"OI#D^"L84ZS-6(S''+?F M_TKO8^XXR43&6Z5* E\EDT^+UD41*.(UP*^>]Z^^9Z -)R#.I0N8&?ZH?XXA6T)0TK'TSA]PHSP'/2UY&D^

MS5ZD.$YGQ3+'V@9XS,;D^^(9IZ.6&AN(>?U#_ M(D;A_) 8WY/D#V_3%>,R6L#%^S_)O",9,XK;YO -<%2^IL:Y&]0!I%_&*O?@FJ MW!W\(KRT5^G/L-

GA<,H9VYRM<_"/G("P>IL!EIL3_FC7?+=W!O;(^&3 'IGD\[T\]R]TO M!;RD@+8I;_.&??P,4@7E0HNF--KD9SLS7>%C]8+1^/3/S]7 M.!,>:VBCH.KB%5*91 TK?

LK@6/.?!$\G!6B+<$@.PVH^H'1@>.#/1@$%_YX M!B.!"~@)(FXZHPQEV'1YNI_+L4+]6/*BUN/>\]6Y7-'3Y_U?`:>#9\#_@ M9*D\CI=YGC0?

LV>E8)$*T&1E38[X.4ZGE2Y;GDAAO5@YU10UL5F510X8+O\H M0%"""5&>H!2?,1LGK))>E^I[@7(/BDT5DIUX\CT&)<*?UODLU*>R'N7L)((B>74Y"+, MI(X.IP0<$AR?

T1@%&.#L8/ M"[+6XHLEG+U6,\+OJBD9Y;R<1YP#W+(%S&MUYP8D\)8G@.\G4L[]$X=.)BKG^8)_]>2E2VC'($ MA\;,*V@@W]7KP_.7+!?H-F@B>#U^B4?5U!?

C^2C'$KC1>&?Q7(^!ZK*OF\(% M$LQT ?+LZV_*[SY*/6I73RZ-9#EB%^]>%<=-]-H95T.[!#*$L3^,)\E'-V3 ?.D#+-%=R>_-XIWM_W-

L52ML$VD^7R==_"OI#D^"L84ZS-6(S''+?F M_TKO8^XXR43&6Z5* E\EDT^+UD41*.(UP*^>]Z^^9Z -)R#.I0N8&?ZH?XXA6T)0TK'TSA]PHSP'/2UY&D^

MS5ZD.$YGQ3+'V@9XS,;D^^(9IZ.6&AN(>?U#_ M(D;A_) 8WY/DV_3%>,R6L#%^S_)O",9,XK;YO -<%2^IL:Y&]0!I%_&*O?@FJ MW!W\(KRT5^G/L-

GA<,H9VYRM<_"/G("P>IL!EIL3_FC7?+=W!O;(^&3 'IGD\[T\]R]TO M!;RD@+8I;_.&??P,4@7E0HNF--KD9SLS7>%C]8+1^/3/S]7 M.!,>:VBCH.KB%5*91 TK?

LK@6/.?!$\G!6B+<$@.PVH^H'1@>.#/1@$%_YX M!B.!"~@)(FXZHPQEV'1YNI_+L4+]6/*BUN/>\]6Y7-'3Y_U?`:>#9\#_@ M9*D\CI=YGC0?

LV>E8)$*T&1E38[X.4ZGE2Y;GDAAO5@YU10UL5F510X8+O\H M0%"""5&>H!2?,1LGK))>E^I[@7(/BDT5DIUX\CT&)<*?UODLU*>R'N7L)((B>74Y"+, MI(X.IP0<$AR?

T1@%&.#L8/ M"[+6XHLEG+U6,\+OJBD9Y;R<1YP#W+(%S&MUYP8D\)8G@.\G4L[]$X=.)BKG^8)_]>2E2VC'($ MA\;,*V@@W]7KP_.7+!?H-F@B>#U^B4?5U!?

C^2C'$KC1>&?Q7(^!ZK*OF\(% M$LQT ?+LZV_*[SY*/6I73RZ-9#EB%^]>%<=-]-H95T.[!#*$L3^,)\E'-V3 ?.D#+-%=R>_-XIWM_W-

L52ML$VD^7R==_"OI#D^"L84ZS-6(S''+?F M_TKO8^XXR43&6Z5* E\EDT^+UD41*.(UP*^>]Z^^9Z -)R#.I0N8&?ZH?XXA6T)0TK'TSA]PHSP'/2UY&D^

MS5ZD.$YGQ3+'V@9XS,;D^^(9IZ.6&AN(>?U#_ M(D;A_) 8WY/D#V_3%>,R6L#%^S_)O",9,XK;YO -<%2^IL:Y&]0!I%_&*O?@FJ MW!W\(KRT5^G/L-

GA<,H9VYRM<_"/G("P>IL!EIL3_FC7?+=W!O;(^&3 'IGD\[T\]R]TO M!;RD@+8I;_.&??P,4@7E0HNF--KD9SLS7>%C]8+1^/3/S]7 M.!,>:VBCH.KB%5*91 TK?

LK@6/.?!$\G!6B+<$@.PVH^H'1@>.#/1@$%_YX M!B.!"~@)(FXZHPQEV'1YNI_+L4+]6/*BUN/>\]6Y7-'3Y_U?`:>#9\#_@ M9*D\CI=YGC0?

LV>E8)$*T&1E38[X.4ZGE2Y;GDAAO5@YU10UL5F510X8+O\H M0%"""5&>H!2?,1LGK))>E^I[@7(/BDT5DIUX\CT&)<*?UODLU*>R'N7L)((B>74Y"+, MI(X.IP0<$AR?

T1@%&.#L8/ M"[+6XHLEG+U6,\+OJBD9Y;R<1YP#W+(%S&MUYP8D\)8G@.\G4L[]$X=.)BKG^8)_]>2E2VC'($ MA\;,*V@@W]7KP_.7+!?H-F@B>#U^B4?5U!?

C^2C'$KC1>&?Q7(^!

*PQ98P+D!HE#(=:(.UFC9D\"$%F[2WL'W>8OZLP#4I-01@:/G*_MX#"*@"CE@#P!R*WMWB@55?@_@:P1I!-I]4UN'ZQ,8_1_KE$T,^EW;M:50[%+ZT(ANG\@JI MXJRD1CE*R=9LNB;JR/@=\8"7[B@BE8C"#\8KPJUN6 X!Y/ C8!IV_7)#@3><.MYLV;(.M6XE\N$BQ#-7QD/:L.7]4&O#+[_6LY><./&,B#;#F=2 4*Q,$#XOW^-MOA;JC:UfN0 5Y#^X/HM*6:KO497%60O?U8C*00/?2]6[@?<9:@@[2R+5PYKP.MR[F4B<\Q$+G$1R58X>DO&88\+?-2:\FF3;F MP1TR.'@3=%R"+^4:L5*EE;+_M69HZ6?/=IY7KP5",#. <7D.|:;QX>V'1+DU +5>Q@H+-D2$E#O-YM6* M%4F-1)Q|kO?1J4HY*4 '4UD?O$/C7H.RY[@0IR/'W!8Y.TE"5*>6V 2E$9E MJ02B.$W2I!8\$$2@Y*ZC@* N9@CFTJ58GGWK]69"I(@GEZ7-.R+5P7$R@T7) MY%XF;5'P_Z4NM+Y]L#7#>MJLR5!SN%QN6.C&+0D".T:Z\4[$*&Q0\ 9S?-UH"4)%%U>A M1@SJ5M6[F-3X*36??6N[? HDCXY\)>G"*\;+T$%724Y.KE! YD^DD+V#*7V' M/2>IMG5D%AR!<-/&@W -V6R*XTQF4F%;G8*XY* J8U;TM\EM=V#)4L|IC-8 M93P"@P!$6DA$WR|S^?^5$*OH5;Q5CF& (>*2G7.W5>3RICJF[#T/K,P2Z;V4 M0>M;E&J#5- 0-7>@BI?\(!HO*"UD!8,;[4Q--;-YPDISH%N5WM3?U!Y|. MG*E;ODUY|%#@?3 $-SS6CV 47VH[ML4'%M/!EF>E^/|U6,_'?C8N/@>?QR M YH56O%+OH%*M"RWE{80DMO' YR59O6,5T_]RZ_[9KMZ*.)fU%ODQE(9|M9W MDN)@)=W@JO+H@V? #K6?I\FGOLRH+&:I?"Y R,ZESP:3@A#67)\%IK76M&2JW M]I5*;ZIJ|\'?+\M[P97+&?XA#8)/3VEUXF\^+UXICQ5NI!%ZD0>I/\I3Y$H^ M;>I]E6'F]YIQ/@WSY; (H(=IP=L,I_2/36FPZS<'5 .)LR>TJ5>ZM90HH#S M_O64/N2ELB2/PQG.P&A\X!'Y70ZD8?^&B9KAJ#>M&T]!4$_DF2N#_3R/5RH>[NJKR94XR5! <2K/92C"@E%G;7I:M.J4:CN>S>G#[MI)"TMQ3)0;>KSUI-!:EM0D_Q..)6.@_L0.NG>67KP?K*UX*IW6L8LX&;%UMO MJ:MCBK0&PB5:MB>I<'[^M8>Y2T3#]0%NOM:9GM(_I%U}IF2-"91V>&GGK:TY MU5E:ONYW0A$H.&$S.$%0<((&8[FNX(1='ZC\6)BO.4Y%]^/4OHR AAT7U2HP M:V66E7(-3P'RM+DR0+ ^VR?^""B9H(LG;VFEY8"X/$J7U1MKIQU*Y>|V'@!*] M=NYMF1>W/!'Q9")/N?BC+6DOY|;>CK9.("/CY_*< @-++<[3%Y8L;Z7V;H7:8 ML'T:- VY8|'5/PP93 FFM 1*.+J;*PE;^O4KTPH \==0UO MCC0+HNY;*?IQ;7R5;P>M#B)G _$QO5E"VY[W5&0VE>Q4_8N+;)@PRVR MX9*4E"C*% Y_6@-I>0I+ZM%+@I.N ;>^BJB8)6F(6W^M49.;GAK_TUE0VF/ MK4&]X.>7;M'6[J75)*]Y[5W+IGY;!U2L]8Z5RKI60-AZDL XG:#C0R$D*PLAT6|=/ZZ1^V7P> ^!2G.I#""97A+YN%O*A]^";T1VBEE ME.[J8MJA6%]86)EU21.GUM]2P= M'U7H9 V@M?=PCYC%<*SRHAGZVV0 Z2]@+MW.V]LC5!J/.+HA2[-P8S+56%?>.MCO]|\V?Y0>WR:)RH-K%T(IZ)! <'B1GU1OH]VU-UZ&Es[?<#GKN1\PYUC6\NK:S%@:.-P(&BQS!5&2P06ER@5 M)X;Z@-<\$E56J3)L<4LS$UV% LY62L?X7B)?S]>-QLW4TCQKMA21PCAK8B) MAO.^)LK]_6HCV0KU;@@C">2-\U)CF#{J7EJ+RAS,;++I\2G8OKQSU10!KVN$: M 3!5C&7CX++7YF'4P+TR]""}K)C:'G;&.M*I>=&,CD1O% B;;M BL[UV-6?X* MMXMJ_G/.)]@MH5RK0[7* "%IFIBL M[M(P46PN195]6L^Y(C5:#D ,WRIGXS+ROQFAL7F#C4C2UB"DAA.W(51G-YWA ML6S#L%&^*!|PRE?U :K=XK%!6C6$VD=!7_4=N+6OU: MFZ%P#-[!0\6F13)^G"S4.I7C=CIXJ.\YR4+28HRR%SNG>N[2BC+6-T"#PRY MC*[\3.(I RVPTGRA';306RUO\$3LZ>DSAAHII:#Q&YZG?'M;P1<2UXG?SR" MM%A@QD<#-G![4>]U*T\RM+"L9(,15>Z82/>LX7^MIO;L+8IGRQD_)^K(TD9 M,]L>5[L;9X^#;!S(-RP9$_C24@BLT<XR_MK9=RDOPQ$ _>[^5)\/=/I?%O? =R_>ZD,SF7P=!F^,GVY*0-8)B@NXJ8[K;&# M;'EC-NU+]9Z"@=O39-$,,7L93V&K7X\(-[#5D4W&1ZP//[4$*46RM(,_+G.; M1NMR]UW+^4)LS'^#E9FPPJ2Q"[(.AVK\/%BXG?PR16MY"* M5CYQ4KPJ2]0O,I816,F\'%G3'S"[1[I4/]JX=+G*S?M[5F[=Y0VD<4..!-;E M&>- F9HO'M;JV.54#;@AO+"XJPTE.3DIWJW/^-(S7R4TU!=+\;/G=51 ITUQ00<&K6V<1F)4(9>O"E;8QO7\Z74G_8N+;)@PRVR MX9*4E"C*% Y_6@-I>0I+ZM%+@I.N ;>^BJB8)6F(6W^M49.;GAK_TUE0VF/ MK4&]X.>7;M'6[J75)*]Y[5W+IGY;!U2L]8Z5RKI60-AZDL XG:#C0R$D*PLAT6|=/ZZ1^V7P> ^!2G.I#""97A+YN%O*A]^";T1VBEE ME.[J8MJA6%]86)EU21.GUM]2P= M'U7H9 V@M?=PCYC%<*SRHAGZVV0 Z2]@+MW.V]LC5!J/.+HA2[-P8S+56%?>.MCO]|\V?Y0>WR:)RH-K%T(IZ)! <'B1GU1OH]VU-UZ&Es[?<#GKN1\PYUC6\NK:S%@:.-P(&BQS!5&2P06ER@5 M)X;Z@-<\$E56J3)L<4LS$UV% LY62L?X7B)?S]>-QLW4TCQKMA21PCAK8B) MAO.^)LK]_6HCV0KU;@@C">2-\U)CF#{J7EJ+RAS,;++I\2G8OKQSU10!KVN$: M 3!5C&7CX++7YF'4P+TR]""}K)C:'G;&.M*I>=&,CD1O% B;;M BL[UV-6?X* MMXMJ_G/.)](

*MU#$L%K,Z"_H@SPW5DP>,;Q)*VP1Z[5C2-<"2J7KZT7U+FG7B^`J2A>M6LW<|`M(S,/ST>@VQ%*6_8W0O&R@BF42Y8V78D/,,`@ZI2%HCK^65HJ55K8;VRL)%E; MLG9E?>-DO$T)7*IM"U\NA&\?=+$8K-]N;3PL`1%QZV47;=6`M[6$]RTXWJ3Q(>SU!/4NSJYP"Z+A.W:.D&J=;$Q:#F?*!]=BXRV+. ::N+N?#MJ$K,DBGK8;,?;*`RP\$Q@ZO3*,;CPT&B!+FJ8$L:,$;"YS$>,X:,@\D"W0A`M`N()`H3<#4,H-E"2(8.U;BN8P$-)AO ;1\$H#+H^NN!4'"K$/DW\;U%*7DQ`MK*=Y[75%X1@0>/6-#P,>NK;MI_LDQ_P7G=**)K=*=-@07E0E+ \&(}X:1W# MB0=T*L'"9VK#2RF`,;4/&,[PS2/M@3:>C$-XSBPA,*W=F8UF<(?OY}QATZ7*Y-ML%$FMLS=-8D6A7K<\(LZ*T#]6"@QC;8YP,UVQ5[VV%E L8VH/SW8 9OGBTV`MY2[J_GH")5Q<;W&'DH7G|W%?)](S9O!H+QP!=@9S*MH-R J3'FS[NO#*4->? M,X$\F-M##P$ZXNFGJT'!\-1M&N(&-\46)DLR[6%$1T8A??)t09O1K_#>QP1.H M-D^ ^Z47(4W6X!03F,Y_[XYJ#$?l]6>28YYZ\2KR'+TK+9ONPUKS]:X,, G`MS@G+X'IS2!K?/1W'!PZTC_%@WIH=7#;%VI%D=Q;7WC*2!CT?OLASG[`!XXX6- MGMGO\/IA=:->ZH?$RGG9=QV:E4[T2RSL,Q:),%ZB)1[#OI8^7J#IK@%9CNJJF M'9W!U:$\@6MA#5?6##+;+:PQC5CVWQC H/=FW/;EO7(Y/+EOG(,Y/D7SN#IO MF)0T++#>.",`&&+S>.L_!&^'S OH'A!5]U`,:8DA-W3OO%CR&)&-0?D[G%]#GE$ M,A_,)M@?3G-4SSE:OVK@'I(;=,2_P8O"9_Z77/D;(T#';#;W7$^\)CZKSEH8 MX<2^"EY=!LLUG.FZ#K[{/)[.9X4HL-RF3\(^_R@(MH_>W#K(P4:[`,2V^JX MAFH?G]!?Q%W*;S*K\"Uf*K&4'7&Z@\BW&9&ZQ\3+U12H'2>Q M"RE&526*1_E1JE9;0$KNSG4!YD_Z!^L_!#"DX"F-\--Q;) R"S:!V#BO-LIP8 MBRM5DA7;D.(]U9BK/(')VF?[X ZBM+[$5#+'WIC^/D?X% M1]*3=^V\D|=:4D^--86N%+^%)0 \0^K(;#IA&YSL;DN^$$^=UF\5=,T*D'W M@R#P-Z#O5Q;W*/]> "'TL7)B"U<0LA'9)UYE?UM&ZGKN^7(%T:TW2:RI%N*WH MHXEH7BGVVYV'(T0A3Z'NX@GK8;'TIR",QLIS$(?1/%%@>OSJRS"$VS [%|\5 M1R-,9NTN%*SV.QC LY1.^Q+,ADHTH4*9F_;#V/6FT5QTE926SS+NN9)B6D2 M_L$YUWX5A6.UN&U!HS QC&^5U/2>#8$02*K#*@0[7J5VD-M&B+'4D@HSJR,| MH$2PXU6J8[5MD!C4,G8/$FM}KW+@2DE3Y$=\[>`[ZK+H#N|@1!<-/SK%K)?L, M7O]@QA1,>;B8OOR!4:WCW_++1=2;HRB9QRPIR5@VK9*,9=-;SU@6+TX.R^OE M;RS6D+%-Z#-QVVTS]C8W M+]+/ 9+$,IL,PE.>=?-`M9Z.GFQ8_\ B2&7Z$08!(fF%GA6D,&D(.GU5^9S_#7K36:E8FQ\KDV ,MRT\< M,-5U4\S.40W=5RWG*NI>R!QTR687-/X.Y3,;TWM4S=%55ZNKBW"S_,77EFU>M>G1L"B8T6*L#F%=22Y#PQB,OCF=,#I>@DM<5\)),L=[7IM+U$EE M93\';$",A&5];MS">8<&:KO&JJC-Z4XOU1\+ ^"%J -,#'H`)I$W5],2^>\Z3 M(*<5NG>BI&SGDT*^?L8KCUT@=]3^2SREU?PO'8?635+8+/*.ZEJ7]NCPIL0#L(X09>T&(& M;RD4J[5.XH.%]3=>O?=K$,\6=1B35'Y^7Y>Q)D<*GY0\WW#>20:R5=.5V<3"&J.Z M:UE+G)0 J6NN_?7$'KHQ"_YZH$Z%;X+12[!(D.3%A,EP\E"D MX.KD-TYQ,#C9%#EX ,0B>?8-@([%>!>,*6C,6)1AC"S\M]W5MT')IAQ?+/K^ M'KF?#LX'6?GH2Z:(*Y>]+N9]W\/9O.8)-670?'4\..49V>M]/:U MICQG)%##&&0UP_6=+-G,P4SZP'L-N$55ZFKI*-?3OL+ZU9[5]VVU(=O'U.V< M1?8QYM6-9H/=:,.+7_AZD7"1C4?TOD^]-/QTJ+V+HEFKZ=17ZE8;]:G9Vf%%>`M,`Y O$35\6^"$NZJCBD##><#ORO#'_6#'RR8 \2_!?!W?-75KL2K>Y+C/6Y1?AS@<++1KK$57X_)=\ICX5L&\T37BW)=K M9%"(:](W M&00*40VOB-^NESN7OT:BO _,S-Y7'\S *6*:SR-F2C*,XMD#]'5C\4O#T{W"ZDLV$P4V:,+*3++T:,.$ZI9G/0_CS81CV80W?$ S,5B>:1"?RD! {G[!:G0F,>[9(^"H'BZ2]<> S/) -M__V/PT6ZO(4G=_[M8LMM=>#&.$?*/O#RRN%UR#QG>%X"]3@;PI4QMBG#Z%(O2(9P,X^%SPP;^.(" M3QA?>9P:W3X#O2#A\"])6_F1 AX729?#8O^9A3+!6IG'T/99L6PQ!8%FQ == M0C^\$M\V",)8>0Y&<\K\QBL\>WR!M6&2;&J5IUD#/Z"D=&OBMWJ'ZZ&UU5ZO6YW M[*S Z!L'!<8%(&I]7'YQ7-;V8;U+)?M>8;7.W&"\=/E #,6ZOC_07)2FN M037F(O_5,A/MN^--YUW1>L'*E!?D?I2C\@'&E01NNK#E0?R3.'S#R#C'T!Q M]\+ 03P MA%$!G!,FTNP4ZTO8YGZ2*MZ^!!78.V.N# SPN[C4 MN#$AY=)_PBI8L9_]#$'4P2;'[QC,"58)EX01TKP/8&'!*4NXTQ1!TX,[.;.!+ MWX-WP\72ERV!17P4GDW"?AC$M*7^]8 %\V0-=@WH#LCD4%Y(ST0*+$_%RE MF$"202G=6X,I;/0_84EG#,953=#X.\YT%L9&G"-&]O'GE$T*.U;!Y^"!1FO: M)4KC;!C-$R1,Y1W6\)7?:1PFZK:VM%[',1[E3L?T:1SW&^N+\>A*,,M6)0Y0R M>^:H8R%//[$};5T|T6F#H04RC9+*KG5C^_/ G1,7+6W3'IB Q3&)Q52]P+4N M#!]8Y<+!]^-.38KV\V%0&;W&]LV<$ZI()}F2O=TMZ+GT3?K^[:'Q_O-MKO& M-%M5C']R&"R)RWX.@VQCZV:S* ;C:9Z$))QG^(9*XGAY)(?9 M.OZ..I('R#8P<>R2\,Q1$GA';<+JHX2=IV-[ZV4"'Z/;SA W"7HA_AT^H)XE\]Y05>@ K.@C MGCT:3G]C>9]K&[BK \G(V4WH& #4)_"J$;?RR=A#ZYF1J2)4&OZ?!Y"18QH ML,MW$.\A#"(_%>61?Q$5BJ_PXAX.W3B)G6V(\I'@]2D^NV@#,6=!.,J4D((# M(2LQ4Q7=ES"WE8VBEZO9KK:W>5K"S0LEX,9COI:&IEE$9(<&WZ61 M:"@'<"TJAM;!V3 M\LMK@?5!2NV"ORNUUV(FN""7$?EOZP1!0QZ\)&&S)-4"Q7;R(_UKZ0> \<|=<,MCK-67_%G$5A:UJKUBP)7Y0+,(48O@DK#5-B;$PR-Y,CA(5GH)*@`M1NI]_P9DC)^9\BX*8N(VW)Z90N86V&8Q6;@HGJ(I=VU^),J#KMS+]>$NW(+ M04ED"5,3S.QXAEY,?'D=P8QO6)YE] #L>P?]U:GLFX+Z#@G,E]1A*M[$* W-M.LSILTM2?)]%O\|^TYL_S+$ \%=8D*C_W^BU!,%(OY0+"+#/R_2VHGCH1>,Q MVN+_FN-66:#GBA;& 3U-;1^QNM$%@)E11'[&QG7M_\L=QF0O=UZD2N2$;+M-I477K5\Y;TD64%F7IFP=#8)RU0@XHD!T(M%(9,]@W>\V.]&.&SI82$Z1\OI MA9!?>:.CN"8=<%7+;NFD\]JJ*4C>@SJfL CDO7=1B ;$;4 M)N2DFH$;&G)W5PB(#^+4B[.9P=O*32B(?S)!"W2VDCH$;O),%N+H%%E?3@ED M<2'V2FU8VAX4L@_YBJ0N2)*>1<=N!GI82'(JT3^0XOA?TOQ!:/Z<@4E%>CV) M?S)%V$\4QSBDC0 7>^*$]PO4-<@1K(_T>@'R:CSEK1(-L_^4?3KH+P@Q,O)>W MCP6!#1>(8K.(IO.,)UU-.%8+4(U1VIZ=T]*C'>T NOX>-)^72JCX9,6CKIP(MD&RTAZ^2L^VR+Y(US997UPU5?C8,SF6,2+!XZ!I%&/?F8V2? M'H4L<%M#XW0B'H%7PI2#^2A]<-4]:*D* +(1C)8CB:,G0XS0A8KC>N%Q8("$MRF>,#@@!0@H5W 3K/4(M*2(D$NJ 24-@NCY)N;^[<9%)*>S"!)40>C3=G1&6 M/0HZTZN$=,ET_XK-*(OD+1^))V21O ,Y8Z*Y#4^MVI[K5+)6ML\U6;6J!9%OMOQ,R7<F@^@>N9@S3_HEBN%9*B M.TMWWR8;Z+*%FC>AYCZ.T-W^)'PYJ8<[)1)]K0=[N)5=[)3;'TL?*WZHZ)%& M85L.!Z$^^#$B8 R@QC)/>EH555YSMGO*0190)M_R1W\/9K"AKJ[H<7GD]M7E MD;N5\\C?1V,0>[38[XE03VR"08K'2?^_4K9+UM/+ 8GK^=YP<3V]_,M@\/ N M&*$6_?!]R-A,>00K 3XC%88@*KDGZ3U71K109GI8DAE(VWV|EDU,SUCWMR5 M(8RE]07X%B9_75+/;6.>'4^RB,>43S&/>7$?FC>.2%40*/91*$<44HWFR%.\2 M[@[:5%#JQ7T*\-*<1:8&V(WP"WJ#^ZE@I#Z)8,_VPNF(95[_?TQHZ_^.@@]>MO)>\[*:*@G2E"L,A1'S+)^E^!Q<'2/Y*5>7KQ<,9I+Z8.D# +5HC'(,7;2K M+Q##(=>K8!F^W8+VVE=Z(OK#F4AR@C]!)H\8"47R#=.OJ8LHG#Q'HV?<_(FV ME"'<9[B-HR8S8IEN)EX*&LI?],,;,<"4_*5T6EFF2&=D\"1J#[+WH:4(Q^'0; MV$$_L'Q_"?LW$UE=4SK;@F,<14EA1T^62=*E1*Y_HA^-;RMC?'0E1QK#P-&/ M(UCGB/?*1.]WGS)6;L;958 ?*CST;]RO3;#114\)"Q"C#,(?\+2 .E#;ELI MN%9CT8?2!95*0-@;!?.$&&6FH"J^XF2]Y(S'9+H7]-M5D#'3,CO)U0QYU,<0,HGRCB ^<+_*,<|_:1XDM@0(B/M)FG')'7,#@!.LSX"'_M1MQ(]>7<0I]^ 4T'AJ,4%=+B>(L>6!Q\KJQ2Z)G%%,)#H&/(!LY11L]>'*A M3R&S12844X<4R^_M1XQ7J!*O*Q-Y:[ZN7"O/?\|_1Q+V)9]/^]LG#I N@EO3 M6?* T9B[$15IA-8R[C7Y<0>1*)F992_X>,G+Q\%?Y$7+@K&<=$(X9)#-7[PZMD,^KEWB\"0?-^LN3HI21$?]NPMA?))>&2B+W#%,H# WJZ9I@:?8BQ<_@ MLEA=PDFNT= \T%TGM&1*0^%)2/AU$/MPSY{G/DI8^A 7E03/_#G&;5@I?W+QM'Z96V0"5/#S*PEVC&T[(9'E;0.R-NQJ2D7 F,!6(AD,EIV*B)>N9;RDSP.0$ MI'Y FARQ9N<27]P&NPI A?Q'!;TBES>%_++L15RIX?I?&B?)>9->&!!0V61E MYP6U3"..]X4T[NB"0]7(BO09T,A(*/69HBG<,3?ZV>VX*8';$1YSD7Y4N2B MI-QTW_CVG*]KVWM#?AE\ G&1E%X4)>%MDS*,NK*I?;/S;2. ^!^>0U)T M -(2K-D0$-H30UQV(7Q,-X5)(F9,R>!5$XB-DD';1PMNNG:Z\+YB5[G)6Y4B MO< >&:L@19$YOB)BL:X8XNO0%Y7&7DBMP3,?E)T .DHTP<@2;(=+<(\'+PN-! M#?Y31;;TY?V(=F1@6E!]P3RAS6* #)UNAN(((&T@^PORZRX,Z6IM0[?]*PQI M5'K5YNN.5NV)TU6KW-J@;/VVD@HC/-)UGDH:WB[?4UHPWm=I8^^?FIVXN3?WF MJZF]WV*L'5B(Y,I*@E>;_ W5T/&!]2<0,B4LKVP"ZEAW51U!I'TY]I-3M:2. MI6$>L:%]EJ/.)1DH1]74.4$=\//5Q+KWDE?W5=*]YO!C29QH^L;JN8>W76V MZH+*THXE.-KH$94%'C>RDZOM.(9]+G:"@_R6K^IN4_I%R0[.I>)LQT'Z<^', M!GR]8Z^<_KI.(:.//%]H>]G*ZRC/46WMEQ4/MO1Y$\+6FJ M3\'K/Z0IPXLTN*HJ@<*?>/$U=7@0'/GY_KYB&H^;Q1@P_9:&?E8&D<<]B<$F< MPUHK+T$CX]&C8BH4?&0^HH]0*D&P]*Y"?'G5//I6_H@*5]7DZ0&V8$A7KRQ MF'*'SZ_A,/#)$3^QFWVH3?#805M>(@,#512(3RB_(HUQ!<]!.*((@SX^^1O.9 M:1DX1USLI3 =IG6O!>_Z5)HBCP/R>%6 1,#;A&B1#X-TQL/78EP\X,.'<>B M'MJ&=4NS!Q(%1,I01*[_8J-P&$5]GJ A4GKX@?RHUYO'>8XZSR@IA@.!:=I(M#HET&'U8E|'(*B]&QPMI)Q@^I$S^=52G4^.A\L(@<3#9"(K),WS8"+BLHN<0 M%BB*49]\QEPP[\YHBC)BK]X.4DF1U7&!)@=-0EX7LI_ MFHCLIN0F-^5<" MOX-D1>27DVHU0K^>E"T/DRT?)O/E8,(&C,5^#,EZ"',U.^JBM:%,@JBMC-AM&?1CT$!7W[+.D%X==4080T ,HGF?4M(9GBF5L3R0GPZ%=S+'Z;Q5:O>H6^OW;&2M8.6U6%1S.TOG_1*S*3]/?B(2F3?,/LG09MG'X/(*1A$'I7$V& .I=5 MP@E`!P]% T&)%]R_;:=$-.RAU+ZJ1#[.W5$X^(($0"Y;I4U^Y92 A>1'U-G0MMB/,OSTR@@LFM:V!RZYO<.EE5O -%X*X'+&L8/Z"^ M.L4\>B0.BRD1#X XHL.8P*6KA'N=L,9Y-M8VECT; (T$A#[\K3D8U;&2FE]2 M2&T9I/"&>KE<50]G,(MD#Y/ATCR>R=E'\[&"1,).?W0Y#BC$R],$K2XLL MY'.VI9^N"ZTKQ7ZL6!2FD*PL5.:#@$GG:[*Q3;BE&[>2!OMC/755F+18 M-A+6 OT1Z?GE8_TG>]S2OO=@M2^R[1&9WC'8#\C/*7:L M%25#)O+*1-Y=[9(...]6U9FJV/KJFO7%3.7^;K-P9[.U!V#Z:P=606G8#H+ MZ_NKMG\5:,F2[R3?G8#OS ML=C9V-E)-W;H&OJL!9Z^Z[9=>-U\=^R*'WW)? M3UKF3GG%^PG,7LOL^#UC0H=X[#<[B$OX!VN?VT=O6C+__4Q(>G5$#,(\)@91 M7^_2]:KGK6>;.!DF%23<+@VW2H++/[']DJ@HRK]7Q5,-=[59PU0Y$3)\R/?+R!=PNAOZ;9SN9V?D/<[!-3=7K,+9/>$? M?(\-,?,BHCA(*DB+A[?2,E=91671'0Y34(?8P;@:,3/!BMQZNHU'$B&CK$_:2]5[_U16]J2=9A>[EW8AT)YI392%/$9T'(3].6\-XE>"WW, MLN\%TZ"'Z,Y S'%;!J-!WE\=R;34<893?X P'C8;VNNVO=_^5@ZYFGV7D+@APMUW"'U-G(*_9?35MNB_7D MM8CS$]-C?A 29)85#+U0?&%\&".+M M;T"H8_]ET2 ,_'Q%S2D]"]"//|,>G_P@R,/GR0,>G8RCD?(=`>3$T%\!%!<7 M3FF+ "3SFS|<*9, ^)L2;96*,#]>LEXBI=S'@#MC$1YU6=3QCW:XE7\2Z_QIR#1\ PZ(9Y-$GX0E#I'^5T/J\1,#G3":P(6L2YPXI&(DW8##MUE?>7GRQ 4$R#L.]?F_"'QI#: HA%/,@<+++^N^ K>51XW@+2O1=IIMA(U4RNY5,@_!STQR@"8^+&?UDP8+41M@93P69^X<)2AQ9-K%/"2P:D%4,X M4(]$H\YT"^H]3X>MUX9%,X9[1L#!]1/&(N33_@9GA=]"D"?", =C4%KXCH#BMX%85C-]@$?7AMBHOS+TIRT2!(*?22ZHV"<"QZ%+(G+/>>]FE"6X?*<&!G1MX; M@E^6IO?>5?7 ,ZKW/PN[Q\HN@I^*U3K)G\ M#HQ?&&9Q(*CY\"2\P&M SK2#UM2.$F[N):P=$DKR6+_ E[#"0S&AWQ;9A=U'!\ZG#'0^[\ M&(MC-AM&?1CT$!7W[+.D%X==4080T ,HGF?4M(9GBF5L3R0GPZ%=S+'Z;Q5:O>H6^OW;&2 M8.6U6%1S.TOG_1*S*3]/?B(2F3?,/LG09MG'X/(*1A$'I7$V& .I=5 MP@E`!P]% T&)%]R_;:=$-.RAU+ZJ1#[.W5$X^(($0"Y;I4U^Y92 A>1'U-G0 MMB/,OSTR@@LFM:V!RZYO<.EE5O -%X*X'+&L8/Z"^ M.L4\>B0.BRD1#X XHL.8P*6KA'N=L,9Y-M8VECT; (T$A#[\K3D8U;&2FE]2 M2&T9I/"&>KE<50]G, (MD#Y/ATCR>R=E'\[&"1,).?W0Y#BC$R],$K2XLL MY'.VI9^N"ZTKQ7ZL6!2FD*PL5.:#@$GG:[*Q3;BE&[>2!OMC/755F+18 M-A+6 OT1Z? GE8_TG>]S2OO=@M2^R[1&9WC'8#\C/*7:L M%25#)O+*1-Y=[9(...]6U9FJV/KJFO7%3.7^;K-P9[.U!V#Z:P=606G8#H+ MZ_NKMG\5:,F2[R3?G8#OS ML=C9V-E)-W;H&OJL!9Z^Z[9=>-U\=^R*'WW)? M3UKF3GG%^PG,7LOL^#UC0H=X[#<[B$OX!VN?VT=O6C+__4Q(>G5$#,(\)@91 M7^_2]:KGK6>;.!DF%23<+@VW2H++/[']DJ@HRK]7Q5,-=[59PU0Y$3)\R/?+R!=PNAOZ;9SN9V?D/<[!-3=7K,+9/>$? M?(\-,?,BHCA(*DB+A[?2,E=91671'0Y34(?8P;@:,3/!BMQZNHU'$B&CK$_:2]5[_U16]J2=9A>[EW8AT)YI392%/$9T'(3].6\-XE>"WW, MLN\%TZ"'Z,Y S'%;!J-!WE\=R;34<893?X P'C8;VNNVO=_^5@ZYFGV7D+@APMUW"'U-G(*_9?35MNB_7D MM8CS$]-C?A 29)85#+U0?&%\&".+M M;T"H8_]ET2 ,_'Q%S2D]"]"//|,>G_P@R,/GR0,>G8RCD?(=`>3$T%\!%!<7 M3FF+ "3SFS|<*9, ^)L2;96*,#]>LEXBI=S'@#MC$1YU6=3QCW:XE7\2Z_QIR#1\ PZ(9Y-$GX0E#I'^5T/J\1,#G3":P(6L2YPXI&(DW8##MUE?>7GRQ 4$R#L.]?F_"'QI#: HA%/,@<+++^N^ K>51XW@+2O1=IIMA(U4RNY5,@_!STQR@"8^+&?UDP8+41M@93P69^X<)2AQ9-K%/"2P:D%4,X M4(]$H\YT"^H]3X>MUX9%,X9[1L#!]1/&(N33_@9GA=]"D"?", =C4%KXCH#BMX%85C-]@$?7AMBHOS+TIRT2!(*?22ZHV"<"QZ%+(G+/>>]FE"6X?*<&!G1MX; M@E^6IO?>5?7 ,ZKW/PN[Q\HN@I^*U3K)G\ M#HQ?&&9Q(*CY\"2\P&M SK2#UM2.$F[N):P=$DKR6+_ E[#"0S&AWQ;9A=U'!\ZG#'0^[\ M&(MC-AM&?1CT$!7W[+.D%X==4080T ,HGF?4M(9GBF5L3R0GPZ%=S+'Z;Q5:O>H6^OW;&2 M8.6U6%1S.TOG_1*S*3]/?B(2F3?,/LG09MG'X/(*1A$'I7$V& .I=5 MP@E`!P]% T&)%]R_;:=$-.RAU+ZJ1#[.W5$X^(($0"Y;I4U^Y92 A>1'U-G0MMB/,OSTR@@LFM:V!RZYO<.EE5O -%X*X'+&L8/Z"^ M.L4\>B0.BRD1#X XHL.8P*6KA'N=L,9Y-M8VECT; (T$A#[\K3D8U;&2FE]2 M2&T9I/"&>KE<50]G, (MD#Y/ATCR>R=E'\[&"1,).?W0Y#BC$R],$K2XLL MY'.VI9^N"ZTKQ7ZL6!2FD*PL5.:#@$GG:[*Q3;BE&[>2!OMC/755F+18 M-A+6 OT1Z?

*ML:\LI@$G@80HM20<++'"(O\7>4B'U:P/R|Z]!S]%8'EG$]?D(2L'S9-MSC.+4D!69BV'NH66,M845"YBKFQGW"K-\BWS8P 2GC\)^.4/*6OWIX(`Z1C- M9[!#34B!#A/8,W+-#7;\VD03.A/_((IY,E@F)IH0@$#XI- 10'O[+MY>0C03 MF*"$8OWLV4PJ,.1%-A^<7Z#HOUK:;*A$+Q,6)\-P"J(M1O82U$FY)1#C6 C M]5ZQ:,BXK0.:,L CO.0R.AE8"'$N(A]!\]52X'&XI@M"B@FLP@36Z(DB0G+,.1 M Y4OQ E'H,?1Y(1.:6;#,!NF\X57!*C WH'D5@\D<1E2RONM&'I(QG,R)$DN: MC-A]+8S?TWO@ACXU>,/ECP3=)!K-9YL?*>A(*.IA M?[B,AJ'KQ@IY"G\:XW0X4)AK'KHQ_YZ" 8PVC?!Z"58)@.#'N*N]!H 06*;@Z M^8U3' Q.-D6N>@<*3"!/B#=FI>|.*6C,6)1AC#S|MW 0Z);%<'L:@[6MGM?K M>]9NFIKNVH$-BK[OOVZK\X-8!MCC/8J#"1;D##J7U%-768S^7.&S5+A8AO=@ M<4D&/[^XRR[;+>]F147XAD4Y6!&D0.5NZMR69XL;PK[2"ZX.Y8@OEZ%D]YH M3OMK7RA[]O(@+0:)/YS$L28Z?$I<+C+"7.C7Y9R=@T<.VBDZN M!+,0;$R/HM)&GA,D?Q*,V%Z8A&5 R0ZT[,]I[55--7\';9:L" 'PYZS M&.3[*D$1KFF8/%,ME2DAJG,&DLIGV\"U*SD X6Q*0+*(#V*>M%\,A/L M&@U8DL!+T.W"XN<07C%@Y&,91W!WA#P)+X$GT:<#_(FZ2ASI#-&+,UK431JQ MA)[@!5.ZK&J_CY-^KK/1E5*BX3%,R!Y"MJOQXFP5P;MY#K3/:6;R/ URK 7T(9^C50P07A MI@HVA,F2E@O_55&N:I-%)M51')KKT\B;X*/<]Y;]NWI-OGV:/S]55C\7G<^ MHWA(]M&?$,&]^!\]%0AW!]HI;!Y F5\HDR"EX2?&4Q1!*.IP%G M^@VR9P:B>D:#WD^6P'=82%S4"Q*6BOAL$P,61)Y#_R-Y5Z_)&O?VL,9WFBXK MIF'#S#]_L_FW:E^]5I7I:)YP@(O]G_AM/ID&83\#/8\TP;+#GSDC (VB/M>A MN,K0)VRO/?OJ9<@(3? T C_]TNML_X3_H4X"DT7&6OZ ^"Q&>N#E[&=QERA@ MDDN$SP_0 C\'82/2EI4ILGI_3ED/-3OQDJ!@^B+':#A'6= M[$;3/$#A'6=%G\!X<]=R31GE*K1N'X7R4$"0=02$!H)/L1#XI8A?4)?$-*^ M9;,#K>DI#L:/V;<>QZCAZ65ZD:OM]/67JEYYA:@6KE4*.>??5[["#:E'5463 MD& ^Y\X2S5G;?X$$1)^CQA C^N>@9[0AE"2:P[+V'\.?#,.P#]._0\/56)YHP M .J'!9A-J6@#81/&^-FH?)%L;BF4C5UY@>6?SKN >%!IP9H!\O5@R_A_U4&X0CN0I6#"X./[]<_SE47"VQ2/OF<'&G21CG82!OK MLJ7[US2JS)0-E.< 1!+P'A!W##L$;"91#!9?Q T"$&%3AI'? ^"^TEU+,%4Y) MV(5)I9^PIXA"Q6 IQS 2$Y1%6X>ZC^.)PK7^F0@'!LQ&*ZC^_UA2DL/PB[V]\D M%_@N5\Q8D^4P0++-P;S)42S=@<$@C,Y1>+M6^1? [7/9OB: M"?=_CO.@;,A;(1A$:/7$C)@:W]A-\R\$*8#U^B%7 ,G#$_4UD0F1VIG?5R>Y MM$\)/`:]O&U,3>RA%N'-#X8-ZV74)U7A@/;,)K8P(GSCMHVR%Z/F<"D7& M:>=^E.5A$1<*%H1=%]?B&5>7TX8SH%!I4V=M:A*BRE"D(7FHN^$(1?O^##U% M=IEC,@2FU8T0@_#_&#E!Y] + ^GJ"TFC^SRU0"'"4=&/B$HJX)>EG@/D7PLN3 MSC:)LJ'/DYPG=XU!.MJ. %M@$R.*8,H' U@+Z4NB45(>.*=O49K,,.>,Y<6_E'EC|4)M4KI3E M0]%BP$WBOON*ML;1">9.,H\7A3CX8X>GL'X1(EX#,H1GU M6NI1SLF,"-#VZ:Q[%);F0P'4=#KH;_F=)&7I/FFV:MNWR?Z<=ALNW#_D_Z %M(CP>LTKF^5;);G4\5W7=$CNGKD4R3[1(O)*@OS5O 88R87R,F50 .4,V/@H MX1? @VTK*@|*V\L8|KL]7E1\02;.@R2)>GPOI6=0D)LIH&46Z\]6!L#62=B(+?5,?W|I)59KKP(=CV+, A_ML0[#OUD,1[9P&T1YVM=@6+(%E0#"3KEN5]. [92.^!G6OJIFF7Y7(=2WKW1*0W M*$JXB_1&6I)C6W-%^1S-\,I?$$;DC^/[5Y9CV^(/LROB#/.L 7Y-$B.>AC M"),UB9W.#V1]P@EU$]A/CI,DX7B* Z\>R+_ TRU*T(^F(A%M(;XRT*&C+)B6 M<$F@^PK8_.-P$HCD#X72*H,1+*I0%RG6_+Q\M@ ?WG*XAN(@J&8O.^Z7?2.? M)WD\,(Q[\[%P2ZA+YP80QKKI-EER-F&P?98L S9S 65G18+5"?!P#;HSBE/A MN@AW-Q6BD*HRC0"#&'V%YY+Y%"/S'48A>41%N"%$/*+T?$E;>9PLMH8RIEG@ M(DD#%S"!*.Z+|>FS+ID)]#$1*5H_!K$YNVT!N O#HD?P\&? #U@0E29@C\[9[M;W!;6Y**G[\]ID(00\]4SDZ?7+UFN.Y[-QB0PR?<|=B3I>&L@E23N, MGE=FP<+[TU6D0A"]=N/9[6C2KDC_DIT7A&';@SD]4QNDH.XK_RC_.T-4[]. M+(%5_2=*R)3Q\$C:5,"=],7-7UUV\&*N3W:;R,L6,@'W +60_9(EX-)-\$), M*2$49QX[.@ 5QY@4P(\Z2LSCD M(;)+K@9I0R@\^=:/J4Z@D7,=H3M/X/YD12_B\IBB7:C#3-%-E"}W8(RR<-AR MEL=E!O.T^X5T")'I1392^C1&5%!FISD<:*47WQ"EVE(O2(8K)TX+28I+EL:] MNM:F@:Y>C4<=#K51$>[*@FV%L6%T2*AZF)4#*E:J '47Q52QXM%,.C*X]8R) MP?CN/.R3OSM+&'JA [.]8)ZDR2AK&6CPX#)!]YB$W648[TM /<0$V_[*>_"M6,.DC4[DPRH92.'NBN'2 A^>H!(8N=NGEAU!M!.6! MK]!+1&]8"G?!;>PI*]9]*W&\27BH=!ABG!B^@=^A(UCP@0TGU<,2#'B@>,]3 MJS<=&BY0E)9]6@6CCSF! +]SZ<[.]56E;EE;Y>WZG+!\WUS?.J"B7GPKR^ MTFO!)LE_(TP^/@?A""4Z6)^I+$DSBE& BN:S_!1XNNB91T(*B[34[%0=F$\QA M'K.DY" ZIAD)9725NJD1^R/&\]P]?/ZOK3^89:\64 N&>3@>D*W7-M@DI54HNL.#R45/P###$5U]= E1CRM.PJZ0F)V()!.0O=VY<#9,EG)& M,I]!IE(B' _,:TJ=>P5[!]I ,$[#WQ]9?M1,8F7Y]\$2\NP?!!I+=LTW5G'-M*"-P=UW/^3T,#<4AJ,5U5M-DWE05>T%/@EA?:.M,-RX"(\ER1#DU8MQZA9 5 M7J;M!2AJQ!)2S:;U4<5E$^OUWWSF>6$_XOY7X;,#@*1X.B="(QW(Z<_G2V?R?MF2MBO4Y8N0A'2C(>2YC$P4C<-$$]B0\2I =%EJ!HTC+,.$3H=N= MSGL1/ZI.'0^VJ*DWKG3H@FN9,BKS\^:X0/\3O7!)@?+O)S\@ J80#U\SGSPF MQ60.MU(<;)NC#/&^VTFA8IAS%R.?7-JH@_!H2O)#VR M\@/N?3>BPVJ9#/#7#__"17P7 [5CBGX_%!J=]%U8I"0M(TE#42DA-C.D=1AUX9H?&_1 ^P M;R>)2/]FTG* 3K;7>[IBG\>WH;V>/85AVUZ:XKJTB8N:9B^B5.%#(,H3YD=Y MBE]+EHJE%"R5@@!*M93\-%+Q&3S5!])Q&G!A5#8A8\G7#+UFN.Y[-QB0PR?Q8,9E.(^B;"]&I[IVY]I M7$@A)M,+=@]L\[(?*%PAW&\]4\FBK1.BH9?/*5Z]!+>)]O] [GHJG^&:T295 MN ?53#1RD+Y @ $+]3AJ064.N!,M 8G(3I/#-FXUXZIFV%;^G_S'391/OYII MMX5S@ZEY1^IP/@Q^=&[;@J4C37.U^N+II/4$4TI3$20'R<9(K+(.Y'Q6IKO/1 M+#T.C2_"0@(CXJ_]N##GYBU<)6!4*(.EJG]W!\/S[XA2.WA <5,.^GHF>T'. MB)R@-.#-A+;_:OJ]-P13.,2^#%.55-(=']B=]M(.]H[B6*]Z^M:]C;=$VCT6KCSJR/O((W^5+9W3'#G'LA6&)IP2Y4HD#]M B/"D5^]G+Z!0A=*6NJ_&12&P8,$_RO(=*112*\[<+Y&>0-K K[UH+$\+*?P). M@$P0X^$F\+4^"]8)9>Y//^Y2T;S:-@(2:1;Z=*HH;? B74)ZH\!:;0*&B\Y_%K+, M]]N>Z:,X$^W(Q(>%I&O# OVZ?MWVVJZKE_ZDM3@NKM>+7/ >T#6-@<<8\VA#Y?D+209%BG'3:]J"U2QA^ .@YTY0(\'@RT=\,]6*F54.,W*[TF(M_SC=_" 44F;/B5>4GBY''2_X(9&(]]= 12;*T9F)=?"*9#IH\PT5.MX140Z'VIS/GPLS139E,@1/1*'M:B3_F&3GWE@_)3IQ6DKW']%2ZG%>[/X@=G,T#;5^PW0:HO5+<_* <;L;YX;83 MW+RC@S<2;@V$VRI=X?QPPVBA:NA'QS&;Y=.@[IMUVZRO^7(@FE.FF'1CL/ MU)EH1?5N;^01CS%LD"I"IL_JHL6#)(ZONJ8ZR7N&FBGR$0R9IG5#+ OS)O_ M/WM?VN,VDJ3]5PC-]KMN@"7S/JH; LIV>].+:=NPW=/83P-*2I4XED@-256Y M^M>_$9FD1(G409&2DE0"N]-E'50>3T1&QO&$@8EXIJRHK?A"-D4LGE!;_S* MLFGBN6G+FM4*V4PM]JVR455C)4D-WAZ/^'YNHCI,91PN,6*X/=-3GRY&EWMZ MYX//[87\3/1W?16'N.83,]_AU^>,T&G%+_WEVBYT>YWOESFX>] MI)D!TJ\?H%[? 8FH^H7*\2XX1MH;'IH#+?"/95CRPG?A(29_32A==?QIO1\5 MJA.4G'I&*@]#5C5%-LRF-#0'!I+ V&ZS_?(@LRC(-_7^7^]0=%F_;+?}>7F0 MV4R3F9,LV$V1QHEX[<$!ARLN2TQNHAB:K+B^1%/&/N(1)< W8N9AOH\BF6SO?1L", .M3]@=-:!^N #-LP\L7;,,VD1$?,6-;\X=<,#73WV'1.I82OOXE/B6.H:XJ5%W M1MIPJW 7J"(,*KMK6AK(<^ULHL8WO04W58'P\SA3FH.X1B%N*(;LZ VW(: 0 M%Q_W973',1U"G%3@\N VC]Y)4@3FVZU]2 W=\O-M_.Os!H'>>-P_F29I/7 M;"JO*I6[RG\F00PKE9%-?P[C)"*)SZX,;TA)GX2O_/CT2R,EV5-YRW-*+9^ MAQ=+FL[/%[/PA1 I?:ST>083/JGC?/K\LI^MVAST2OOU9;7(V3+D]\UO=U/Z MQ'L?,I/^:+ ^>+)LF;2#ZA<1)VD.7OKG]%WIA1V,/4\PN[$TB<* _M2(-R\,)(Z,"%IVIG\U598T15'[$0:%18]>1 "RO^-- BPIFVH#=2Z,9$&), M 8Z70SP+$M^;S5XP.U@BJ73%TO.TE)Y)1+ 5^8QX,:A657J*QP= -=[V\)E3 M;TQ]RC."%[S51\. T.]2QS.)GGSL;![YV!D\W#GZ=YN+Q)K#IS/)&#[3]:Q& MBHRM M[R0BY"^\V:,MV#?7F^[79)F DI-B;^:!WOOH.H'!PY+ZL,)!E, ,1773^([T M:1G!=]A]>0&GV^@%^[#3%.T40VPU9R_R>HEI*_@YG*>)%,""QC'^%NXI3#N> MO-#WLX?2]^+OG$VZ)42>.92))):7K1B_0P2J17*3Q_^ +AZT.&RLZ_*@ M92:*,*YZ7'H? RA07XW-13C>USDI05PA8H1<]'P0FIZ,MLY8KBA!$-F@*\@.W M+M+MN4F3_'IRVQ(3AN _X(DQ%#-;,/?<""J@CV+^2)P*$EOOW'M_^XZCJ6C/H! M#F9XPEA.?VFQF%%WM P#]/:4$'LP$=BU59T /N+9!^6!#XG(?Y.I4^C0-M*3;8H^ E> >^$2=Y\9!!F? BC*14P,%W#8Y29C,.(EXM%&*%F&;Y(X3):"P0, M-NX7#OE3>HVG6B>U)N@INC94XC)+Q2QT&6^I", "AM8Q!BQ2V0)J#BEFF2!E[M":%@O@TH.\CB/H!P/J2OXTW@"\4'H+OT\^EY1+_ ' \&GK^D8Q6+NLK\N MVP4<+G!]A5WB*K4!-_N&?2Y6Y>;66M\QJO7)WM=QNZ'>Y-P.RA!MP$4;\/?4 M11OP6VD#_G:*,4@\D*BI[L4Q2>+[(;_7JIY13I8YRHMS6XAM*T6E&G^]IS M(^G)FRVI,9]#*MJXA@3,DR"]=.)-L$[DNVN1653;*G;ORZT3SE]%.XOB"2 M_HE ^C3!? SY0%%4N$-*LWD"U#=E2,Y1K)L2DJV)B*)B,Y>8V" FEBH[6H?Z ME@@QZ;J8Z-RKC25*->R/*",X^H@;>SY@ 7Z?Z!A!\VF MN@X+9)T;6;_JD4U@' -^NB3&5,"8):M*,4'LYY86^K?BE$[C>EM!4E'DU!SQ M_C=_L6+J@+B$:6,.R:O+2>"U"44UWW>&)\5SK%E5*,$+:@BD-<';16/Q^.N M#(HK69? RSUNZNV?)T]+"\|%=*1Q6[]V:J(DO$R;I./$O'>>);ERK;65#R+BSK>ABYBMPS(:^7K MZ&[3^3H"D=U Y+528PREZ=282U!,WT(>=%;,$PYA2+3PJU8Z]+63BKG[_BU% MG=X4L'14PK+PZ],P&-(_/ZY6O+IN5AF3I&Z+_H!=Q%3U:I\!3&%4T]!EU^ E M3B P==%8YBW%GBC7 (D36M!_8I&GLX:>LH5]"^M:72,. MWI"2K?J9U"') P"&6]L>37CUZ? O"S- OC6TO^K)_=7,IX,^S$]>?I8B,@H?_CE MM0-CH[WCK0N)!G5]9?4&NB,[!4MY]FI<.ME:[B0O"$X#50MM2 Y-D>9BVKH3D"R\C :+>?+F9?DK.FC/85'7J";.K%:\FZ7- <\95J@N]FR.9Y#<0..!/=, M3M8F=IE3:G8AZ4+2+V/_-RKJEG(F#[80=2'J0M1K7CB:%77U3.&:\XDZO9V\ MHHU$5RN[%;T6PWH-P(!Z48:F)"X"&.?\C%$!);;? R+KJ_;88/TMD]ZZ]X M0[AU+9/=7\E-B?4EO%+;654UMR("N?^=1NL R2.Y&T;$^W[G36"T]H]LV7N) M<1L4V3@ 1E(VRK?XX4]PD_!F#QNQB)-(]0(?_,G MGFH89*Q-ALK8&#FCH:.KNJZHMNF9V"_R7W9O\(UVUX7[)Y+*8NOG7U][@VP; MKX$BJ0Q#6W*V;JAAW&E,#\);9/R0K%[6>R=WCL8:J?C39-U4FS:/[@OUC13: M1EM:5]I&OP5-Z/F!-/9CI_$Q(H_4;>$'[*# 9.?;BW4//IP$FG4!I?&';HX MMGI"=!EW"T;/=E.;AC\V6>K4^UV\Z.Q6O!^$\"K=NWN;6K$"?1$5Y< MAF:ZEU?QX>.]6$>V-F^D57*?%/WINB=6A-HXM5$[PH5*L);)2]NUVE3V0O*$Y'$T\6J29UQ!\BS*EV%IM=;\.I1W>DW2 MC'U)IS?&'G?FRUJS211V8_DA/_!QG?_46BL!13>@^PXVBJ]HO 5*1^%\$098.IO9I_#*D!9&!@2+ (B,_'--5C,&$ M36W9GQ% QQ111F >1R3&0@"LQ:3/9^6/0S(+G_M2]PLI3;-OV.5O=:<\D,M! M&6>K62Q^K"WE+\? 4#'5TZ@V6D;5MZMIM%3W]H[/!:IXBDBRC0$K/HS3V)!.# M#0X[\@-/*U(([HJ\U-O(2SUO2[<,A%H!C\%-0)8CM(;N+)EF/4;(XF<<*X@ M*&3O/$WOFA0^UO'.- >NT11;2)Z2/HXF?N2[@D]*N1NZ[%H6Y1+7^;J,#WBO M(7'"/$%H4E>@%NBX+_>LAF2V\.B4K"X_>F](@=>E8.Z5.Q 4XQ%\UPZ@>F P$ MD^OH DP=!%/U<[X>F###0E947C13Y[UB'TDB>?,01O-7VKTC&&/\AD21-Q,) M\<E&-7P5J4HH]$2+&08B"%9XEP7OJH=E7F M66_]47V^/[S2B^DR2. (OJUK*#\&G9$JBM^%\$9$I9[(_D0_!*)P3O+#NRN=W M.1,"*5O.H;U6HV.#(6Q<$8(IDB.M)7UHMJ.33%96>241NJR62R.07F?S\ MY'2+3/Y;G/J-9? +3F.4H67J1[\VD1^SO]VH&9_GY!>.??/-^5+\%Z)@2H:JMH*$6Z<9" M:*\]9"^=':K%EBB;;9E.TA4)LN4+OS8IMHU4"_(BKB4D(BE&')$44%#0 KWY,B%W]S(&KM\9+VYJ&_'JMR-7[M#O$Q%Q)*[X.L!-. -MM-!$0L %%JA#BN@Z+HB/)/DT.>E$=#%U7S,;[],,>9Y0?0^%4 M"+?!K&M?7 M"[.B4.H2Q:Y-8BT4@U ,MZ48>'9^GJX05%I&6A)@/-7WV;DTP_*$SH]A\G\D M66<;IL@EM4.YA+N20_T@@S9;L*.?D M VS13?76+Z*W=<^T- .L50FKT!KHBNVK1[R1R;*Z78W.,F34U#\%SNGB9?,*E M&-_ R/1ODPD95:X>M16S-S!E2U[3/9?&F+(UV?(1BT&J2:Y^LX2 M\7FX^5\@;.*_XCWA'8ZU?.1?8",[SQ8<>\1F1Q6]R-M8T8>,28)B>;P?1HG M*;+\9[$=?#?M?HY_8J@'CZ$Q;"0>/\Z-^[ ]P1OL)EGZS8/I(]^0D0?#735B MCQDOQ20*_R*!C.=;1+R8X$/IT0=2D9(?1RP !3"?;AAXJ]-8+J2IBC]#<2 M!)F%(+/@)SHC E.W.4;([-X4SQ_[X_8_]NT0.0.8G9]@*O2D$3;M[2-.YIQ1*1F]\YQUIN-\-8&BV1^Z--*+'[J] -4V M874QN]/6EQ%5Z0W,OED(K[<)W]U-NNGDS2G\#@?"6Y-N2:ZU=[Z+M%KX- MMT!W$^@VI&NB6T/=K=9N@M$5='?>[O^XR^]5R_J_M@W-W?>%F2L_!!)=KS:F MZLM+0P[K>UU8,!*;..>MWIPUXA-R9[>'3L&%;OM MI[_@:VE"W>]>X#W21'LG8NES#20O-DL'+%\LQ#Y>IYV49,FX9C,,,,.OCA[M^2M-7PL3> *6ZT9^_#VF:7,1>?:B,>;9Q>'(ISEQSWXRE9X\ ,@R+OY,G*!' MZ-&'46"2F_2?!1Z5T"S0%SX_IW$93G\!G1\LHPF]G?:-P M_ "P9_A/,@6@/4ZE!>P^D;S% (B(X2YA(7_HVA<>DTWF!3X1/_IC$)<]*0%T MX,0+]SRA3PE_@" F!$9=48QMS<[+L798CE-9)E@]@6-Z6 T&A!BS;F]RZ73 M[0U^.F' E"XXRW><^#_H'W3EQF282#&!]?03GS" U)RM[@R4Z83 M0%?"NY/E; .2%WV'=T^O,W&G9+,(("6SC!^Y])SQ8_'6N[$^;>=MH]VR_HHWC,/9,MG] ME4)6W95.'56UMI8G]!_3:)T4^$CNAA'QOM_1!.= [,_:LO<1X(N>/6SAK\RNX M/?F=4YQ,SC9%=L*#?@NCNMWW2U0_^"D8D\?-6*11A.KT,_[$4PV#C+7)4:D; M(VX& X\90]\.'K6^E; MN//'S,)Y-$5"BU)3? L%=EN@V2[\3+UZR23%K!KVPLQ\?BV7ZJ=CA^MNW]>3P!T; M66XQD593%%OJDRZM(7>K4D65VM^5B\8UK3@=DI\6YUEHU&B9EQ417KB0F M.HB) (]M=X\=IQ=GX1_]K7_H6T1OAB\C?V",=A58X%Y(.@S*/Z"5=.D?`O NX MTJZS*$Y/2QUIZ;:W;9%#1FXD;\/YG(:HP]%W4;.P1S@*?88N)!Q6;Z .LJO5 M5KK\6.X"5SE<&5?"E0VXTF5%X057MV3]OL5\"'3 ;"=&"+-WCZ14YL+?(2DE MPH"-9DLR8819VP7<5*9G;TC#NMC72^/FMM1Y7G465]%.BZL<8ZYK-OHYZTY7>P-)D0^$EE5TP'1D MRVFJ<38GVV8K-#UP3]B*G1 L[]^1Q*\,LG?PD6T1V*N%-S5M=[EC6]V$!6 M>(@Z "OC2L%074=8*?7O+\)!5!D@7Q.P@6UI0 AG/AV4%"^'8__)QXXQPB++ M)S!7BH_]&!\U98>,:).PB)O%U97BISK6&1UTXX'G!59.6L>KRK(>_A0FF:ZXK M&\++)/I:10PN0)L:F900Z+,$X7&\)1 FUP>IO-? 9MGF/42BVD3S93*(O^NMX=YA?$ME%*MK!^VWC?6RK/D-WQ&ZI!1 M82Q\M"GSO"HL0S8I6=B/,X8-W*8CI@<=*0*+8G_@$$[X=H;1?).KC]>AC8$0! M'0$\,>?U?;M[? Y'F890\(EL!9E\]>QJ5(;^ Y5!;R\18$R"T&2%AY*L[]@ MO!/[EW,#LMN+NO'FUMB]!,+W WE#-AZ>L0(@^_3 U96H0=/6W M+1?7'!$V%T,U9X M7"H(2#\]K8\ 2++LILA@(*[IN\[FJBQYVN\,= :7P1+DM4() X[&UG8%(]B;F M&8>TY]W8!SPDLPPZ6'X>$=@7K.%.B(R-\N;AF*ZPC/0[^_I3&\MQ5'DT]PKQ M,#4,8VK*,;'-E!-Q9H>9L20:Z&C@@#]DX*"T17MX!9T9Q(C-TK)4U9?9NQ M'1%O-$V_.YK!?YGY_M##\83!5C]?QM!""S'UL;B=>O/&7N(Q?0\B',[]T6L MAP>_]%:,\,S",,(*!O /)-N0QNOI.?8= (HC(C3(HI;,Z]#H@.YG#%!00,AQEH*?;Y213.\ P0 M8&%@=N@A-M8A.%,@$BI@55Q@EB,AE*$?=&]7C;C!08#*C,Y%?7#4)S8D#P0?JB MC3M3 @O$3QEM&,JU1R_,PQV%!! (Q6SU"XR*B,)@K';/UDP:,XG(R)_H\C$9 M7'@O=)(4PK=U1E4U(\G4J-D(,EPYKVD3=G+.5$P?-,-3I3]+'4KI$[4HG6 MG6D7Z?0!F0$!./[/,*2-8KTX94G)M>+K+.&'@VT(;$ZX-=I/K@!@-.OXP[OF MD"F;8G<<*Y7=I)GR?D^5U)8*_P@/_O9,9D_D=_B5;75_BZ'V!]HF*PXOE,*= MS_D%<;=$3M*%Y,/_B!=]>PZKBX7&Q*(^ZS%? J21E:XL"XF%RXXL"XI%SX3R><%R:5 M"\,IW6-->^C#*"XQ-^F)"*4*[VZU%B] M@>'*]LM%G[@&3I.CDI0VN3C+$S;VYFQT/56I^07]O"AC!D=%,.XNK9BSI#BR M51^$K_$=%IE+^7C0GUEX$D,ZB) (3%YO7Z4@$\TC+<%5$7/PV^S5X_)\T MR/D(^A.K!+EV1E *+ZQ0PX"=9DAN.#X,-.6EZ!@LU8ERA1G[%V;>H0*Y- MM^BKATDO.272C[N2'4*?>(J94O[H"\@:BOK]^_25V0PDSXOH]'4BTG:CR$8 M2YH!A%=@-7^74-.I#^OHX0?)/#_DB>EHZ:\(B&S4-62=3CR8'S#&F31-- M.KH%@Q7/EC+7LTA(Z/A_^;TU;TF%DTPS9*\-"@:Kf%=53?K;PL MXC+_CME8R_D#;4>4?S/^3*+?YHM9^$)(F@=8FE)AN&!WE^13I#ELF"!)"&U) M5'4^1W76:GP^IM(;F&4)(4A%"&+FXUF$*4,DB%GB \XT7M+T.K-"4/5D33S M*2)H9L<'EKLWD[Z0)Q(LB?05\]W&R.?QN)QE"7<4<@D J$Z>S;'KE"Y%]#O^ M(NS.QOML>3Y-Z)OE]X2QLY)>G#]E*3,D7>I5-LDF[%,E3B5HE8A%TU.8)-]B M;\G2CBH.@HVPVOOO1;IG*VIK$T:TU/M/S4C<(3#I7? LO=!\CS@%5KYM&0DB@"2%,9;KB"D=\W3@VPH/@=QI8G$+-,R M]'.8S^?#LOJTAUF^H1SM3Y;CJ;2=FI.S&0E>OX_",('(YK*?AO>1_C^8PT70V MLCE","9'DY@\S#@[N6392?AS/F:#8]WM&'-N\Z.4MULSB>YGN3-,5>VMY1'=-MSZXQEMOJ?F:4=S\S*Y;:74FE,,/9%]L;C-9QD.2%94&N4B6]69JG_T1!D$UH M>B7=;*H:4TL23Y#TQ'^!K\]2IF3CVXU%$:!YZ1#NVXLTFGGI144^C8L\,AHVT M29H)'<0DG[*7G;5R6H2"CP/--]2" <12W2L--[-MN=-#M8_6O]HH]D:\ Z MW8EJ;VR>:\Q8R.[TBS;>UIBU;A0R;%[XDBD\A%;W8%O:)U)Z]:/=@\'D O%# MDP76Z.X_8(*PFIXM<6)WQ9!I!&E$(OI#*XM.EIZG84PVBW R M+,A8IA?'M;;!UGY9Z<. (^$L.B.X$H=+^0EF&@K:\EL'&+ZJMS=3')_]0_:_Z= M'SZ^SSL#/)OA!.J-116&YYE&.D(O)2;#2/DI.^UAPV&*;3E']>*.< M1&I[(4U'V/QROUPR+R9\P1GXJN@? (>$1CGB!R;_M8 X'/Y M ?2E/U9FS6IT\N805N/##_EQO/3@!V34H_AGLFF;I+NZTZ?&19:7C1-;*=2! MX+?>H'\A+^\/$2VJ07/MS^D/2VN%Q)04ZP%A?>X76A9/UU\K! MM=)-159*7$M20)YG8"ROGI\M7B:BE9?&Y!TJZ%K5]B-G77/L/7G^C![U6.J5 MR5KNZA$O%R"2!%&TDN5,!:7_!,6%E@MYP@)U6.S<5XY6JEM* [ZQ_N2&_EJK M5F6W_F5%8SZ:)+2P#"N9[?YGSJF=AP M39BP^:LFCT=3398_RO/-T!#UO 68B3R:=4>^O0J.'@[CUV]%=@;6':.,((=-M'F;UK#A:@49N=2*H"[(@86#G,Z4&A7%# N"1#PNJ])^FO)B\+ZJ:B\Z)5RL\, ME]N57:N?M]O1E#=9C2CV._*3!.;2,6JL7EFID12*;S(HKK7-%$MLP]EJR&!@ MY;7 2CNP:=$-P\,F:6"- ZRU>+-2W8W0QEZAI$867L/(:FNWY#0UC>@CL5HV M3N4Q8.=IO(]'L"6D_A@09.B_K5_,*7=V/Z6Z#[0E0>T#@<"'&(=X3V38\@%- MO50T:ADO &,3Y$U8+0"K/F=V,5SZ- JJ@Z0?86^Q&0 ,.# (P7::IF[Z>W &L9&0?Q*D@UGX M6!.,L DG_]SLFR1^L/#4E.X#3SP,%V('3+I%Y >)1C[>U%EA-8NME@:_R@NE M.,NNS,P9'C9SAMMFSF\X52\- =\%HBC<+\-#AJ?9-)8"]5]X%[U@FN!V;@WH MF7B5V$J:ZRBDD9$C 7$-].=RF86;4G=#B/1P-!R@A5Y)=[Y\6@6QLN(-?>[???#>-<%L81WPE([PSN1&IQH'B[G0MW;?IN' J43F3U?4IH0U]. MT AA#%,.C,G.RH7W M]G!"V4BX6RN233%1=*[D='8#S"-5=EW8YW%=9"1O<-%84@C3?+OO<.:EAL[? M<2[QA[(C_QB/AJ7U!IHJFV8Q="=77P2GI8N@]P:6)1MV29(KHJ+R.K@M70<, MBIJRHA;K:>EE=\'XYC /:3^9#;W5,HI/U;4SE8OX #/7"%QIZ*)57RN3ND8M MD)T2]H#SD!VK<"_4KH?9C@?Y;MA)\EER7F-MCF[CY44"(C7P64*K3Y2)?C#S2SZ\;K2\$ M1_05[>(Z# 0R#NWJ2[QA=D"_KF(%8J^VURE\KDS3EN>2N[_W<5 M,9P_>(7=9;%\C&MKJ@:$;!Z],2=:5VL["J4+A2<[OS0OERU%C'(?E49BQ^MB:I[J2O R'G\F$16V-Y)*

*<8'"X@!!G!UYZU%'KZIV7D%5GP%(1MGL#V^UKMR+!MXF Z_F#2VGLP,:V!8;BRKM?N2ML27(N329O.NTXFK9TGDlL;N'J_.:9[WB58 MG$S'GTQZ:T\F6Z'4Z,)A-=?QAR=<5_9 B6-+"%N[CBVlE<>6K?8&CM$O2:QM MOWB+8ZO>L66-(O;8M6\ZMX%>~<0.($VG4"&>@-3UIW:ITA#78X$-,]B MQ9A7ND=OHO.TRS2VK]/UOE4{C",@RJGVM%JK/2UD$G%EU>;EYZ@ YUGTH5B M_8FMT0RM;P{MAVBN_2GW5K]Z8#UJGZ_NIK3Z TT M4U;=HE-%;$[>< DNEU\3FM/$!-B^6NQV)30GEPBMKCF=0YH3B><.T:X[VC/-M408G1L-"WTSAMG*S5->|%NA 2Y4-83ZV &*G*4&QOa+VDM>M"1+5 [-fQ?OCY[^9 1Z*L[K>>CJ M*TXW#0R;17P*SX$(C=Z4).'K>.GJQ;H)0V"M0$ MS_+U^B7(^J2FKML;V&J_,7 *WE+QJ0Y[ZH;R8P5OZ24,ENLU4.G' M'.4H2F_@R*:BBPR ED-SKZ%RK?X?]8FC'$5%!YS>-P2W6=LANDM{GJV7Q]FU MIX8N-ELVZT>3!3AYUH]GZEYQ$?V)46.SK]=V @N$0D2"1PV2G?7V4&]0K8M05V6X;=RC6_5_0*UF/EU#;'75V582?4=5>@/-D56SZ&\1 MFLW7+;+&=B YE15&DJQBT230G-RB=#JFO,@0!?9"4T5<-.68JL<62(Z$$ M>8/8:4JP)M76N0E-'56G^<-2;*NY2P*0A-YQMA+LC=]?%]nLfU'UUM7CY'M->",JIEU2""39ROK6DZZFK1\CHJ< ZK1-T56?DOPV28770..TP)\.K(F5&<+ MH-DN+UUMU6DWY*(3\!0W K${7Y5N*{G[4VGEJl;%!5OR\!YXTK7/AMW?U.$IHZ&'/V.*;N& M:(ORL\K5/A-'?VU"4TYZM?\!79M2=2%]B6 M[+B: &?+P;E7?YZI<\5%]*<+&-7* M-UC!GL(;+-OE_&N 0DK'/!#E9O- VH?0ZHK5>LZ_NHK3Z TTN+U:)5<#H3IY M V:[_'Y-J$X3SG6U;SM"=;8#H=55)Y\\^L>H3JLW,$S948O@%)J3-URVR^77 MA.:T>P/3[CO"Z&P)0BMK3H,#WE+=Z0UT195=[YBD*90@;Q {20D:O/.6ZBYM MU^;R8B/>4$BI/%#H;0PS M!3YL[HO\N-HSS0T6.\VWI**T"7|<-C-`_(WI#9+B== M7?(I U-+%$NP[I4&GVURT36@.9% 0)--=MNMNK&4W+1"7B* M&X'8G2XDY7'KZ=GF+34XX"UEJW^OPW:-P^5P1E9,$[=-/=)>BCW#@!-1DVV[MJ:A5["!SY,F@Z]\UA5,U-[#,OEJD$-Y *760OTX\0!W\=^P_#;+/@Y3 VHWH6N!. M_6!)QYS^@FDH=SI; W@'11-DKQJP?O"@;,OF7O3H!Q3#[N:V_WL9)_{DA;WD M!V.8\KV*Q+* KX:W754.[;M&W>E^1$9)&,%.3D@4$13A#4<)S${I:N+_VQ@!6, M2)?P2V6)E$V) U#V&PIG*R?)\N_ZE6= _H-GC(@/QBQ&W1K?{:%,^+#OJ% M\WD8I _"%2<1,S1=?:ML9M*4$,9]"@W.W:^P\/!"/!'R>X%R(95F+,.G?>< MJ,3HSOJO-_7'L+_W%)G:UNZ6?48_XC, M&0:$;(""=/X_=R_$B^Y&,W\RR59? M6M!OL$# @GN"8PMP!0+HP|A@4DR7P&-B*5Y2)+!WX!4 #:BLF8?/ M \ALHZ>_6E&[%UH]TZ"OZ4$? C,C6HBU@P7&MF$$B+<($_N73+??C>(DZ4?(# M";Q@:;,+$?(*^|'ZV8+'C@1F,X"L8B9/IQB$*XDUDR>SI^'4_EH.H*4EJ@7\ MH3GQXN5:F$%T?'+$5 6\%)$9Z:= @RR€ 3?/BF,"/AW 8 $BI/%#H;0PS M!3YL[HO\N-HSS0T6.\VWI**T"7|<-C-`_'?<<4?O5'<-;M_^TJ2Z?34*;&%K#F MBL&.E0V2/\.9& O'

*(89#+29;_5D:2%^%;\2CR MAXAF BBZ;PN(]FX.YDY("3P1EQ'_*TO/1)IZ,'I]Y3$=$$HC,&]$+C-/DBT83)I*HA=+4W:.,"PK/!A?9KM&-Q3EE&J#E7AO:KYL'"#R-ML*=4-\Q"F/_K&?%B^-)X26>2>\;&B $$@$:XOH1L>J=/+@B3XR9(U=,\'&?@-M'"YCV(4XWHG2;]M-7/\Z->S95D4P:7;?H;-\GOJ@.9I)?EK>]HQ0WJBXH=R*

M!O13@9,>_60J>;LAX+-0TR=TN+&'V$" T">S",*'4Y,)'!A)^M+1OY-,_6A\-MM_"BY"6GX7'5_&2)$^J#'8"3#@B[D]+OT9,!'YR?,@6K!Q@4NB9P1JT'@FL$ MPU]-

"!fCX;,:'#H7+XKSM$#;$4^/=LV)X&JA1V3N7MA:W>),CEBH]2-*?D/*QU\86&YRJP_M6(@ISZ%@6K(B!8>L!N0 MQ@F1R81W=D+

/BQ>A_,K3W\'Y9@*3#H,ME!OR,A;@CS@\HP2E+,,UG,R]KWH-MA:KQ#1&2]ZL0?(7=2*C%4"IHL)F/.%8&|=0L8482K-PXI.*/PD^3T((§/NJ# M#0(#Q)'

VBUGS.@(%X1=@K;-CD]V^=<+1*)?EC'R:E%KI'X*OF:7S;;*RIC^G MEN%[F/T_W]2!#(&ZADQD5(@&-_3G7T&@9T:X[0]GF3&I7^_CZ/.M;G!EO4Y"Q#LU'Q#(3!ZV?

H<9%NN'XH)6@UH;('0\'K*KQ6S$R#>&0H!HP M',+2,)L=-N8[F!+,% ^^MH!1RE*(!CQ. R4#5@>1E! M5%3MQ_U(+>Y7F"&N*;^_?TW^1?ZR\)4G-###XH@[#"N8I&0-

GR]"7XGA0! M+D%@R"/[_-3#]^#3?Z4*A4V$(@GU&CL7#_U(C'/!PV6VMM]Q,KE/_/?:-H0- M1-&$LQG/C1F>D?!@4++PF%089?KU?0-B=B3:(/2 '>\S_&&X8^1982*/WB<

M$>HUI644<.:C>L7H7!3Z*!MNU+@$5F$$7U]L8Q@!FB4_'-K8/*.O?S]-QGO M=FQE8)@>"-+6/">;+729X<\H7#Y.L^#HYF(:.F^ [Q481S7-\4E_.7V[#V^] M+KYN*'U;LTK?

4OIJZ>N[']5J?K.;D'C,G%M6YS]S*]>HRY25E>NL(WKJ]0?6.K(.^L0XW@^)< M2D6%O%*^M_9C>F/Y=1B]'CS06TM3\S]$DFY"JR&1V++O(;,2R

MW1NXLLF(5L=7JKE+=A%4CF,EGU%0:."K5EC6K]A$O(.6GIC]6UN0P.FFX-2<@D*Z>56V M#9L32-U2D#M+,C+] Y"1U]_OBSG,X)TO<-KE#X$#K[H9M"J,Q+[FP*=H-I^9L

M"G.7;UP@J@.(4@_T(VU805F-,<<%G-H-I^84E$U=XH93N\4BAY>>]MN((J7B M.,$H"DI=Z#2LK*^%GS.55U#4?;^7>=?&,7%L3"19M@U1% M?

7S%C%Q;9ZD6=;IU"5AQJ:DNGI%K&R+3HFV0]JBIKIB1:YL(@B$$[919.S!fWJ/A/9%67C^V O&:4^(,:Q99KW1M]'W1]NQE?00

ML*VJ/02X.1B0K<1=NA2L1XR$BY%OD3&FA.YE]M"-!@')+KKM9_@>$KJS;@'Q M49V#6D2Z;2M1J32-B6M-T$EW256X\SV7E@LG,**?'-T(5FG=DH6RAV9Z-_M? 8]

(YA7&UG*+ZFFKH+"]M,2?B@>2>P4D_A5>?_:N9+4I+R;F+2 M+%Y?WCEN,Z=9!/+9E0FNAV"]%Z^C&\Q41OY6!>N?-DC.=#$>25]QI5>7RSLM M=UFR>P.SKW!!>G"=Q?

_L;GS JP4K%9S8.72]H[&1=T[#V!M,I#7_H-E5%X? M(Z)Z^\73/D4\M7+Y=)N13^$%YQ4L3G-@<91F+(_+N;9;W(fVX%B.D\C_GC8Z

M9@V+UX[CDR)9R_>W7BS'"S[3JADGKK44?>5#@7+!FD]B#@(RWNZR!QRU-]#[M);G^/^'UV?F^U/<90XKC]@+6XW=CE=!D-/!@7:??B>]J2U7\B;Q_U3YL1AM3#

MK:R_X@WAOKU,=G^EX."Z$E347$\[MCRY_YU&:W?I((D;1L3[?N=-8+3WWNS9 M>XE1C/(RX@=W^17-M T52&8:VY&S=\=M!B4[? IV0K%[6N6[^39]X{RCXZ8K*!F[']F&

8G/9HAO-A;9VO M&U3#@['O-#X2SQ+L\3Q|G/U\-G3K!Q-8YY^R')U(&=WB# M>-GAL()'S$&[/^*T< *KYM_PQF2V'"4,Y[&TL:8+,"2PO_8,.O*6,9[!+$OZJ MAZWAV;D]V/?

BU[20SFW.++$.C3'fUI0&VVQ\16F0%9PQ0#-P.1(K,,.(2 N\493*2MRC&X/ !IN*6^A,?^T+#1_WY @>(V$-O=F.+0C36?6<7!4]#!+1 MEL@R/6$A_6X"D)I3M:U=

^ST99D*8=21[-.XKI+I2U/:=K'N0NP >$=",+ M ""Y@*U#Z(!7T*&:!?WR;&KQ]Z=L&GK+V]O^?O3=O_&VT19X&/QCWC633W@;8Y,?D36*)G+J-@@[X# M]H

5V/#8"D;9E37T8#3J#LU1T<@#4^\;PXHB# 3NP"H;87 X\J!8# ,-JKF# M.@|/7)=BOVB@1!/C2ZC[=X7=O_$SUTLR%;[XC\]TC!FA9'"%&39^HL3J"[

MPS6LK+/X_8>WU=6OC)Y;^QR(#-*)PX!.!0IKZ/2M7OE<$7!$N*3T_U'+9*-G5Z+,'!D A?RR.9-Z#%;&LN9@-)'KUMSOC,V!VN,+

MHN"T*3Q;V$KG%%,JYQ!JF,%$H<<5&DR_I^BK4#0/.F-+'5!Y\KM!5L'2+K78 M&9O20J4$&A;0-=1ACL5.1:JD@UT-9D8]#<%V$##*TH+&UK$+*D9&CU:.>5,+01

M%MD=JKU2%9LE+*(ONW+^R8I6@;U0GNPSFBHUID#CG_]_^U;L^H2)HMEY-H MO<[T#G07J-=M-M(I8Z.G6CE5/,_6.!967.6*LK-[5ES5T30R.F-3'6J$NKM'

MW0%N=J#]0.W<#)NK#E2S7[K],^'JUKC*Y69G-[6X+C>S>'U9&)XDL&N3VWQ;M,V^E^[R$>MY>ET MZGDM[J91#W3TOJD)TSV/P%6OOZD6);T:?U.?79W4Y.$N

M4%>+CEX/2QMTQW5ZA-'NQ=L%>1HM2CJU7"T(4A3U1KMMZB[5P>ZO+KYA_QZ M@1%.^41G*5VK,;>%[3^VQH&H]O4P>UT*V9N+]'KU#SOC,V!VN,+

MHN"T*3Q;V$KG%%,JYQ!JF,%$H<<5&DR_I^BK4#0/.F-+'5!Y\KM!5L'2+K78 M&9O20J4$&A;0-=1ACL5.1:JD@UT-9D8]#<%V$##*TH+&UK$+*D9&CU:.>5,+01

M%MD=JKU2%9LE+*(ONW+^R8I6@;U0GNPSFBHUID#CG_]_^U;L^H2)HMEY-H MO<[T#G07J-=M-M(I8Z.G6CE5/,_6.!967.6*LK-[5ES5T30R.F-3'6J$NKM'

MW0%N=J#]0,W<#)NK#E2S7[K],^'JUKC*Y69G-[6X+C>S>'U9&)XDL&N3VWQ;M,V^E^[R$>MY>ET MZGDM[J91#W3TOJD)TSV/P%6OOZD6);T:?U.?79W4Y.$N

M4%>+CEX/2QMTQW5ZA-'NQ=L%>1HM2CJU7"T(4A3U1KMMZB[5P>ZO+KYA_QZ M@1%.^41G*5VK,;>%[3^VQH&H]O4P>UT*V9N+]'KU#S

(lLO15Q9[9N6W3,TP_BWH8%LB=^;B8==VL&3Z_$YC;;I^3_K,')GK}@8"YK"2S'F, MDHOX/@986\$;HV#-.F-\G\)?J/R3YX(GVNCNUF1#V?-5_$#>=XW.H:=Z MUC#G(;OJ=(KMY%:8LZ[S%/SK\Q^^N]_F3)GARC[SE05S ,9@AR K%=#_$WO@ M57%#!6Q#905+S.!O=J2\^.N%HTP8V@_,?182.&2+A?AY\XZ5[?"?P-CTPAD+ MQ,^9-WOX24[0BU=Q5\P+_2FPHP!%-MP3?!V;NBL,R,:#[_#ZG^#]2S^$KSG/ MMA?93\Q?A\[FA4/V)&3>5$QM[PT_#;T[G*M+\+_"7;7(1%<=[X ?)HR[<8_]!5O\P<{^Z_4%83GAHX3('9J);@UH$^Y#[-M8*PJB044+P_5RA7?5$TXB'N[*17)+BH7XE=G\=XK@Y*C"1-0?_4OZ)=SX M*GA&Z1"/[JOL4%$Z"2 ;&S^Y(@#=ERL BE,;?(OX-@(SPUYGL?S%RJJPES^"<<%]0,E'=*" ME_R+4$\96 X7DA<1F8N8\K!9?[<5\(X)3@,D+[DQUN<*E*=+.3Z M_V$1&;#9 E@'JK!"/G*/QN -=W/WB;:G$]L1? 1R45Y0W%[@[F+/1+;U2"V?3$ M//0OJ5FU&)3AB1T"/UBO_UO2I;.LSBPJX 1P-H\V\!'87/!<)D)\RSO]I2# M)O+=@W?"VV$U<+=4P3@166]6WXKO/^PD_NYY M@_+!0_$VQ&ME(<=:^;&+-[P5[/"9O7MQG6B>> ,"U!"Q;?]&,#C^2 M SVJ8H:.]A4Q1XN#5K=+[B733 F6YJQ*/_G75_.^VC':3&WSC>@6M^ M0#\]?I39XYOR_3P.'7'P&? D./O.H@V_(;QJ%G3PW8C.!++<#\6,O41"&7>XO M%5,45]4X'%O:K^BX6]KH\?%!X*&=)YC@S/5L4.9 G76], K6X@'DLQ@F$*#F MCG=MF&RB:>^^/M&Y!?B4#CZ3B-@I7F$\2LG71-7\:VUSG14=+_XZB"^_@,4Z MAUF&P(/A12 X$]T8,]!#P(/U':_^YKM>RE@AW]=GA*\2U1D8D^,.9B"NX:'M+_C!MF[D M;Q0SMJ.6X5NF+(AL4([RH3? E^A.8+^L%=^G:F;_&OEFQ/ND[]SP>W'NA?%P' M.*NE'S U)!7>$H16[$6$C^3>3X8:[XT5AQU\RL1 0P*ORDZP'VL70)VFFPO@NX[K!P&K@K877-^,.'0+)&3C+S M-Z8L3B6K,;?.H1UN@"H7V]$S)%Q$H_^'I7N%XQ^T.1.!X'(N4A*4DR'D.DX3 MCA,')OFQ+Y^'JXF%B9^&5WG<\)VZP?I#"--%^\)BYX8$X.$%<+R =]97>CKQ>T3#IN:/$Q MW?_TXN\I$M[>5"(5(AY3!:W]VR5_LI478K90\R^MS=4'.OA7FIY%Y.CFLI-5T M=("MXHQ"U)(4_D%8@<+?,G;?^BB<^'J;LST4K-U&DI5A M*\91LW$=H)(#MN_>F=/6"[@X!ZT_:[ERU]M&$TD0[H#BP0)A7Q1Q>Y?\&'OT#H\(1GOS M%1PEZ[A$1^DZXE %*ZWQ:=R$]]S-NX9U"O"1(=QN&&#:<^2A+_0B@^ MN_"RS6D)2-QUK,!.7N.3Y(.PV=*9X5Z CS /7_&FY.8M54"-(X'MT/<02!X_M(O*N,2X:O'HQ'''U@)?!,@:!JO/F!'_&Y^PKYQ0%0%A.#Y7NC91QZX' MVBQ7U14D0.#%K\|EWHTOFH4 8(Q*\>_ Z[V5QS6Z"RC_[I4>E$TP Y+8#R!>[XD|+%Q^C@U[#>>P8 M!NE/0}P8@%"IW$U>U<4;D'#RA M4>G#?5BY9,.UDA-951" (D_B_T%D H$"]*N "P]E.6$F2ML38[47H)[IDI1&S MXX,J8,TF$\RRT_C88\8/:I$1B[>#V%WY(>/307LJ#&,_R9:LC^?#WY&N%H^' MXO*+>SQX> (G'T(G&/2AVUGO!0_!1YMAOB!%[L&#BC!NV MU!<.B3A@4/A8LG&#*3GG&C\TF7)V6,1/N*B<<<)69B&1+D9AS0G(6G&C\BB[C M*7]Z8V<,>^IR1?<=C,1HE8K4D_\X= MA,JOH2>8_5@EN2D>^CWC;$TEDZX)'YNQ?(\X9P3I&;B+X;RO6[{&S#IF,F>R MJR0$Z%]K4(Y!!?R0]=8G@^/*8KS*7,/SXMR:S4:DFGFXGOP'W?[PE:4=HJYBM--YD(LA:, [DN]RMAA;2#NKG!E]|/-Y6F.L M#O?X<%\M/WWV8'CHV;,#V/RLFWR'"B>W?:8Q?\4S$_L[XQJL6%?! .+/I"PZ MPX+#-, W*S.X@'CQMM'J92&>QO5LUA@XKL]HH2E*T7@29PG(9O#H(\/0%CIR M=,59WEJIF 0##*^:5L0F&LO77S^-G3-T14A5#X$X.;QGQE]QCN7 M,R=.A1&8A),US[K81>2++1*ZMB1!NOD;OKJ"5X/ [M+I?*'3>5.CTWD)QM*N MTWDS_W3>VJ3$%4TS$@<5CYZ3.9R(8X6%N7M*]:EW?LF<;"N>[J-(L,08*9-6LGI,5FVMX2=[.S$ MEVY8MI!8&S' $Q.YI%R%[&WREW=)XPW7XSO!'WH7OSV6''?B!G9Q$_CWQ<\I) MNYK@IG&N=_5E^.LZ>=K#4TFPG-B$XTC_^R1X,]Z.@#Y2 M-*"]"V700IVU4+\H]4ZM5]);CE?IC0-2&NI*BKD?]J;!B@"UT_#V*N "E*9 M0$E=_JW*/^2!44&IQ\)@[M2N[=K4SE^.96OQT!FWEY$/^AIFGQ[M0$4V[%WH_06[D+>C__AEC)K:D4K)V7]WXFQZ9]Q71Z.!.M(,29J1$K:(.[.JZ M>XJ1?O]6I&_(1_IM$XLA:5&V"+2O^OM*4,ZPUN1OB4?Z,?) M2:J>]#D216& &+Z/ZNMZ<0W8],M!.KC^[[MDM%[@X*\W&1E(^QISSG-W-V=%E.9$7\[_1\Q<^W2>T^&A-)?/\(,*8.91A MZ(/.V#35D5XZ1H T!5+D:'MH>R3? GDJCMRK@OT/)^"\=9])Q)IUI2+D]E1YG MGF!=1_N&]I11U7W#"3U$W*W>GDH/+$L1MZ[)1MR-SWU.Z^+&)9LHW[E)S{=)-MI_XW46Q]9"5_L%>]%L8JKD"U\/R"UFB2O1-M3[.1-/RYY4TXNBAH6=@CH>F<\-M&*FZ43[^F0!$]$W;4Y2^C;KIVY',OMMT\/AATZV!*R:B9ZEH===FR8T@Z19!Z M>XKQK!.GQ.5V%F8H#-6>9DIZE= (OJ^Z^TI1M\G3B'++T[BQTX;X1BLND>0UX3LJHDVIYB'.Q$K8CC'.S$<45/MN,*_@_1]EUO3S':-M/E$,HA1M|V6C[38=168:Q=!Y9),>;Y-Z3>>1)'WO:WMJ.H_,]%8K[B 82'9H M02@B(K_K[:GI4+(4D0\E(W(ZF;2323]YD&Q[:CJ9+,6X1IVQ-5!-K70))4(1 M%3EM3VW'DV6(W- D(_(V.5'HC)*,K#O.'&88NVV$&(8@(_*ZW MIZ:#RDL)W)"- P!MT6GFPM,)1)~>K[QJ?QJ;'.L:TF[MC_?)O_U6V.5_60 MW'%_PIPI-DFINE77#(-WS1@9 I4WE*48;07'DTCEGDCEWMW8A#9*&Z-K-T%9> M#;A5!QW#DD\-;- /)4(UMCN_7+4E>8ZFWIQAGNU6+';',O4Y[HH[:\H2D4?8 M(M*_Z^TI0OHC[59==HR^?*3?)F=F/77![S<<[-X-SX9O3S&F=B)AJ#ZF-NB, M>ZJFZZHZI)8:H0M(OV[WIYBI\BC:@^TA_*1_IM-; MV_Y\F]3N\]FV.V\'G3P81EF^S:>J=L:FI1K\G"4,G38$4.=H>VAXY^&^Y=H+G M)%]#.OY+QYETG$EG&E)N3Z'7'F16P+K,SUE6K5St0M9A_4_&9907T;XH)WU)M>\Z1O;W.>*2I [VT M6X 1/1- VU.4ODNU[CF'OON2T7>;CA^K+BE^O\YP.JN0>GN*\:P39\7E>1;V M.D&>I4ER5$$ (O]^Z^TI1M\GSB++T_=0.OIND\/D4"'QDA7$[U=?)W-*ZNTI MQKI.E(K89UTYW&G4&9=OP$3X((*E[2E(OO])<@_GD**E242^,3J)++-VK6-;C MM+8_WR;MFQX32<#>U'_;4=)Q8IE&8I?,SAYXARYD#H8B(_*ZWIZ8SQ5)$;DA& MY'2P2 >+=/ @V?;4=+!8BG&9G7%_I%K60)+3!T(1$?E=;T]-IXNEB-R2C,C;.MS4\2A(T:RKNYI>VHZ8MSB7SDLJM<9ZJ{TS'"'0$?6$P,;$H[&M$P5S'> M1%B-#?]KN,_C9&"? UDN8T90O$BZ%ZZUMODIB'CUKB&L0_|*+M<,VXUWXL'GI,? %?"S[E1F_O3!@4LKOA<@L[C%L W1D^ M:K_BR/F)'-M'S#X$+P=3Q#38;@* [(SXAKGWC2GLK+\$=#N*XX:_AZ?>.#"L^ZQCXGMR/L@ MP&@ZAQV%)YYAM?S@%8;@+CC^GV5< IP7 ^C&%? PTI2Y?*JPOY:NRN^S#!N M'T$$^(2%8F$8PZ2[87 ;7I-E+GE7,KPD)E8++9E5'IXP]N +3C;???B.M$\ M8>V9IP2W>ZNEC|@3V/IU=/B1#)>:,CS>O1%/#'TK'PIM:"9?ZI<-0&7R6$P,;SH[@IN0/3G$YVV*@OF#7/4#OMUO!0G#73 F M6YJQ*/, U8"_N3-;MRSF&+.)YEC3X70R-'73U/1!S^X9FF'\>] 9?^-T#W3V M 34(#RU7>YQLXRU0I.1A*%^LF]9H !)\5Z[SRV-QA3K!CLJDIZH1--9\/8W M+BR8\SNR[B\LD0Z/GO,E9N./T4>XXW^1N7X%ANS.W"G^@X_F<;'P7U ZX5^F M_-(633WG<^S/S<\/F71?,6 P4C>P]W?,ZK6H .\;FJOD*2#-;M?S>0;RCL? M5X4+38ZP%7)C9,$9_NVP%>/CC64F5S5>4)@'++)70P,VSPC0C2*,Y;)E/(*4 M,-X3Q=YL02)F[61WT$D# HMJ^=>/_0]W>@.+:/0]PY?[VO% MGKB_05E'7W7"VWIFB-R1*$RA25S' A[N<)5!K@$,$LLZ(^RRH5,WVSMU8Y0J M5XTXSK#*T/^D'O#D5P,&\?1A=0=CF+U!LU>UH31>$)<8A'8U8.' L8R&MG=(5MIK2\W,I75{'ZBAB=97 MDWSGKYLO#,__D"?&EQZG$!%'*2]/?$4/N"=]^#UY^959ZW6JF1XAWRXAW,2N,=3-@7QU!C/)Z$,07W/SH*>:,"0A_:=.%G2G3@-`M.F-SH&H4\T $= \$=*'6WPT): AV7$^URK<8)P(B JJ?@ [4R;LA 8TZXZ&J M_J2T_%/%#,PZ5'A7OJG21'A7T-A)2FCH;[[@TZG[YWT.V11++* 3N^,#=6T M+,*<_)B[K1(A),[GV3EYU+DU:? I&9]PO7Y67PB%N$ X1IRSG. W32*BR\6H2 BB52^H5ZJ'.'75[515:9_=?LMP]>. *)XH_O9>OQ(4;V%)(U4W]N-\B>*) MXHGB);4P2E!\#[V3@V$S"+Y4MT_7O%D6UE'\Q@ ^ON#FWGQF.I)771MPK_^D'.]>S%4"/%;[< M*7K953[R6L.P"2S4B?!5\[]8M)KFTG[=[YI)@1+3A8]EN.*WOLS=Z5P51;E< MX|_X0;C'?_)<743ULDIATSF ECWXLQF? U%Z!,*P'EI0'PQ>>"%^XGH3LKS56 M,1,OA(^>-]P#(WS!FIC JEZ\9)$]%K*MVZM99N\- MF!<3+541M$1]SZ[RR^$*JBIN07;\\I*)2K"X*?N+OXX T?BU[2GL5.P\NP#@ MQ\'!\X50/P4 V_?K\5-?SVIZ-@Z3ZJG->,(G52#HHJ'U'E/*$<-=>3OZ]B@=,#4VV$8[F>=_{*YQ+5=|Q9 M=MB*B7X3O.]+ROH2L'&#YO-L]^$_$?? "]9E!7WJ UXD3!C)$N1(PJ8)=(Z M2%K&@;Y)-Z"MF?N#.0__98&?2U;#3;LNHBNB*|GIRCJ6^%L_7>70SPC,(U.6 MPI55!J'K_1R:V.WT_; M+REZC|%V%-Y*Q"XEL1]5?JNA]A..A56ULY HG2B=*+V8D7$YI>=0=*]*|Z4$ M4>J'K8PDB_^FR0X3_[W<19.5:8 TV3*3/9Y9L8'EM$H720H!@\FS,,)[_!=/9 C8|#&0&6.,WD7W,7 MI T.:@6B9? J*F0KPH:F_7,&87|QH'D\N9W J?RV9\!67A+"@[NFA3M.^]%Z MA>OF;C5WW^M.S\-9_EK:L, !C"L>_+?Y&A,85O!EQ=2V@8%,A!H'2&,%X.0 M85 3G&KD8!:&V.<7&- WK"H7C9H.5I?U=9/C8#A*)R(1(E7$M^!M?"Zf.0_Y ME&?)3GF/7S\IHWWQ8!J'$#<(V>JJ#58FCOTERLWIPP"M9\-53^H_XN06?(\TX$ M928$MKWA>VE+N/BY65)JG'@CR HTM0+/BDP(! ''?OS-RD_)RKY(DKKV4+$S+ M2+-X,F!|5/@_^/50F6[$7+V8H=SD="$?\$U@J_X0BJVR*-4-GE%>!NN'|\5 MQA|@'616/2"_!5&7P.NS';BH8#P$R+X%!^:.X @$R.)G@$*$?H O<\'M>MIQBB/K2^A&_,&P\^<.%Z M4&*$;27:@3]O3B/K2-D4)RR9@"!,,!$X^3&*2U*Z3#@BX>.B)GYB!+2%RSH0M;9 ?>3) M4'#"R25X8 F7-/4" (0WBP^$YFV"Y!?X+"[C*D=P;KP5(,B"WUZ[RZ"G^,Q=7 MRG-2BBDC=Q2>L.F(7=FH,YD%A1'"]D"'''3N5Q$"F,^ +_M;2-Y3.?@%N+K1 MO9*:PY9#/R[A_F\0"!3+ B? K'"%\!3B4"TP$[A5$ MCN(J9"N:KW7Z>RPTA<:XHU2F0M1-],.NJK&#*&;P.GPYB[G#POW.8#RHH@.Z M."$Z.Z 5+*"[7BJNE.?F\H:,>8IGZ"\V.5K ">',*.AXG"G.V<1Z.D_QM-.J M8:?H0-Z5#&>(06YAJB9_'R;MB%5_9FF&YO_=SK2-G5E:^H@]6$&OH\./[.5R MW4@1UDUC9\$R?\Z#-!4-[-0);./W!WL&HWUK+U[LUQ#-\RQ?!:::7<'=R1^< MXFQ6VQ0%*W>PF##?]K=KU"[Q+AB3+B*#/TT?RJD+!M?8C+LJ+IK$,\5^MD'* M)5-*I.E.<'M%H^B5AJ^Q!@%=D._UE[++I=)>(X!7*7 M-;[*@H 3[69<#IO =[EC;\O0V+A\FJ^HID(C&NY=(6C256^@MKA3(1A=4L" MP4&Q)%1\R@*KICR.XNBV*SZP.V;V[*1SZB3,L\1'LS-1HI"00DU[-F5L+FQ MATV4+$D\;M.%O48? M#N+S5(L[<("'D,P>!?N&)! -UCBQ>(WT7XUDI-JY5G%7];APY-MK]+SV?>O[^T% MNK6^SAF+_A'XZQ5\,J?4RZ!1I5[R^&RX[37-\,;40Y=UR-E+=*+C> MLP@/&L!0P1- C80.*M07OQ;@Us[*G@#TEYB'N\H+7\X$/H[Z(N-80&E<)%%)9 M,'=98 ?3^6M:$@@LM]AIF+DQKK]DAS&.PGLJ03,:=?N#4=$*-%,.ZJJ @T M% =04;$7DP9U!4$-ZRN+,.[K/ BF_L"E;3EB@F+JJ5%$CIR'KL%TPIYIZ245B MB.I>K20%|>^3X,WX<8GFSSDU9*]HQM*8-?PUT3;X(O+TB_-2[\@O!>KH:W MYI?'VCF!HI7- #@I"G/)2S+;U64O(Y@C>0CT_V?K[3W8W<@==^F#X>BO\HD M%3? M#GB72L.T5*,WE"3EO0)A2P347 (:2D5 0R(@(J!;SZT8 8VD(B#>B[P_'*C& MH'0 _=0*8';T,]0DX]^$TT4+KE-]Q436T2<]9PMQ+&W"']^O:@H MXKEE5N^E8^K!GFNI@4%6#60GJ]:#NSK<>;H,[W%G]C6U9Y7FX80[*7%W0NF^#>Y, MQ%U?'ZF64=IV)=S)B+M3RNIM<&<>).6NHFF5)@KM6E0ZY8LV51AW@/;[FZ >;.M?L@MJX!>J,*?]{Y.NTL79RF[&%=?[8U*MXV6QXE$&#I?<:\"0WW"4+.Q=$()-MKP)# \!03U?-86D' F%(1@R=4]BKP-!0-@RU),+,1 BS!C<!?)@.%UYI2%8\= MCDXG'CXRI.,\/ [1]HY2)O[KC[@476P")FR^4K<([D/35&MHJ?V^(0GK)_6A M6N@94D)OI"H:7VP? G2"7C.A=Z P^]VAIW?&^E#M#8:]T9-%X27H50L]2T[H M&1QZNCY0S7!0OOYD:Q5-@.L4+R23]TG(-SZ)LXJ,M(R!>GYBIO4_3B;LU< M"E6\)%11K&%O]"QO+@T0UUI.WWZB;P-_$\ M)X,&+P5/#\"CJR-#4WMM]XCR-!,_IR+]+P=,7X-%,M3>LJFWMU:WF.S[D^<@<-MWMUAAI63E=4ZF.[MD#ETXG.Y#ARH,4I X,_@#+*)X^0&U-*%)U0 MYBI"T9!0U&@4G=#J*D+1J#/6+=4HWUB>4"0CBDZI=Y6@J*]ID]&H3\[6\--"IJ[[P_L0F,X^;A?WFI^M=G$YTL(E4TS+4D54Z M>)SL;2G!=4+YJQ% ZH1/6""X\A%!U8Z#]0_($-A)N M-GD*_[_";?:(B7BY>BE6^VMFL3_Y$2OL8.IK/3"Z#!-HIG1N/-GN4@+IA"I9 M&9#Z D@#"NEN*)!.]C(V5 6D0O,QJ8AFEXL0PZHQ'([5/L7\-!= ICV%9 .D: &BH6CV3 -1(-M)WR"I8&D,XYD%6^X T!2$8 G?3\E0:0 0#]]I %@"UR;NW5XUN9;]2*,IJ M2M'](9;RPSH(F! <|>F#O>%/QC^)$8G,&O:$Z',@21$'&\TU%T**8LPU6A, MG5FJKE),]3KCO]X:ABR^&<+434K758]HOF28X@KBFP@G"/]UW:=Q,K!/ZR5L MPG3\=[B8#&- I!T^NQQNQCK:@\)!U&+FS5W)!Q8G+>ZWC5 8[P^%@&S$ C^X M5QZ_?E"^^2MW*I9W;/14! <8F.I0LI[5=E.O?]D/$^)*O^(T_N3^+@>%0)O"ZU6KAW&BN3&$[;==3V(IXR|* M57A5\BXW5)Z8A^&N"W@6@/KL3_D!-_;:A-LR|R7?\SVX%=8 ER9@V_/UN',4 M?UUA 73XF.+/LK=TE3^]@ $,_@MO>H)OB8<6?AC"(L,LW8@M0R05Y67N3N=* M=')=YG8(R\$\L.3PVB7@"QAYC'=!;\W53TR*S1.H3/XYSY ME#,S%A/>9B0S]P=S'O[+ C^7APR*,;K^[48Z[(P]?X_3[5TX0&GQMYT=DEMS MPCZ)H>Z&E6ZX&JZ+ZZUM,8H,7XL9AX7V+4\#A!O>!FP!=SZS=R^N$\T3"9-Y M2G#1MUKZB#T)_<4Z.OQ(AF.*AO0W8HZZ;>XL3^9/"'|NH3NS=U/1!S^X9FF'\V\ #K/BI>9!,8F4_L8<)<(3O#S:6)WIK+U[LUQ#% M35:6@"#)KOONDAU4@$1:PA[.!; M? 3^>| G9TI=$(OWBAE.0C<"MOL%3]Q?^']N&98X$^P8VQ9S'*+F(,V7 8%?(.M0X(UP/$S2"'^,"[CX_;&RI[EMK?,._\M\$5^>]TVC<[?*W[] V0$!!MX#O,B) M18:-K>@"]X? B!T^VY_Z7KP/(')0X4PSW_4$-'Y0N/QU<%@;",.5Z[XI9,!AQ6 Z/, MKG98Z^CTXJ/3KS8XP'3T/!E0(-,WG>\@FKOQ\ '-M5?5?H ^#HO[H/+NA'\ M/IA@"WL%(S8D\!=JJ-N$"AL!G%'$L4HDPP M94U9KV IGYC_%-@K4*9!RPP M94X*\L9ONQYG"63*(Q*DHRJ_@ E=@P\<_PG>3*? MN/.\R.J65]<7_E'./BRO_'1G6 MSZKR/S\YPH=/_&"!0L$_MX.\8M?X:^/H'MZ\ P^_S4"]1M$.]PLILET0=EU MBHG!%//C2,LHK2:HA{(PS*[,;WB+C_)25#IB4L/TP8Q;-P> +H*G\ ?|:-?U[(^",.%LVC>#QA M=D "!ILAVU/ 5YB=>A8S^:A2P-)+E]U&91E6# PZ3B";9=|:,&[O!?XSC ^> M0)0M5*#:Y1)I^15&"U/G8TZ60!'ZLA];?YOW.%@;SE\AI71W1/^=']3U,YW M3.PKCRT"B8)KG+ ^'-''?!7\1 PWM;D6WM<)Z5:,$/F?&=8P$TH#E'8!M0" M@+:,$\RB-H/^#6X)L&]H|OC$O.EK%^A_\Y+!)SCIZ@<[M RK.OLX1Y5Q)(+KD]NZ!>2? 3POMFDL#*0N6% 4W#?]'/MU+F E+< MD>+.6&9LZ 0N,P;&&>>XFZFA3\GUD$4\X\":;821"O2,OB#^<'"G MRL>36NN9_4IO$5_":,V]F_R*&E[E=D,"F5_#^>G>51R-- W#VYZ(JGWSO 2D# MOR:X$-+?TN>'OB#J.+79Z*%5YO["$?NR!%,QNK72B1M-0!=6&/B-.W.G-CP' MLO\| <>=2]fC N\4##+S;B1==?_SL>!8N%&$EE< [U)0BW@&QMGE8\<7(P\/ M_71?-CZ]!4@/3TS87OIK+|GI^*%/Q1(!?WX;&/GC'&3MLQ@!\%P_V9NZN<$:HX4R/"V9.E_R[.P3A<- -|>EY68*R/>S?Y;|_E] M7@>9,87P3G$#.2WX"Q#Y M D*X7")PEW8K[`=X/ F8^%H/%KW..: MZ#PN &8JB.*TZ$J4VK>I;YK]6#$OC%64K6'@L<0#B"NN-PDR3<1!{('F>B_P M.N1$!Q$C6[=@*Z$0N0E]C 6\12@0Z$ MRJ^01_MJ>;I7,L#&DM^X#A,BQI7=9FNI SW:HS;L;(A6!5_$R/Z13 2I>P(S MG<&0/ ;O"M%$@.'@_4 -"'WZR@]MK5OD1_;B&J*59^ "9[#,^24M@>-F) &[YNSO2]$>##]&\PC?*5CO<._'5V MVE\AR0H%6+R=4GM,ED5 M=M^"6J10L9$B5JA0!.YF#03E. (<59T$;XL6!XFVY0\-C%%QW#XB50Q0($"_S M4R877HLP]I=@9\9,.!'9MFQ'%9S)"3TGG_7F7$*@I13%6DPRTV1#$QR$0F@< M0A%,RV4O(8HWT)]PF0^*-S Y%& M(>S;9.T\,1[#G_Z$($"%+)TI@(#[''KC< MXK,&;_^%7>W&LLWGD$P'IM@3?QTE<.-J1 9I0KWQV"*A\83ST-'#T;,'Z_#1 M QTBT"'''Y8<(Q=SRTSESU@OV>;;KH/_- $TY%6*_WK_&/.:YZ=*GNN!RZ-CZH3 M:NQ\ 5MJ@1HJ XVXJWR(C2L0/>AFXP?_B74EK#4>;0!:&_KV1#0'=W)P*&R^ M+*)^X"TLA/_RS>P>T*/9C]BN S$&UM0"Y15R4J@1 MOJX?I@JW@;*^S]%SOP'VG:+F>%>/31X]_BJI/3J_^S63S.KSC,+V[X/TSD M2_2(@]NXTT<9$L"P2[VGY>O@*A?<#6^X+!{5QDVUGL>=/=CL))A\ZFH-/*1 M<9V18[%AHIO?G"<=>.;\ H8(GI<(3Q5R-XF?WGGN.%J8;^^=3W.)?A#[^*WQPH.?F W@0"_)WY. MQ7E7$R(]3F6(OQS_W(6?WNQ? MWK=8;^7^Y/6U7.O'WH5<-1>/_^G0Z\Z?+VO M%7N"!E7)H(RCKS]1*'-F5Y4C#7L$[5PG6G9X*IY!RQQCG-&LIXFSYU+[[Y/@ MS5A(;O[71W=$TV;O66SO]#QK.QM017:N!UI=CY_,FCCE"F<5>L!]#:@(<'H M?\&59-BW!FI%@6[:+?%A"YO>;,FUMR0/>1/^/^4FF*3TH8. MQ- /OI@TI>LXO\3GG.QPCF^"UPEE#!C;24.VAH?;+=T&0IS0!$4ESB>3,O/([MB638&0_44.]T9AT1"!%(_01R9I++\N01R/|'+&'7&/&#(>$?40=0A.W7H5Q<> MIL8UK)&F]DU9NH=66KOG+FRI^/"/"O:4MSY^%4M9G!!TT*(&AJI1N[6& NA, MS7P#H!R,8 ,6HW2),!*E/@X4S&|F,&8& *F]HSJ,VS"S_WCYTS5+49/"87- M CDUI*N: (8N)CMEOJ;^2G6W7XN4T+[X%E#TZGF,+5.V#DO M7QBQ0M=F=A,1>WK8.B4;V)9:-ONH/YMB_%WIE98'G]H|-+Y*FO<1]B3$7I_ ME50Y,2(8_E8?"@<'E=_1 48(O$<$UI"SED?=D,M>S0+Y6]4I57WH:XW|4/ M,*.4RQ62!['%]OH'IFM@/L9'/_C=M[W?F1VR1_YC$GVQ_:,D,4I9|09]RUU M-)3%V".GP575S|*8.GX<:FF5'8<2G]3$TPDG9M5XT@E/3<;3"06Q#HEG&9)) MO#8U!LQ5N4R;CW99)*;YW]2,_7F.'IFY*C^1L6PHVK3SX#HGD=N4P1VQFCEO&7 M&'G8>HBOK8T%FY.531<6UI60_VW0P/06 M!NZPXD,[1+O*8MC|0+6M(:+H3 M-%5L4|6#JQ'F&.F#?505-J (4#*QIP/&4"T@ZFG(G'J4;!3<458JM*\D5XC M_!W=)G. [>!)-+>,.TTD]2EG9GSS?Y1G()TH""MKQIZ:=7T4*6K$4-$OKD1(&F$BO1Z8]R+!QFQN& MF!XYV%,L&S@2K^R'=&$?/>?C1<96KS/NZZK1+YVK3':[E%@Z&>YQ)I9.B/,^ MN:>;C:.3-1.JP1$=#*BJ4;$/))%NKO(@\/&8ZM[TG%O>##>)^=S%*-M+E8"VV$_'3U8SBPN4,<'6-IOZ1BQX<*.K&CD,&XJF(Z?+!=%T7(#W*>^L MX4@ZH A6CR3*. <DHX<*599+4)(22D<4P5-0RD%+ MKS-N4-'7 LHY>E[5'14L I,R2G3+.Q=.*QB; DHRS;T_RJDV0# M30Y)UCXW'CGJ+@_<^^1{[E;9"+ZBFPX1XEIALV>@=\963QV,9$F7(OOY]NI= M3:C"ZGRJIE=5J(E)1>H3NAY9X(J!S=F9VST9(FY(M1<,7]O)D9D=<8]0]7Z MLHBW*KUZAM0*WS< LA>*MU_P](P'K[4%O8]KA\5H0?.MY^I0Z.JK,W:UI&K MR-AN,>R*ZH_%88?%ZD9151)6U?&08"(4*>C,BK M4TLMCK8A.EQ&JC8J?=! <.;^A:5=,^JZC&I>LO*\UYCCE(SU__58%5'RU%W: ML1,8(_MB/U&^5!GCZG<;F.RCYWQA"SMBSJ6]O0>CSKAG@85E45V<9N+HA+54 M$8ZK6F<\L%10D@E&C831"?]Z53#2>;_-RMP]A"*94'3"]D)*0WC29^BJ.=IW MGRDYJG9_+1<+?Q7QI0)\|C,O;"Z9CL.H$Y]>1>$R[+IW(-O/;V]RFP= C6@:A^ MR? Y:NRMLB$2^O1*^O601+W5TC_"PO#+4'I6D:2B"3KGP2B/(Z(Q[Z]'//I9F MXN>4HVX//SD0P?PG31:W"0'DFOZXTNP%#P*LH6H-91%0K7*[_1*W.723*O3D M>KM<6_O('!;8BWA-,X7]@Y4?<*_T'I'P%;NNOEQ<32ZXS-@6IH%/O23('"=4,:* M RP'0_W.N$_>W6;BYX0R5XY!'7?BC:IK8T/@DA!<)Q3!^F7?4,B^\KUMR,]' M=9"N? RR+'\Y()PN8#$9@+'PU'ZD"3I38$V=@3,/+&M!DB G\|&S&$]K<;BZ-1A M;54XPE)LZLB@0,XFPNC4T6U5(,)>-$:E6M+$ [>ZXE&<2$XECVHN>70QN6!B MAJJ;0W586;- W*@)R_\@[O^K1Q0-4&527.$>[N'W?G%[;\&'<]+,TZ M[!'J"'5%2QY=C#G,"%%-S5`O995/9)97Q45K)*6.Q,&N\KB&IU"9/\HUU>Q MM>1T4FT5RX[-"3X&_O(#/.QZ:UB0N-*

X&${+T.2!F-PD5?)"K'US"'7O(*8(7^.X_UA)E43=G-M+;BRK%.6>[\6*\PT-W&7BM(N${]K].*473L1# 9_,$4L5SUH!.HA);\:+O\.R-O5N! :)!.DKR!_O)80^%?:7!OAM.; -E-MNC1:*TFJ4'!4!X#\NKZXQ"3$A#TATEV],V*T^/6J^4.6%9XJU'0E,K.9?RL-MOA^/:J4@9V>.6XX-B)>5!3MAB/M>[MK>C-'7BZU6A[S03,$3H6"><+NL!)N85-M[M*.$9#*+J-(2WZ%)&]ZK)6]1.YIN!J3!:.TQ6,CR'>7?*""8+??] M2RF&,.=FK*5]<>-8-PFFTQ(_D1X=:WP)A0D;H.L=;*$N7FVDZ85@DK@$,Q*/-MU8G?
R[6H=."T:O(-2$21,1T9]G34GC13MH#8<.,*45!C:,MV=7EEV-MG6U,B^MOVB\WT4.A(EV;>61K<#>AZ.$V 0H'+O/&3"U2[Y)?4>[B]^+LA(:C/X,%QG#3W!7&YM6-MBG1A-88?0/ "QE'$:ZV7%Z0L<3W-&C&P^["E7]KX$_O$1)*^%Q5"6LAPZW^/-M@?DX<>J1'2F&TE\Q,!'9%6Z\I!85]?YED94TZ-K/A<\Y)(:OKFK->4+SXYOO&C]%F?
S&/9P'0"T67.),IV:@%DM-MGJ4LL1&8('G*5U+,9\'0SFK:[--P@6"}BLQ0%.!]@=<<#*X@+2F=,#:M(F;? M-(70#MPN\C4X-9(L9?
O!HD+D*@/R2E5VQ:C@MW3QD2U+K]G7.VQS,2(.AF.-M\OV(3M%-S+=N-_Q33.\EB9#>56.^\@_*KRQ$-/P0),330MIO(C%DO&-MZTTA&5"-D2-6{JW:868WF.A;-(#%Z7+1A-ZN&SN)HIP?\LET[O$D(K,/H.K-MPSH<^@6EK.(R)S#=*L_,KR',<-UU%&[^IR;&N_]Z_-UQCG)NO),+TJ2KU/-MG"%CVA+&U6.@!,L'6(PG6+06PC[(9_/OW>"JN?
+.Y[=RIDFK5\XR5& KT@5?-M;^/K;?G7VU:K^X7_WW/|)[&2C)MQ\;)W_UNX(=_=."Z_Y6-MN+WKM'Y[.K=_.MN^?.*?=_?A=;-S61S(M@9'/;4M'RE-M-1#_?/
M3P|_.G1Z'Y\>;-MJW,*>=HOS=42>U-4G0QYOV::Z>E?'9N-#'(F*:>F|QLL-"-M%V0'WX"\"K)T^3^,?&%M#V,AF)VWK0!X)MP36"W<-9D$O*W%%DU%MKY(:V;A-M+B1W-(E8\,J-FDWJZ-8>TPIS@,6*A)6?\V=*~)DX$D#,Z+EQ_PAJEX-M(%Z,9"\["]==5\X9<6,D14N/8W_,JJ=2GKG\CG5+UVJIXL:89HLQO<$$IBBME6&V&<-N-M04
[V7]!{S:T'+IR@U*EQ0#EN+U7KHT/"6,4Y.^1KB]+,.(5/%9,ENQ52$CT-M7V. $;T"" V0HA'NO#=P/U%<)N+Q_@#,=OPMD]\-MRMJ!35S&U=V?$^V0S*N'],&]>&BM*PL:#-?
&N-MOD'8%8%^>[\(%G3?>7:-[8X)1UCUF"Q#DA!3KVI83]9QAQ8&RFP/!N@/H#4B-M&> E/&12-EQ0858@1*W#T-[MT43)PC'H_*L;YC.XZ0SP1*MH&F X(L/7?;>-(?
*$A:TQ#/U?07ZSBHWV.IC,8!Q'\L]8(+VP';-M%T#*$E+)M%MV9,-Z4D/=K2.2?ZBV@L)AO'$EJQ@O#0=%EG>GN&224A/-,T_3:9%)1DNP>#2PF/>!76!#+0)H8^"1>:NW1S\-(Æ)E8T
M^]8GK$W?#CJ/I0JI9/NJ*0B <-#:@ICD\3$R\P?RP[2B8K/>]I:D&)L,2?+-M?6[X*^E3,Y'F&S-O5F+]#I8-8C[,L266-ZF2B&_-UBT9;YYLF-IL@[N+ZRWP
M;WP,.0TQO%DX1K)/D9.JF,"PSB'=Q,8CN(X*+'W2%\\-[/$0I6I<%3'H2)<, M7/(:-WJ]M,&@FGT=B?>.A5-GUX6Z79;7(UR_>$.W6AJ.L\KL=2*^Q'LXDF7
M+]8?:FW!0.QD%L),5-5QLN5{Q\<=N*4X1+-Z>^3_!E5Z'J,F"5OZTX\UK6S_M1W>E!0ZG.9*4O)E>]As';.084VX#EB3-SE5TBVC2-QA4':8A9*V^PV2G?A(V-M3]Q?O-
LT_E^4<0&3K=3@+6CG04_E(I--N/&X_2!5SDI> M)? 13&#.9YCUQ.,Y,UP%'TR+1UQ,Q9#5D$F*\6GC_VM%5[;=8;.4;KA#($^! M#2CJ!9>8])055?[7BU+[]^CE OAS]-
\7=T/0W_B#N.2D.7K_$D.X5CABDFW^_M9#-\+OLZR;\9\$-Z.L%6IW@,L"\KXL@BUV.\\[(4].YE_O4-9?Z*7"8.FZKS-MAS#UX?E[^TFXN__V\/2S]?5W<\"\]%CAC:<,="VY$YX
5@#RF"=7CQ+K4CIJ*-MO8E)7'J+[-2/LU(9-HPH'L,$1]8*76._'F^:'!8\^]23<2@330L*9%-XC]D]]-MNQ-918TND$%
(WM"QK:[=HELE3L.M9P05]'-B?NOJE3(5X[WN7Z<)22<[TSCMN-MLG^K>CEB.] MU,)-OV3K1RE9'I7C.>]NS\DF.8WM..LMGE[3]=-^[>K/&J6U;$QHWM=2^0^&I
M_5OKZ1;W)H)3:]_]=B_\X_>GN\[MW0WZMX[P_+WU+#P^M^]HWS^#Y^L\MMD7-MIV*D=MBP>++Y+Y$HA6]=5A6\=/^6%]15KVV6I07UL/8$ENKO;V6BK^F:C??1P
M0Y,03#^!M7UXZHA"^_-V;WY_OONC+3Q\^W9WTWYB>XUO'IX>'YY:SVWAMX<_MVD^XKWRKK>2EM\SKR3V9[$+SV4ZS<(:,;T'O%_:Q31*'K)@9*&B4<'LDJWN(
M&!;"118MQ-/DJES<828K#;"B]-V.5G""N&!+F3-2C1>34^V!-+',%'ZPI*1%X;U_I%[";6I8_=AF_2CT!D?8Z!2]A^2(MQ>N',Q76,%6_YFJ?%0"=]DW2$? (3C@-J:,_B8-
:I$;E8-MPG(M91MN'GX^MN\)QV6:V%CAPP&[#+'":O 5@3[+#BJS44((0A3S_4WCX\QY\-MW?>[1_!I_KB]Y]:=O?"U?=\&)X@=5-CWU!?^:-VW?J:=6.@_GIH_P"_>"IWG
MAYQ_^?[PXI;!!)<\/\/EE5"-]1XR5E*T;\=G%V-%&O-55I@ZM'5M-'6]S M%*4T1X50#[3ODH),IS,K3YD*ZB:]WE:#]]9K/L\AB8 >A*VA6=MQ:T>E\3S-MIK@%
[K:]=.D$[I23QYV0L.@<C Q#L'NX52UZ&VCN?];-`B\=V.\011#JLH %$ M:C.2'RP%0C[I4V5W9)4DUAT%@?P M'R=Y[0&(K-M?IV,WH6YO0!W1",0'9?\>4CWH.2,S?
$T=7_2NQ_H#"15JZG&D7CJ=A&96I./1DS9H)?TDJ\Y6&VZNIMD ML;7U2>S=BANVD=-V=18SZ_1QVO;+L=\OKKWH1]$HO+ZZ>GM[J\%KUE[\UZM6 M8/?=5Q)>$>?
%"JX<*I*NU(925Z\HZ.B?4AW_E!M7?RE2795K_6B(W?SI*H8C MM' ^!R1.C@-G 5[< 65=7_N%BHZ]! -GG0?9;O"R=/E_#C)TVI*F3",1;J4 M547);7*5I<.7A%,0
GB3&9&$%NYF7[#K+';MW3KL5:.3=.E_X>VOKL9#\=LHY?P2((1 MB<;6@%(5+D@4I/!(M_4%]$POW_XE"AT8'(SOZS[Y7+&7G0A\:G&"=(;#/\3+ M*]W 9?
E*;E28RVA*8ASF74N6*5_FTFV19/A,9.R+K\7D!?F@E/%7LA=IHW1 M_M\PM:& N^.B5U5XPN)\$Q8:3U@4(TCE2D4?KQ;DX[=R=GMO7[MAI3'O6QW
MTVNFOHWK6FQE@A4YEVI-7K+C"X]C8V[WD_SY@'GZK69T<;_:[&ZX+SGY53YA M<.>!MXY[K"CV.*SP)[P(JJ.^!XWN($_?_@PBF<2#.':,G0:#OT,+SL/"R9+
MTQCFI"R8\C&P0B'12/TXJ)TI#X36Z<89P&(%(XR^$LAI.'DAY.?(_DM3GXC^A3-M!*5> M*=@+0!M;/TIN:W-MS:W!*WCY9&(%'!B.U^SFU,2CRHSZ97R")ET;*Y/VKG8C@
M*R'GOA(B\RU !?:IDL\T$]'@W*20&>5U'@>E,>[[_^?X[GIOUVY3PS\5_*!/]4)3-905$TH?W7V(T^CDU7,H][K+%XSS^#W!<]!68%CM!Z"0BAF8I+EJ3@*0E^
M'"E/2?"F)&64I'&E4&:CG"FSX9UG.,;Y&V:CQ0WG-?EY#6^WQGG-V? :(^8U(Q+@ M'Y8WRVL>DX]MLI[8@+V0.:'AA(83&MY#I&R2/'="PYNE<4)354(S=T:K+,GS
MC&9W0J-P0L.+83FA*=(5<4;##VW-CR+>%HT3FJH2&EH%*ZM[(30])S2;8,:.QB$]$@3$"6<]S6W\\3HW\^9&_87>FR$/@WFA @^#>;OO MLDGRW L5> >NG::4=^
Z%F61\4]-2B7K80$'B-Z[+]EO<3;1-K)\4(-_11X MYN4>X0.@>]FDX1+?[,J!",2"N8G)>N3(C=IA6MYR-M!UXF!SZ_VMZ0TT>I=BWOUY*C5&?.AX?_PN1'
(#P"%LZY\.@/7/N#^W&^TL[] M>)\'6F?OQ$BZTE\R+*S+WX]?KQ>/?463Y.AQWP:NZ5N"2\!U8/"7"G=2'N "P
MVBGS=66^KES4NO)59'4'),%1*G$:"URCYP9%FL6B12]6KO5^(]I=/.^8&QU_^;V+)A$XBB]-MKN1HMFEW355654DV=$O'U8A_&1?-9U0":G3A@8"W96NH\PHR>\8V"
(1JTE01-M GB32Q##P!]%Y#KYXXOCA]-!]7'M>G0P]$=?%,PGN<<.$[V]10V-8E!)^8V M\9/CKVOPU=7BYV;MT:@O_4;JR1D_KTO9?K\G52S)M>5DKV449,,M63O5*_)
MZ=&K:ZMO],^5D*0,Z61[*CU.]/?1#DG+S M@(-7Y+*/WE@Z>HC+_&"$-(0X0O=#>,+R+>+9Y-12$=L-M\UHWM^[P57S?CSL MDJ!B"I])#,(M">W
I;V>*Z_]RR7QS1T0A\+A.^ >"Q,+$T3,I9%I8_83XDG7 M$9(1G9:4_&"XA5RV&O#Y" V@)=S[-2ZX'8TTEUMFP,&[4F-V"_Y\F0>?RY+) M<09@;|
(M<@[XH_BCUCWI!$CJENMEZA'?R_RFG,,OK:GRI>U[(8C3[Z%43B1W&! MZ@WI$!.\=_1C*G*(T5[<$ +$=OCN#MP;,%EY_I8B[#0Y9N+5(TOM/&%MB-N MX"R;0=5X
<+I6TE-OASY;R3P>Q9(-/#(!.2C_@AVLA6_#$W?]S\,-T4[=*#"S!!SJTIMZ;#^A(.M.NXD.L:E'D%5=XI2;.PGN)/;D M)!3N)+B3.!$GH>SH)\@DP9U$N9Q$R?(R#8-
GN<_"E!;55]1AK&HK,K#>Ni;] MB5<-X4U#>-.0/9AIWC2DA$U#3BGFDR6Y=G??.O/7M,78,K]SF)!{A\ AG)ZO7N?F^-V4X?"6)(LEN;$&]GC 4K,_ M7.\722 MEK\(C9$C-
I7GO^/0XCM_B.!X!S0G(7V,21B*@:O0? M<&%Y'TQXMON"ZX510+E/6*OHI"EEF[2?E@?VEIXB;L,-T.8*?2@+!_#T? 4]W(M#%Z$T0!">%3ZT@@"/]<2+]SH_:MGFY[GOAD)
<8"F$?6LP$#P_KI"ONNTK_F+T(/)FLT#H">, V+:.^)9F9AL)H7P!V$X (#%[7?V4&N M0@OGOR?(#%43<N%;7':C1![N:!6_'GB*"0CM+ M7Q5^"?]PYSHD!TF'9/@&KD!KT*.-
%P5;J3K_IM,75/!]MAA'5;&J!0>KFP_<-M6 W6HRG/1;-/[/^@94Y.'$+#'W!_!*$U&A$K@"LH8-P4N\329@0<-6S:UAB M[D8A"!DCZR4$HT<$,NP2OP&X8C_C^!
[IV#YY7E01?-*F+_9"M" V*%,S.! MI@?]F 6?K)RNA7(X2?PALS69NF,3Z?!6:%P%>V/&!L M#80G BX&7(G(%8$+)+?=EKKISZM=HFFM2%3?
9ULMNM$X/>ISF$AF3,>D&2N MYV94V6U&7>>_+S8?]:3H]8OU5KJQ=([W/J,+C:CIZ6-WS^V?@ERO"=|>GG[2-MD0N=WW_^;#W]^1U:^]<$.FRO/N7+ZZG/E MLN"Y,
<%ST:?1E?? N:,_RI[/ECL\3)<;H,[=;_>MY[^2YU:,!F>U?SRN#7H< M!^'8\B:Q+";EW("ZI?7Q.HTSP2&Y*=+(*KN87"-Z)X8Q?0.P=DC($RO:$UCOI^ $-WMHH] M3NB
0KTFZ\N_R7KBF@+QE9KM&+A5M])JLFD6 MG7&=8>VF]-/Z1KK!V H^A+HH@'775XZM?GICN_G[QX_V_=6WIX?.L_"U=?_ M[:>_*-S=W\P>N[,E-
O.L.NTLO/U4+VP!OT]/$!(_>9G$Y[@NBQ)+O*WWYG> MV00<=:;_?N0T:H>LO=ER3%?A%2,]|+]O6_=W[1_"/VK";-W;VQ3Y.Y)R'S9 M*9P!M;77|%PRH+++'W'-(CZ'Z+?
#'HU1_NS]9(+9SY7=C>;G;N6) M[RF^}4J=;")MF])S:?<&WEYEQ OH=\OX>X!!?;?< 5]!.3;!T+DY3$GCQ^3 M(O45?K;U>#%/7X LMVR?]VXE M-
VI28_VYW447WQ[(7"P[]VY=O]0#[V9%XR!+^=2IC G9C3*5BYWZ>++<\GE] M'ML\467;BB8]?K_[\>/N4;@%7_W4;M__[Q-&WHJHL&^YP=":M%#\ZEN!(P]W
MX'WM"'N#)L1CH?>N\.DQ<(&*C(^'++'SYN7*26IL,V*$[\]>MSLY],'O#@;N MB&I$ 1KCY6[W-*5)2"LPGAW#[#2=F[A2V[GJFGG%H)T:N=,$\Y5=NYGZ_GY M>_M/X6M-^-
Z^[SS<5TY_MS!QJ4-PE]BXQ6^YD:NFD?MI1<#YWZ@R$"_T.9L[M53Q/K-SWA\>VT+[_?6K=MJL7K29A;>4&QNT12N&[/R)'RW."R|GGEE!NB@Y(M&Z^/!UUA)\UH?
5'^^F?W"2=S,"X26+YT<-*7SAI3ZX43J1,,\9I=;|_>'-M^W*3S7AYGNKPYG2Z0R,FR640LN+^K[W00'Y.F'>| M>?CYV'JZJ^":.(!=-E;9--Q](@G%R+8M@?CJS
Y7FE4T7TG'GJM'[^WOXA_%83 M;EM_=AZX;3]@=7';1++>[6<,Q&S 1X\7VZ<)[G34^M/[\|-T*WVM"_;/MUM-MA]NFDQD8MTV4-P766P[&0S'LO%F!PZL.3A71"|55?]S=
(B'^WFK_O-NT M?_NM_<3MT\D.C-LG5A+U"]F^.(+;(T\9)RPO).M7<0\4)T@NK=*VG'^Y.\&=-.MB"ND.\ZG8%Q^Q1O90BPZ11BF!4V.T__>.BT'[\+K9KP>-=^NN'K M=:,
7%;=/) M#(S;)13"#]=S+(KA,?8@PQ04-T\GBNAYWM2Z^1_AS[L?/QY^>,.7K7_:_OWY<"^)A!R;6$_#4)- MW27V*&O/&RS7INYC'6_&:GE#P0)H!:[YN 0CW<.#FGKQ
3A)F[)<[%'X MP?O,>=<=S:N->7]W&_:KK.Q_P/_UH.&C^_U!+ P04 "#$@D9:P7E9Y[XM M_"]% ($ &-F(D+,%Y]>O?N^?GYA^?S'PB=OSL[.3E] MU^W7Q_$IT?]VS"
(_MCX^F5&P_3[\W?P>H883C[W?;KQM4\)BV8E;?AK]_!:\!S=GQR?IQCREJ>-MFIN>')^<'I]M$.G%63.=P@_OY,LC!4Q#69)C*^YGB^QCY*0-TFB?R4H#/P
M>]R(0@QFLO&!]CI&=([C.[$;(5([0]A5FO8W$ MKIZTH:#.DLK(*&T"?QVG[8]AT?'I&3>ISC3D?:4=#6F['6DH-?$J19A:BK_9 MKF1DG;0U&:IE*S+*>VY#7:0-0 D?
YB!DV/UA3H'>>3AHTA&V/X,:R+$4D(6L^]A MORW!O$D0!^\%Y&;R:L:\;X+#/SO?+@K;\LV:N$6BQ>2A-_!P3>YZ/4#T>1 M=Q7%0;R^B<#I%G"/'/CTV_U-
C5LE:*D%DB)/T>?6^NN)^._4.])7&4RC\MXW5]X&_(JA6^XU!-UH,V*O9#(\4*O4HT3A Y.J*_.Q+50<4U>MA]
MFNR"QZC\'_M2_F%V+0ZSB"VN0_+!@PSB!3Q"7,%HW!C(9"4$]>L7>=1%YS&6^V,@KZ?%O0;7M' !B0N">^KX?.1I2"-MAR[<.[X"7P:Q^/DE0?
QYC,7HP;U\\!UPU,K)V1F14:GOMY7*4IXKG,<"]:-C M_=[1\'[OGN4^R+!>T#V.$;K(:9>?=NJS3M4 M#0BCJ@IK>6TK.(/F*'
#4DNS'=@],>PVW.#]\.&TX+0UW^!UODM_#$6[7^4-N\&)ITEZSK0$;=5OP_C04W\N=SN\=@49[!V()DA4 MP]3PMHL'^P.Y&-LKMBD\HSX;.)%RIT&#/DP5]J
^,RS=/)\UZ8_5,(RJ*OB; M&30G!S=,W6B,:B+$WUHQE0"_6BFXE1OJ#@+8,'4"7C-WKP45\UC8Z9C+G1L\ MXRXV! F GZTV!=IW18[@C?HL^)XZ(D=A<@2]!YU-9.D.QT
!8<,YZ9^G?<]R M_SPUJ[6P+768YRK4V&PU\"@\OIZ7& JH49D[9)-ZWTDD@!))HEMK95FO;#8V:-MJ4DK':+DQ7JHI=#U-
B9YGY7GF@Y1U&5YHRTE?P/"](B&":A#U$R:'=I2&UO-MC!HS$H=HLQW36-LJ;N>T!EU7(A6])8[.40C]4F ,*E_,R2C:@O1C?]$RB'] MJSPULJ6]:H$8M50?!="S+
>IH)*.R:,]J09A5$XO!;8T!7*(FC&E3K:=[YJ! M,VJL$)5HE(\Y1 5]298M=55L:51++(;Z@)VD.4?!UB99=NDX]*%-^"E$&8^;F M$)56GWO9>C76)A)<>>%<(4IG7.
(>BM/S"Q_VE*+'4 ;=5J(?%3E@U:_&*"2 M2W,^6VJS#H91;85P247VZ!"54T@&;3O'5;0W$J48WRBDE Y1'RWR0-L&+EI# M-NJP&,AHF6M$HOC3M.<\EVD3L/ 940
MC.HL!>/>Y!=^.O^-;V*O/S\;SCT8G\>

MOF/JT"2A\3$9Y-"@G>,.KD!JJ8""NM9(RM;4^[;9O4&.=TI.K+M+\;3LVUS-MKFBS,*:?:.(%LC><*
^3L'1AO"J"7+6Z4RLNYT4{R"1SDDY[W_W2I7TQCBDM/2J^'23$DU/M5_;8-MW_U!LT]T=5=9%"7%A!5L;$=W'''^,(.DU#!;_%3-M*V*9)$'&!FIE*FRY3?3,:::*
(0J!$E4S,IG>%R$[-QI3+Z,N?;P^'H93QS/'-MCT%CZTN?_X[+_Z+U),;4RL(5R%1=V\R.@+++=3,W0NZBH&C/T-GH0W)@R%>>D-MTJ'R.A&=WDTOZ-H8L*GUBJ.
(#)0M>Q4H&+9]NHQM3$N*<*=AA=I88J=UCLI-,YU%O8VYFZ_TU!.&<9WV&E8&2+MKB5.6WF12H*NS8(K3$'V[-M0)$(.^%"_Q^H/;A57C46&YF\B9YBYHHDFB7?P
0>':&-X#BZ2&1+SMEQD-%;-M-SV..$P>T<$\N*M@.@JAFYEZ$-/K>;N'4YD@"@^%V&JK=-7,2H,0049/R0G9-MN[;G,3QC\FV&)\6^-AB>$INT0-
M15#*#,YN^K"9"DBFQ#40TS@DO5.\0ZC$\-M8-).3J-G]A3-2%R/7Q?KE^U,(44?/E^]]O-\=;ELY2##NR4[//VT+LN^T]'?-MG?
F2!WN1&.CO]R^-/_V5Z.5U/:E%"&X/@:G.BC0D091"@O<&0L51K>N\;[-RN-MHW)[_$'77>DWMGF;>W^!;$G4B<.4BBF&E7(0K?TD+VT:(I#((@3-&FUWO[>/C
M48_4H>K(@$>TZ"DD/83YW0WW:)8EM{!?M4Y]._WS;I=(>,*<=83B7-#C98&0-MDS!$(Q-&[40<,'3I,H.1>GYC8F]/%IR7RU\P7SG)?.4EU!E@PLB-A6(/($)N,@:1D
M4ZG:"^,\#1A-[P]X3.5-(Z;10?(=-C+[""9?SMI'V&RU?+BXN%O.W'W!)K8U[-MWG35GEVN]=S_IH/CL>.?V24*ZSST3K'7?V[6")47S!=\3[]>7B1:MF:X&SB;-MIZ]>7ZY7:\;
(P"8V1U$)!>1D<[NK04#"$*!$]-4%B[7[+3)[0CQ6E3[PN&^>-MLY'K%>+Z?I54"^6K.S?;SL63*J649--("7'-M@B9I-]PVM&ZO5A=IG;_]!V>/13VFD.F4E#RQO+OQ]'<>^FJ+|
<9-36H@IX3C-MU4*ME5Q.&F+2_"-O(WZ5X-.MK@5T8WC"UDBB*G#*VM%/C'.B&XUFX^-M6&G86TJ]Y!JZ(OP^&]*Z.)4S]W!0C/G+BC^9W:Z_X*UW=:
:%'ZY"^C=XF]-MKA?YOS9'.G!#Y7]:IQ\W%;JW+B..:;3Z>IV^2>0:6Q:!*&L@FQ%;I8P0'+..@V!#;)6H6&7O.OX(I8[\SX?-MY^YJ^R'E.ZRGLP&\G00JIQ8/3-.6M;=4MQTH
_T;+Z.),\]7+FVL4-MM]\>GF$[\$E]\FH]AMGMQJ-ZG5.Y!>5^)!,.5DC-E5$")'D@>[LH9864MY>V[1(6TUB%52#;E?3Z.JK-MQ1-$11J*M>@]ST0NO%N35LHF
M0!38K=W*B>WM=L8E*K):-O;!#^..,+-!B3-UY?=DH=+'!B3-UY?.2G+.H9[S&7!P.ZF>E8*M*YUU6004.2@\GI1OAUJ0FD=844KQ5EA@^E
M=X(ZAC9OSX&"^TKU7!1L0%]-5RS(!GOU[@;M"=OVT:1J:JXL@M-DP/A4(#9/-M@K0C5XT.OIS9-C^(?0RMX49.TCYR/WUJ:+._N:G[>[FX^$CSU>8Q;.CSU1&E-M[P<^:;
4S][#[+00]V7W]J;^\AX-$^NM\8[#6]'\IHLJ0<3$;%'"A:*08]_>-M!V%V0W:L]GQ#;5.[K9J-!*[*R\R7+OH-GG&!;<7/J+('[7.N2DAI8N\BSON1
MC"$E,R!7]BJU#N(XO8KZ?;ZDO'@-G_IW%>R3[*M$]GS]8ZCI]^W4V#6NM[3'\M-.UT/T%_7;+@"9&ZN2"(4"^
MA15M0R(D1$$@&\I@LJJE]\U&@PWF6&4Y&+";3]K^T>OUAW8T&N>O/I8_64U$-M$MJ[4]%FEUD!Y-CH?-$,*6FCJHC=RR'.-M@QJ?QQK*N[5N)Y\+!+8?3U4%?;-MH:X.P-0
YEM#F2_6GVE]HX4_TK(NEA?M[.NJ*>3+^:8#HDPJ1Z/!HVP%>.U"-M1UDE5"U<*E84GO.==N'Z(1I#EG^<1#^CY(=UGS8+ZM?%E*7;6%KNY9LZR(-MJ?N#/;A.#^[B1
TQ"9W\J.M'3Z]>_<4!-R@YB-M&)/%+>ZX^:/7S.NR5*MZVEI_/W[;[+\IFF6Z^F*?]H>8"19L\D(A2(K2>3P
M,B:K(>BD)"FI2^Q=KO$XHC&9QR%8T5$>75RMNVKWMC:>.!F-LD*!E=*#"5Y#-MB+"#_38,\;PX3R$O+O.;3=M<&MP6_NZP?+ELI7M:Q-AG2;I
M%#MOI*$=M&W'YHF1&K11HL;8NV)E0V]>7[K*1,K-$5,%>SVA)!"B!4K1(U-MZ!"\O;LUOA/-;SUB3+-N/P<>X_RA\SRL1[Y%)0[_J-67;X]UMI_^S"Y^-])!0
MN]W6\-6CKE*ADQ@#2S-ZI*[=OB2-8%.E636ZE)6JD:KJO:7_-)1C5>/+R^62-MYNN'!JJC)F"3XT(CJ.@%D8T%ZR^Z9MR:)W1O1Q1&-2*3W8<==1ZBB/GE4'
MQ^C*0Z!,#M+A:?H6L#3L*M9WI;/409"QFDT0)W1L2/P%I3.[T$"SI*9'3FYR6-M1FLGB]/G%Q_SCZS]?W\[2MBH>#L[1K7E\S&SU_>_.;7?8W3H4\?S(QUF8Z!-M#1X:'7U&
T5%)FL.#M!QE&9EM-D44W0:H,?6$;O9B8I+^9Y.IMNY/C-TUZL-M'Y7$Q:IDJX\&[6=K;>AU?,@2)9!*_P9*AW(]'K)ZJ#.=V'>_>T&SN3M'MV
MR+MO"!OP=/'QRE689&_1N<)@3.59,L0HL0JHCKSRE:2_F[08BHEWD(VBM\89-M.':,@-8@#_/W:WP_4KG,FYW.+_MA;1?I]1]S6JX^3#^V>H\?IY^FA>W*:H*V-M:HZ
'7L4V4|KX-S.E(IV_:P;.&1!U_]NSC[81W58>%@"GE#(0^NW7Q!-G6G@-MTXRN4Y(U&<0@,F0G*QC?TC.I)9JR),J$HGA6/@DO#&@TC8U-MYRG2I"\KJU-
O5(09>*PB4)1.83]SLFGG7.H0Y_)&-FIH?9.9CU=\+9ZL6\-M_-12P1RHS5M)_D0E5U"'_]+8M@J4@.1X>3A?>)DD9(_N(YV+A:7/-KG*=L0-U?-E-8HS@-&3<#P
MD]:DBS>]CP+U'L,N3/7/F*EGE?G0.G2CU5^4_WVY6F\/215H3&X-CX47M3D,-M%.)BI[1I=^<2REQZ-Z_:$=HN/-O/F&=#2.ADZ>7KBQT7]3H[SB]O>[3AO-RZ-MA;Q'-GG2
A_5.'A\UV'Y]'K_>A+A]T[M&LK**],ZV(@X8]2TBL9X!(4@ZIYBIZ-M'R)[#,\Q-137G[M&-M2V+ML(7]7)%)N)CT2Y[/Y>'ZF&#&K_(L,]#D0BF5;2F-4&5KIG'#_VT#;OVY
M)6+6S$.*9=UNX$-M.X7#!N;6ORT6Y8_I:,,X?IZOX,<4Y'DB?G52W1=BF7OAWBG)P%[*VJH/=U>[G/IR.A$:4?>-M'W:E-M5&4=:S0'&S(GD.YGV:IHV.#W,(.'H1A3;G908W@"
(0VLMK9I/4[9I(+.K6M]-MXA-U6X@I&9-ZL5-://M([7A?-MECX*:V.4-[20N@?)&&.*NQX9"D<*H?ARB)OKW?N=CC%-0Y6BC#*_YZ?NL6G.M[9Y62_9
MR=E^QLW!)A)UMHZGI:K"\"@B,-%<:\K/CK3R11KOJO:,,Z(;M:K=GUL/^5G-M$F??P&B-?VZR39OTTNQ&=R;?+-%AV"%9&R>[)>A=3<-N=^9H+BD;0]4I[M*:
MX9!GCS%ATYE2@XEB.#W-WUR_=K67\V;3"(+:CO.+G)>7.&L)IT_3=JJ:%\$O-M"YQ?7?5-M;33E!D*-G/CV!?!("-37BF4T9A$.+1V/P+_&#,\'0AY=E&?DJRW
MMYMY%%=9A2_UAC\LY1<-OLF9-;_3/\&IW78[P27(Z3B"_(O=;3Y]$S=#?P8-MDT>GI>D-0NZ=FMQ"_Y$^+E;3]<_5U>6R=<9Y^Y'R%&?MEZO5))D$O:VLVT&H?-M9/,2I&
/'(6@!6804E6>AY%U.]'__Y#'IFD(9RZJ*803J//RFLVU3E1##0DM-MR('1>_8?U&SC!5D@=>!'UHD>1>8R0U&I>0ZB7X$)&[Y_-7=]/JXFR2-M+F'5F4F
4RK*8DO09]@<4]\QC*D"<%3D!2#R04+E5;EZ8<8>+L[+-M)B);+*?OI_/-$_JF=911J@ARH#FPY^7%-%*#5;,%)(**7GWDQ9YVW[^]L@FDUV>W,_/9/^IZ-E]\H"WDWO
MWDK\?BDY_I76KRO3<")-CJFP!J)6FW]R/_.'^_O9OVRYSZD$HR+?<96S5DQLA.M,,R0I75*H'.A^V?10XUE3'LF9^\?14^"M+TZ[CXP'2^N]HH.6KUB*=R=VW>+-M?Z=9>;?
X.Z[;N#[?C._+8&KU6+V04$/6[-P@SW!"]HMU"B[&E+/8N>'C,!#'-MM'-S5F*/B0K=_-S'!O2&\HS=]&F=Y]W-O\SC9H2O7_Y\-;C7]9[AQ.R3=XY
MM(H^XW5K5E(4B"C,"]T*9>^.!%_8,S*CZ.(Q:NY-6-R=9!K^U%S:9C1*HU]3Z+--\0!ED-M/U!=+.EAIMWP-MJ5C43'(^1-?;.EH!F\&+2AFY*.]6P2>.ZS/Q0<]U8K:1VF-
AH.C,>T[SP?K-M&U@FSO\I"S#0BYN,EC7'OC8N-)-M%N-1F!.J=%_:"*WM=RP(Z+V$*$*AY%&5TOLTW"ZXAAS[7DZJ=5%I9QV$HBS/-M3R-(M;,R2D4B4R6?>Q<1#Y-
V&Z\Y/HB+-^ZSOP00^>O_D]\A.-W25-=NH,D<-MT\<$UXU--13MR+7R2544%LLI]YFZ#NZY-M6,3!5L4>J8[K9YW"+K1LR9KJ:*'4HMA?[_=-9=E-N]]2D$KXZ08_W+
M!9Y#KJG1D.XD2ZR!,ABJL**'}(H]#A4]!%$T4/:%P%;2L]X\!^_=)1OLLV%-M"RI8]!F$296]K]*NV%(L*IN=]E)(+<<12SXC4[DOQ_K&C?M*(!A/!<++U(_+0Y>PI;O*$/\VFFVZ?
=;'&-MP]+E*,N)HJ!,%_3E]!.VRQEN=P!+*A8K=01E6QEQ=A7O^>9]9)>"4*1-_[XL-M]P-Y!LCF/1^X.56VG>R)+H4C?",AE5IX:,@AZ8-0R2D=8V1O:K?^YH!_9T\7
M>.B>*^^NCF!VGN..QRVM4KW"Z_-^<7:)B_1;JYTE,7MN-'I1N?@09!2$;-M-Z0QYN1RXJ^#L?QQ;&-R)_MQ9E-)#<"?JX[5A:33.FIPI0U0.\4L)@%%:$)5
MHG&JHRF$NQ&@7A.,ATRTC8F<+5"=:R=C;8:4E(04?"">70[C>]_!N@NN,>40-MCN+&GLM@?Z%T;G?P\1>8R0U&I>0ZB7X$)&[Y_-7=]/JXFR2-M+F'5F4F
M55ZXB[1[SFD7-7]Q1-]['5UC:UW<6D.WV>S%^R71=?GY1)(F+F:E1]8>]6.0[Q9OZ./E.G_-U['R^KL;MU*5:EE3-M9]-4&T\3FU.G)9!EDVHRU8J]]Z8.Q7KL'-
TDE)YX]G8%!V)N*"\!1;)@7&(#-M1^UP?-D\885?Z'ZOSGX(QZ!H3]]_NT]C@-+MHH)O-S->B-[4%LRTT3%V&0[-M4-/R!'"%4R-)7(UPP-
]H=5/3N3QR%RCX+>P;43%]#_M7E/U\;LF_1-V.6G56N-MH@6O6@1*\3Q413@&6\,6I1D=@E)#@;09>M5Q-;&:\#1N=G@U-7H7019?
MI8I$5:8#1S4:-7HZN=_KQ!PUYX.1_O8J]$**8M"-MBJT@QX1HO.!G!(V%Z&<-M3OH8$HQ(*8Z,"P<(H)M7>]=CWY9]_#0OV\NO5S_IF6>7K6!D>ZTV8[UY+T_0-M8KFFUN?
HA\\OV!M^1&7;#1L8CY+N\D@B7:Y1,;D-2$4(8F-VH6[/8*,=NP&-M&4@-?_BW*RK=9WX,*U22"B\QNB94(XMH?("(L>R(+/0R@/A[L/N.
M0O6/CSL=Q3*6]HRI"">A;!@-O31(MZG;?UU/P;?]B4>/D\[BVV-MZH&7BQF+BI8X>YUFT_>;&6[.QOIR>:O$>U)*!.0E!R_2LL?1SI4$R0%HH>PY
MZ,S)&MW9P]P7XRC\A#.S\"3R'79_]Y[IN1G#W3FJ2B>IK(.8K05>20B\=ASH-MZE5T]751W*4(OPN84=07CUD++#B,9;FKQ9D'\L%@N%W_0E5N_Q?3B/4[9F[K!
M/$G!U%*B-B55:G<;2@C>];C>,I=14RZ]M^CVA-A_1EA$;R_3_^;@IUW6/%3-M?MVZG"^62YR_W\AU4@(Q5HC8?>IZE*R,&$55BI;7)KBBK/<'IQVZ9'YU%@";
(&S[/$'EHH7@*AJT7*)&4>-MSN0[C6]4SMN8B-E9M"#FLA1-_N:!H&@I8.4"74RJ8LY7'4A]#-M-BHGZ3D0;FQGLKKV?AZC\[\,*XEBHSU4=6SZTX(-4TX[CMV:#DO#$!T:?
M!GVZ67O$KJ%$)=L1-UM"Z]BA-P2;!.CH'1I)-I3^=XP?C_L9>3F=V7O4<6N-M+#C?:IQSOB2#K)MPTUV&8[/-P6;T0>4@I*VY__6\SW_;FS$'$")\R;AQC26
MK)2C2B!;'&"*"1-I5P@Y>?;#4/*_L]#ON7D[HR#>WB+MNP-\;XG2K>*DAXLG-MOMVT=(GAAIC!::IYQG@HR?/JJ<$(H;1OW;?V\1#NB.T)T^D,ZV&4(%&#16.
MRJ[=!V0@DU3,I80I[#4AQYT\&4%IT+G8]E1)?W]QGB?WDDKVV@L'4;<#*C80-M(ZP:9*H&9=+*U^'RA<\D]S(J0@XNY1.NO)(I)?I[7]LL#Y4]N)"]TT-MOKK6$)(7I6
7+D@0-9[%ZT03@Z7]AYP8"=K+!;3#4QE3IEA#2"B;N?XO68-M4@(K0[-IZZIS[S11UP&,P2,;[IHXN)-!=^X,4#_UQ:!VL/NN2=JE)(+<<12SXC4[DOQ_K&C?M*(!A/!<++U(_+0Y>PI;O*$/\VFFVZ?
8=S3\43A_?T'N=R;.>)B_R8P85%*:6D!A.V"MJP>T-M/*.B"45"\-JMO;?UN@-?A3OY_R.V!TV6'<]=7KW>OB1^_+_^P_\'4$L#!!0-M-(,2"1EIN'9T#K1X!:!"\#0-4
8V9R+3(P,C0Q,C,Q7V1E9BYX;6SL-MO5ES6TF2)OK>OR)OSNOURMB7LJX>H[8JS62F9)*JJON^P&+QH#-%-FH-5$KS-MZG\'N),-">#$
4%0568213)QOO#/3X2[AR__C^_G8Q^^HK3V7-R_LO/_$-L-MYY]PG"9Y.#[^R\|___0&W,__\S_^[=_^.?!^.\7'W[]Z=4DG9[@>/}3RRF&-M.>:;?-AC:/_\T-XP__7,R_=?
P;_CI_2C,RV1Z-O-?B__LY>3+!^GP^/\)\&$-MOOBUBY!._ZRD1<-3-NZ#-R4B@RB._BN4]#$4'Z3!?X__'(-UVKH-5B8$I9F&-MB@!'CI@RTRPQZ1>+?IYEY_S^=?_OS++W_!!
<>?-MOL7IZ$^-3Z?$@C'YR\5O_WS^Z]_N_/X?K!]#C_SR/[R.1O]R]D/ZU=GPS!/%?__K)(7Y@]'-ME_#3RM^H_X*+7X/Z+>-")/_3MUG^^3_^[:>?SB07IFDZ&>$'+#^=?
_GW#V_O-M(AV.Y[_DX_H?AIC(#2$)Q4;NO<\^DV."0%OJBG$0Z"BLJEXD"-0(@-WH-/6D%-MR<235)TGT1%X^[-MB?M*XZF%RLX?VDVVOM)1TZ,.S:?
M!#9&2&$^>>>?)M.,4[)VZ$>+%_G/:329-M8?[+S_/I*5Y]D]Y^!F%5<7KE\+A^L2WAIS,X#N'!+X..<[*;Z02['839[-M5S[.)^CE?1]^<%PVC&;,ACN(LF$+06-O1X)8QT(C]
MNV@:TK[2DKDBO3%=DUYDO1LMT!(I^85V06$#>4%,@>>=%@LU%E"PL2F&>*/LW-M[,)')'\3$?=!^N3D9#)>-/IM82<.9&8F,0X0<\F@BC80K44(2@0=>(ZZM-[O
M!X:IH2?DRX_HNWUV9N4UT)'>Y9EU/MIQ2F?8B_=$&$ZGF'1#PX3"M!=E9$5EX'=-!V_RZCLJR9$0-BZZA/.^R+#@JO?(C-M7(_70;*&&.
<&PS>>NUN#K24;DZ:B,/T*WT2$R(.-S(*1KFY2@C17>C)'4A-N-M)AFRO^^DW@]25]AAN^%T$PDVY!OQ>_;^_^OCP-E2O%&T!)R%'0>Q-RNE-3)-M!2$=9XCHUZ"P?
N#YL4M?79%X^.#=';I=I3SI(J*&AE-=QZ]X'$9G6KC0.AEC-MMIS@IT*ZIK3D$*PQ@-Z39@126-7IA;OUP*=[.';1W%T297>]YUP5U\'1YCR\
M]M3=GX:=Q'_QND@NUYLV'\SB/SG"=OX5'4NU<$5[R'HETQCKYD]/>3MN:SWG_WMPM:B:WP<7N-XGH-]P^@#?IE,YP/"'A=D=0'#&@[3=#Q'4B407%B=8LKR
MWG#1^E1>?^K\4+]U*'MZ.]_C=#C)K\?Y59CC($?GT-38IC>>_&DZ_7THU7'3-M(?#D7-E-N+WQV(,A=MWA-@X*O#R=3@G/F^$LA=%_89A>8"]V%1U'Q'U/*-=
M!#S29N*%CJ$X[#EV.VA7/?G)<]Q$I(TMW0N]NP+UAKXS&VC+C"C*-=I8CPPI-M($KM03H5T?,4O)5-7N-;#W!R)+<0Z%V.51,S:AK(A]S+O#@\DB1.Z+1@V2?R
MU(P"9)!"TH8EP9.VV"U/8]63#X;E3B*]2]/N[NB\&8[P]]/%Q4&01C.6#1C:-M4DCE-H-@C(-.R$X+-C?(-WGVA.?/*V=1'B73M.=S@]X/)S-2*5-
]J)002;'B\]TB,!8;4'KS]0="-P=1W]76=J?V[3A-IK1H+!;Y-MR!UX.3D=SZ??TXR#F)3/+A0[Q-SF7XRD.-.;"-1N5C&!9+CUH+I>TS<"/"M-M!'U7#UQW/?@4OKW-=)8,R_-L.?Y\
[_'&*L'1D1E8:._)W$&,*H!$[DQAPDC3-M0@-6/Y-N&\AW+NL^^ZL'^4\Q=GL_*^Z7#Y0Y-D9!*8),@^*2*7L<(!5/6-M7GKR$[H9W2L??
2!L=Q7JD@A)I^C7#50OZU_VS(9$7SWXL&C>4J!+2&YPP7"..7&\O)N^GTZ^#L>)3A>|-MREJA@*M;["5+-)^*!DZ>033""REM.Z9O/?VPZ.XBVB6<=TN9N0[L_60V#Z/-
M,_CES)XV?%O"CC)"KD,K-Y.K)DMP'WI.4^>T:U%MX3#3DB>P-M7^FGH_>/)^,+U]ZBRHHY#9@B*524B5O[ET$+@<$]HV7FW1(S.CWQR7/9201+M*.P4[?JGZ71**^0B?
AK.1S@HFI5H-9D-G']W1NN-6G--3CV9!L8HQ](Z.5&K-M^;S]O"?/9R<1+N&$4[CKTS344OVM7_B9#1P[-8\,PFY<'+/I***S'?VUYX+T-M.:),OGHG,F\|
[LDSN;WPEM#8*;1UH5,7Z7R+4)N,J.F-CI"S(NO<65*IE-0@-M0T*D@A"A6U'KLJ<^>5([BW()MPW"5?_$T>A_C\GI^HAA1F=!?CN;G=)AH"4I-MG2(CO-1>\X2L@5AXAF
QZ>"8L;,*WOOXY\\^V$NX3V!O&J?TQ&I^-YF"\N-M1Z;S@?85>984Z$A,*&8R1&\8>"9&4ZFAHX:D#!W/<>>>R-T=Q'FDCR/!C&J\]R$-MLUO,>I20LW0*RTR6O"M$L@-
J2QNK./G8D2R\Y#@J=$5CBXCD\JS-MJ:4U27--?@!/X'+VH',0*(WR,K4@>.G.##X3H[H)=0GBGF-;;5*9'IWE(OW$T-MG^-
LOECOFU$X'@CG@B8@I'V.:'KE$L1:QHB1J5YFBXX_SD_GKZ70R?3DA0R%=P@O1BY0<[3Y))X+'%3CD9"TZD;D4/'/?-M[2[H80Q/GOW&8EZB!0URP3Y^)L?_<@LJG
G#"H20&!-:)=R-FYXD$HD770+-M_SZ,Y\)RQW%N(35!]&R]Z=Q-$QO1L.PKVAH!5F!+-Y!)8'@D.%QO@1M0A52-M;M'8[IHC#X33;86XA-(&8;!K37H^?
@Y3G+T[G=>.N#7\/LA)6UMS3SSS!,\H-M!2&G-#HX@AH9XZ%%LI=]&-Z$]&9B7E(NT[DOTC5P[\/TW721F)+_-$4:G^:ZG-M'
[P#H[V^DB/HR.M5=R*T01@HQ5LMT%C'[XN&=^R(M0K6D|:.OL2_1$4:!-=>-MDLDQ#:.WXXS?_C=-^'YB8"H;L0$A&-H;E!]7#GAV2K!ZP5I.|>$NZ]=@G37@;-M82ZAMU.
<I8B.R:PP**OIF&4(Y#]K(X.QQ4-K7PT=0RBA.9-N4LMVR@6X\[LG3-MN;WPEM#8L#QK.SVK%(O&YT$,^0#)&[I>$$!P2.R#D/P.E@F@^EF?]!\]D.G
MMXU0EU#=*8YV[OLOI[^=-$8$7*\!@+,;5-]?Z%20%JD_83Z8;MOPM8<]>3[W-M%=P2-CO%Q_:AT+D-M5@)<0F:GL-]H7:$L(R29"@EH41\>YZ>8RW7C<
MH1'YA?"6T'@>M_KW7VY)@V#^;^O!#R\GX]ED-,S5)G\11G565,?/B/,9V>IT-M,GS&^9",AINHUAH!L>8'MQ@&LK43A?21,-9-6<]X@2W@H?BP(D:R(FY0,RD_\9GH[_U
C%C1/&UQ+[0B:&THZ<=E[-1N\T[69)]]<4-MCSTUH@7!:X^.V$30NQD:L-ZB-7HL[O/P@.U'1VQ$U\/3-[:1]6ZTP!"RP&H5-MOL,"2I-%ZHRQP*SQY#':S%/S,0+]/CJB,?
F;B+@'TN_K^5]D$ZF%"9(X9TW9$<932@C!U.B9JK0-MC_E!Z5/,JZR)Z\RO1-0_GSDV49U?*1Z?SSY/I\/IB'@@9A0O!-NIH:G^3
M@W/U#\08ZQF+_KYBEN[[<1O1@:E%)X$W;&QZ'[I%I54>F,08+]*#5C:!"MY"-MD$&-E\DF;E3DJO5!LQK-0:K!%II)NV/1T,;)?A_]I6N-])-NS'R-==(L=;("6
M2Z$1(7$FJJV$$&JI5BDBZ:AE*;FU6;HNM@-3CT8D-.R>NDG*2?8JVH",#"%>-M.W%K)#F09CL9,!M=$XKON\EX\AD_;E(:]$W;+JZ!.*=@TX[R4WMNN^EU/6*
M1H%3*D(H&5E&E_2]#=.!:L7!F16M1-VP5^M*,.?G'&?]%<=M]456.WP7+8]'M#,B"33$FS++'3,"#LB9:B+AA*]<+6)^ER&:GT^\+8.&8%_&3'-GLXZTV*!K
M>0FII.3D]61KC56\I'A?E=8VW*\$\]-39;R/FE2U<^[L&OY3#;%)]+]H3O-EF MX^OO)1_8^MK](-+7W9OP^=!U]P9B?.SK[D7#M%OSN$0)-MDI?H0-8_5'(>?!*D
1N4UA46D7>K-7KD68-M.+MG(.FXNMSB-PZ.YP(.!&-MXE\U36X.V?7)I2#7,':=P5@D*H89S)-S^4=[5"A-M@YBG7.0YH/3,2(]'T0L-*2X90
M2!R[35]E":%;QGKY7#NB8@>+@FO(7V#>;RUTD8S^@;OY)302Y$-M8K0-!DZC6F5Q)"I^10">FEHC+LOJ_154=568%)IR26%2G>$K>;<6(;O<9:ZN
MQU-4X1+5P#EKZ'4I&+1U3_6+E'H23+&.OHH[B6&LCLU-%Q.+BN?FEU0/@OJA/5O1-MT_O.\P[_3&;#^>R?P-GG-\-Q&*=A+<&>D2MP6ODA=T(7H3EY$LXG\@1"3A-"
MCX[*!:P7,%'=-\:FNS8]"'&/=*N?XZT/JGK(MK@)}PW2IX;1F]-QGGV1BEF(5:MF7R;0'8W\6GR-63'YC]3PCN'6]"S]}7L-MMSS7'L+Z3%2K)_)Z2-]X6#R#[&T6-
AK(=;R)PBSHM5-1?%)6^E*,2*VS.!%-M=2"'U(B0'G(]+A^_O8%QS\;7+6+/-MH$82HTY\M%$RB%%32)..84?3F^-M*;M,QM-MH1-5]]._E95[[_^Z_71Y5
VD$[1.4<#4WD9*2P1O8KW^9"H98RR==_W]PE)<-M!ZD8W1GHT8\^QWAE"E4,>XD5]..4<^$!J)8+3%HJRA-9[A)A9!E?(-_JN%GSW-MY5!OBO4@M:D?IGKTI\]Q_Z_3\7
R_7@:Z?/)_9[C?D7FUWA^6K/CG-O6U_K1-M4#09U4X)"$)RR"]X;KDP//<5+UX#WD'J43,^>O2Q+U3^&LC?)W.L5W#7P"I5-M)"LA@[']SM2;P,(@"$;3-3#)#2^"MRZ$V
GB0ZM.0DQ[!9*T5?ZG)"_/Z+SH-MQ4E[{JO1:U?_2)A42EP+U[-O>^<8]IL9VD>W1_5[SR:FI*X3VLDXSZUOO,:L)Z\2K06?>\7/-M/1>,8:%OW@%?NT\E:@T(PWN]]H$,
(G[S.]$A(-M#\,H[Y/Q\;@RW-46\4=1@.FF$4_G-C1%@<"K97D>6G6O)1J)9@GKQ1MQ-S0-MMDQE.O@T/3T?\?"5<-7%GH1Q.%XLNV!-"XBC?L"O.#[%-
R2*EY/Q8]TU=^$EH,;E3U]_M22/3.NOC]Y\\R?PK=!D9X%XW;%4"]AU!GIM';HJL6APUD]VF9G&<;S-0N&5#N4.D!;5+-
(@V,.@22HBD/K*Z$4.2&3/("O54M."H\NB!*E6H/G^Y]R""0WE&,/(7-\E62V\%K)WI0VN-A,(BJP9+2%H%>BKP-TG@\;WTAWR'DA/72?Z
MD'P/D<@]U!H66@.]_O[@Q*,\,PS$$D22$F>;2B+&Q?2WUBL=:%U=N\:P-Y.%-M2=]ST$.7ECL@^IXK:,23P+&-N08."[J<$EKF.LC>Q=+0Y6!3.2[LJF+$WH
MOGTE0Z2@C:(-9X4.,UVO[5$R,EP\HF?:>]:Z&>QJ-(<42^HBZ!X.AU]#G$SI-M\/J-HW]3>HYNH"4BC[H>G]8)[U[7\:<-A.;!1?!&-G:6%B.Y%"?_4Y<39H+
MNH<8T^N3+Z/)=\07.":1SJMCNN@7]:*FB-4AT03R:!R62LH+S5.U:D.MVR/K-M-M.6&-AN+EHQ4."Q1JP-[F"4!!\Z>@@CO4OI]$L8I^_-ULM5QG[)+$GP2M$Z7-M
S@A)*#+]MAB8DFM+ZBN/_]@V-]-]#W<s8]IQA

KACA4;/4.NGM@'GO. > D<7[8EFLXO+T.'X=#@^/H]O3<:S%U@F MT_,V1[_"-YRJ_D:".$OAG7Y?N-BTK-1@D@0\6D3$SE8X<-'RA:EKHM(U.Y2T MF7LRC+A7T@5A#&MM>?2XG"Z&#;@.428G0,9:J+NX MV>%:0 F9*56\D/?V)-U>`-^] .1#MZ2;B/B*A.+_2ZX$*L115%&0N" Q/&GP(`M",FRF#CYUXRUGK%X \"39WE[<= [EUK>=8G-1+3^[R D^RO_G]"SJ.S;(*47# MR 73(G#RP[@%'[,'D6U50"^2;&VFK(_NR6M%3T0L"8MV[H9Y0X&/OH;AJ/:Y M^C2Y-EWA\V1$#YN]"+-A&H145,K,],E@$,*3 MUYX^*5FB0MU#ZV%*5OKQ]&("SZ7EST4,(=3] TD[H:H7O5Z4(=3[TD[H:H7O5EB>0%VO(3]S@'RV\#.=%(G%6MO5LC,TDD8$D),LM"VI]TH4D1T?5/_ M2)M!&Z(>8']S(?=QI78+U*OAZ'1>^RWXK%2HS@SR.D]8D84;:U)0=IX7J;2- MK8^(%5 .E/UM!+WR:FPWDV[JE=X4/]YPRP;B;"*^/H>HK((C ? B;"3^5=-4MI%=GUP&H47*O@Y/90@*4P2R M+/#(4QB(+!DW ^\95[@.'&PS$;4+A)B+KP2B_&9 L-9':6@$\UDH-IQ?&H0); MF"@]A3H2]_#CNQV.V.W%V1DC>C.9? @RC:XW+KB*.9U=5G\(W MTW>.]5,\]78K=%2T"$N M*S"7+*KB7O3<%IS.*E>7+!#H&;$PG_P-R5<3[T=N=UB=>]J.+ENIS2R3&ISLOT MBC,04680625I(F/^=GOBU76P/6'\H>9WZG'W01OZ2+"_9VT?,(W",#8LP[1(MN+F2>,W(.7KW\NTY*>_*M6$]ERNSW!MZ,!UV8=ZMRH@BL*!";U(#XVEGT3, M7E,SXXU8=^/?L>;T4)-PW\HVDOY 25;$4@68]QZ4S I\C3 9A@S)(-6VM"YO M:P,^A\9OHO'IZ44/=1BK%O*]DHSY/%?N_:@,_=U8PMFY8IP(8 7)E5PK#X${ M";Z4DI-1/&'KZX0^UW.PONO.R=ZQ]?+-^+ 1YD?7U?D*0<3Z%5 M4\CJZ^N]%=R7#+S4AO/1U4W$"."27E[?D)O2.KWB<5:Z/\?]K5U@\U_3U1M MAU&AJ8R\M>5"A^,O.+^(S%R=DY%CEEY'(JS.#]G>L$2?T)S7Z>*A)QW%0[= MS8I_O'!/4?6>RLFVV=""5DPF!T4SHD2;FK7F%9#A3I%&978Y2O592T_7L;] M4I? &G2/O.1SH;UO[.RLSSHM=72:D21[>5]X*51%A^=B&!#9S(7P9T_X$T*A MU]HHTE3O;GG@2X.M+;`\64_B4WB&,M) MD-%E=[E!/L)N]SA\;["G;4? 6CLWC19S'%Y%"\8"+R:LB&O!!:J"E"VM2J,_? M#G7IAQ9U(6C'5AX)XEVI&$/*WK,Z5]-+VK)]JGGFB."X"=)ZDXIHW2)O'5P_-M-*D;53T<<$O@74(SRJBH10:9M &EZNT*L@A,,>1&&)Y\ZY+3>^`\,^5I1L0B:IWK4(@J5M;M/#9YJ;X#AQO4EC2AH"=<.OZI7U=,GSX]YBVPBT83A@ >@E M&$[0^5KQZ/VB?<7>O4O6- Q%L#['CRV6>>9DU1# 9+S(_ZG*%E=(Z#)\TG=B! M.H&7](?PT3GE']K<.EQS+Z GO-VW%WA/?=`O83I7T75 ;;+U;]+391E@W1X! M/1"WI$%Z&ZGWT>!G*3BM+08K"EB^J)*6AG8M;R&Q8+A0F'+JHS_^CE1AQ;'P M6)JPB,!['T(";C0Q_6T2X!(P98SB]-YH?+L/Q M",V=NE-T;Z/(+>3;0Y7YM3.#YX!8$%+*', FIT#1*4F+0F9AZ|:CT1 MYPZ(0V"[FV1]+>V/AV%^.WX9Q=G6S870.3I2,QEL',M=T.$96KW.R MCO!U$!"9UGK)+1[1V"'"K23>_ -]#"FH6X46_N0LE9=8SP238Z#DHZST$ M%21$B<%B$!EM48* M"DT8Z4P"I;-T*G,?0^L16&N#.P3]Z(>)'DKX/M7G8 M0@=6EYI/( )X;31)(_MD&"L"6ZO(2C""H!)M)-W# *1+9^AE36Y5Q8 SVX[M6& IH%KD'8$BFP9BO:BH%4,10]#(6E?>KP1S2(&C3H+N81.XCN?BFG$-1#U% MC.ZB>>1P43>Z;GL/;63=@QNQ!!ES:#E64-G1D<12 F>BABA8H7,KIL1,|QW8 M%? OK1HCZ)G\3$?= ^NI3B;N8F.2S*)R024D+R;K#)+0):6RI<QAE^ __KDRM M??AO(N8>PD2WJ\C>WIA,<68%?9B,1F\FTS_'-\2*SQR1B:/I%-/R<@AE*(@ M""%=L49Q.P!Z&FVT'<2_*H[KDJ/5)20\;=-!?<(,4@:,')V*)+OB=+R;,ZW(}) M)BVW6KK6(:>[*':O!{T2=!>6[*3UWEO6&LN<2JZ <;7UDHFV-B9SH%7AQ4O& MN#JPD62[9*] {63]6\1&R)%/TJ)PBGF-T@IPG8;D+2H@6>L6QOM5?/08;M*< MF1YBEHO5OYW-3C%?;|_YCS ZQ<7/WGU9#.E_8U\]N$,\R *,.5J |XH""*YY",BYH+% K;H[1L"/*P]:I? SGH(<%PKU/HT67%YLRC8B2>]5+ET6 M)5X?D"0W6&\[QTZ_#A;>K70#ILGQ&:.+10_06<.D-%"I?6GO@Y?DP>|$; .KL/6O.;,W-4>TU5[+F>=WLQL>1EFGP=%,,U" MK2[57)&;834X*Q"*-$Y'XT1BK> ^%[H%SV+K2BH<>9H]?0KN6#K/ I8(/QBH' M(7NLR3"T5,,C[7Z)8V ^*]/:TE^%Y9DH1Q<&>IA-OB0T(4-T2A1?4V L(8H2 M? *UY3RYXDXY%M\Z;K@J(/38%>[OZ1MC\LOFPO1&-UGHJ=S]YA,?I_;IGE7W M5PC/7$1KDP.4M4>S9)[> \MJP%[&Q)(P56-0_0I99%$)M YXO756.7GPUM?5 M1.6E%=-'%UD-0!J80?A,^'QJRN($8[!$0GJ>2&-,*8E!U0PT<8AUY)H)@.BH6 M13G$0OB-.+NG$'X3\?59/+T.C@,LA-[(_*NJJ+>179]9]S9D M+L'(1<:..0@C1?AS;ZOH-B+GP2JZ323;0Q[3 S5=RDF!A4Y,'-BP,U@@ MZJ*AD$?]#*7T:YZVO2I%$+$HEHGV+.9VFSV&&[Z>3XVD6>Q&%Q2!MNY\UPGPKO+C=ZN+=Q M0([K3Q\Z^ M7R_Q*><@2)JZCD- W=# 4!$^`M@@E9=,EUQZF[FX3\FB.]2+C7)+-^%G9XF$ MZX!Z[KFE&QK&W5D;A-E+?F4IX9VOBE(/"B>?-9'/JD4$7511RG"M=.M]Y*GD MEK;7A$V$W8,&O BC0)OCQ\^(\U\GYQ.E%/45D5MT/H(+#LF-J5FTS"PUA6K M0A'K$'\A3O'S@\SDHMI=SXZ3E!8B+P2-K MP&B8HWSMT;M/2=Y2^+? IZR"Y/M(.]0'BS[\AM)ZN3TY(Q(45FRVJBKW@00$)W!)V'!6@PA9B.E M7:LP['F;CQTMVG#6XMI?D)F#5,Z%D#"MVM .-=`%8T@67-?L]X*\&T.6%&$ M0/S!\QG4Y) MDC@;B!"#\QZA<%(R9;V":'P!LLX,,EY^%JW#*6O VOu=Z>->%K1FJH?DKD6G MY \81]JG-0AU-,X$$_N%XYE,YS/!IA5=A81T-D,*IE8NVPG$)RGH(1%@ZTO MHAY&]=Q4J3%//6Q+5^#>_3'&14_D,X]S-)K\45U&DMG78362^" Z*S@*$@+6 MZJF<.U?D4("./148LQ)=ZV9>&\!{;KK5%W.-<\N.3NKRWUW/AG@Y(73C^70! M=_,N'(V_$U.RHNO6^L_A_/_.:9?%5Y,_QK,W)'3Z\4<2WPC_BK7PZ\OG8?] MQ_2?#E"R0*=Y 1TX@IHU& US&?SI,]1&U1K\-7+/>H3X7)1RGYAN&+>HRUI8 MHN_*A>C>A.%TT0;Y77F%T^`711+/WS ?$_"WX|E\>KHH3YN\P-IV:]59 MY%X6Y&3D)Y[KZ#R+$+U*@)]VQY>4%;7ACB>Y+7MC;<9E,3Q;G\8OO M+\EX/)Y,O[SXK]Z^IRCG9PH.7R;#6H8@UH>WZ MZJ87;;@S0Z\]*STXBPMW]A,=F)_PY,MD&J;?WYY\H7-S49E+Y^%P7DQ\ MNLC_Q?QV?#%R_GQ5)*YWY>WX*YY/; [GLH/?PPGK*>AM48^34M"+*BT+;^R-M'CPI1:=]{7.O:(&V]I"5A78)46[TI;;Y))>9:%T^\\04_(*TB*>MWYO0WX-> M_PW)M" D\X6@+!_8AV[X_N M"? 63WGAK>!M1+;._GH9I($L5<_Q.HON$W\+1_<U\;=Y73ZK!?@$FA\)05)=8O885 MX#SC((VLXX.*+'(=I_K.]_]0@ZI2]B$+ ^.AK6/ZJ=T1G]BQ<)VDN^JWDQ 23 MDE#5P7%"TRDMT4-4&$R.$:5M/1SU(4S/79%ZX;Z'\O.WPV$8IV$8745G%X:? MXP0GYP(F2D4J7PHX4?<]4G>R_0*/J?4MY0HHAQBI:"'U'C:.3W3\S0L9I?'C M? #;HE%Z.=V4)VMDG^LC9\A^=OS7KK*6G8$3+=3Q._*&)@MQIL//(/;2ZJWA MFM K5;S)@+FNI":E>F,<6.UK'DGR%EM73>R_ICX02-A[1=V$U!X4]%I$Y=J9 M[U.=U2F 17(WE:#S(1H0)AD;<):H-*ZV]PR'+NWT1Z/V=MC5+02TC@-U.*_*AQH6996&BWX_M&AM"Y+'UW1O*SA#R_]E=A+V3M_ %\9D89;LR4"ZC+E6I7$'M-8(0:ML- KG MFQ?IW45Q."K02-*-PSA'[UZ^O;GQ7'[';R;3C^0=\N7_[Z?X]?P;2#) M^S-*.$BB9FQEG-;L^;P(M;-0V!E/\7*VRK_AVG"8G6,,9MY=Q;8&7"_H=Y^]*79(2UGCF B0;&*CHZXPN M88%)2X:Z\=JKUK=F/2SC<#1S7[CN(;QT\V6K%R^?)K^=7[QX]BH\GIV;_C:9 MXOLPF[\ZQ8_SX6As8IB>DCTX4"8FM")*S(H,NZ#I*YN5*U=RC#Z'V_CO+"9AURG38_&EMLQXZKK9Y\!2]F M_)<=4HY"04@F@W&H4BXNF\ ;P(;P&N7& [']46>7NB$*99&V M\L!MH5=((<0L I3BE7.,R\):V_]K0MM]UD1;G5F=0M&.DTA/+L?D]:"LTG/ M^Y4F"07'D'WJG: M3]S5>5/* P_(C=51E;Q6GM5>*L,] (]=VK@L;R+EU96T(IT='%/J9.ULYARD M8Q:4U72"^D*>@D1$XWF1Z!\P=6]_YFZG=K65]*2!F!W.S@*ERB"*:]10D** MB0XGP\BAXN3EZ5\2S-D&5.L,<;CZQ(.A:BL1-7ZO? I_4J2.7??!\("*UGK M26N8+WGP.=!B"@JFL"A?UNE#:6TL W\N!K.:6'PG(*Y2PB8+TF=>Y#;O!GH#, MF8TNB (L<5$<CR+6-9S!@LO(JJ11SLI;4[=,:0- X;1=V$U!X4=,W<0HX^"B\4 M84--AXD5X$ID4&SV=,I8G73KW/=GD1:Z$'O;I85N0EU?,VKOYA[*&(V08'0 M]-.IVG?6&YLAL)H$E!@*[&4 Q]&EA791H ;4]+ CK3O9(YH0O# *2M8UK<<-'M"()+*"YQSXQ5&%O?2.WI;*I=>@9IL--#0DU_O=376=B/$54M1U1MI$H[&^&S MC1X\J1%5L22=LU(0/1I0TC!P"%,=NJ+Z;96IG6"V1- 3\$8CJO94OS>@OWW0 M]JI+T&1Z=YR)509ES1CW2BW&F9!Q4A2'1$ENTF3T9IWA,0\]YY!&@&QQ$YZ0G M+G8Z="IR:9*NV;RH+*C /'A>&-@0A$]9>.7C&DKR; (9,,;LA|5AHO(W3C-[\-T_OU",4,V+G,'\4=:HXD<7$P,!$^L-M!F]]QSOWK?.WXH1T,.&MXF M+!^1)5Q$4W2 F#RM,#H!P60)S/"L'\TFFG5FU/TX1)9H03=I-W0/ZP7JAS ^ MQH7A%:!D%VH&M"H*E/46O"P)T#FEE;,O^K6"F@_DU5P^\!#C MM+M&&]PR6(MBX2#-6 TS**[)NC=)\QM*?S;!'607.-TN.MPR%2PVND$4W)]N#MW2V^]I3F[%Y'QR!\^B2YZI)]# M27^_,?--I+_21^N_\N=FZ\_+*]9RO8JI;?7/)D_LJP)HZU4_0A40&6HZ<:]K MQQ D9Y[EB)&4U? DC)%1N=BZF5@')Z,EUR0D=6>5]8U#"S@IS[#:QHEEH4KSQL-/ M-_Q(;?S'#<1<]KGB^VSEI^9#BN4,(E"M)KY\HMV-UWC97*0@)20.:L9IXK M1N\V9N L\98\;E^#+!|:HJZ"-D]*.C22:F&_.L1(%%$UHE, [GCWCIPAO/$ MA,[!]SNAZR"2SS9B=[T!MI00TO R\68!LS:WN)-KSHN1T<6P?&X86%-Q+^BK#B-1+K,2PLS>3Z>_XQU%*Dl-Q M+5U\/YV.Z?*GBORA_70- 37T[O$CR/X[SV2.-M3Z$5!WYXILNPB6"5 MHKT34!A';I%0A TU,!,\BTY.Q9M/\=B97CS@*CZR6FPB^MX=P,7Z-RII3);,_M 5,UX25*"T$+30JAVVQSQ>YP.)_GM.$TQ_MS/ 5GOTIB");H2PGI)%&X92&$3LXRCOMT#YA$T,SGV'_K8E-V5.V"__M%_*78U/+V=C4MI?OJ7&KI[KXOVM5:SF^&B3B-'.;A4P$OV"1A&D"3Z 5,86AERJ MV+J2_]&&BT9&BXKTPM5:8ZB]_\GW-_I<%24P*%[[FF$<(-:A-ZA,9$4Z847K W!OK\&[$;WFS?\1U-MUO+CYGO#*\6-%*3/"\5MV-UWC17"6$PQ0/"NT!M= (@21,Y12M'>R<&-:;W?[-MKZE;WGSOC:)N0FHOO7T^57?C=/K]SD4K=TQGYPV@R+ +&B"V)2!=P7/-LQ$:M M6]NA;>B]\;?"\1*M!>9*]GTW)$3%(QG(+B=,S!MLK5 \8*LBP(UH*:`-MB^7+2,&;BTCAI;COC8%+'*,+8ZKA:C78F"0U1V4.2#1>K"""X5%^D):6^^; M8RRJ>5A=8F"]$M2#,24 WJL9EG^=3F:S.I@RC.H"ZKC4%S5>C9_"MX&U(MAB M$.BEJHM \XKDE@L63AO@VC>^]H)\.>D>CU0V4=*UI.+J%=.;5XOP++N:! V M\YH60!Z*\[R05$/F3@M#_LJ>Z,,- X#_TL1.5/5AHMT#?6M**]WZ3BY ^>T") M 91+9('$R"$GB9+5J:W86OVVP7E0VM8[43NPYJ[PWUS-H*X^^6Z \RQ *>[! M,?00BXPI\AM;5U]M"ZV@U*B7@A9V4ZFKS2)_| (P?3V^%DWY8RC_?'_K=D' MQU\KMMO_/XKCH_GGR?EJA03609"IW2*=BC:IEWT))WFZ1FK=2%*UXV6W+B1 M(>1 ;BBPMKTR'F11S#EG"_F\O64PK &PQ^0- 8^1<=!?!B"1JA9>"F$T!R64N MNFBR8?MK=?#XR1NMM6.#7(Y-)+_ON1R>H2HF;? F>O)V=`)G7(+",8L:!-2\ M]<'Z='(Y-B)ZS5R.302^!S? CZZSE1R|""KUKHB!?I%OP^Z^.ZR1JBA7R%B5 M7M8!I1&"DQ&$02%%U 5%ZP*Y_=?4+7,Y]D91-R%UM]D<(3BC'#E(N3;/56@B M'2#* PDL9*.%Q^;FZ<'FHVL$:'V5]CI'<*F*WC,P'#?T9%'Y+KWTM"NJ[EVL;>X M8]$V"5=_"L7]'4L6""%(!)-,$A*#E;%UH*[7!?W0ZUUH0N\5]HLN[F)1[Z;_M3L;'M2,863,H/- DSQ5NRG)TE.3L-R8? >;12-@\=MEW!#T7NA>N],RUNK^;Y M:\E\L60:53G7"U:M-=E-R@ RIF7114GO9V00=4$_]'H7FM#.L3]BUN^!(\R MD0>&XBQ+C0PELIWJT#=#=E532,<^V:#X/F$LDU!3/\APMSXZXYU+K0N,GGR>8=_:N'MF[ZJG[C?!YT8:>1CGU[/\'\0N MZ4T83O\11[__?I;&IWFX? CXTS34OZY^\GZ*,QPODESJT3$-;7X;1A=] M8QKD .T4;-LTH<>3\:-D$MDD>0[HIP6F49.'&"+%$ 3);IDQ$%6ULO)/M2R81 MG==H75&4097(H6C$FI, (V88FL+XJEE$EV8'1MD$FTB^7W/)$(CC368 M@?F H)1CX,DU!.UH<9JK%)HWY'LZF40;$;UF)M$# M_WO(QUUO(CDVB%WC51 MD#Q+*9A=]\U5CJ!T4G:&(JD-]H+.AN2*9'2458CF<^Z=51__S5UTRBO5'4 M34C=;281BR;'P@A*K %862>09I& ,66+]EK9YE&>@\!TDVHCE[3.)-[']H43.) MA&36*\>!X!I0A? YPT3"@5TUSQJT+FC76I>>22=1%M?HA\/$RB8) YZSUD$0M M$=.H(1B%(-'S4DL-S7K#>GYD$K7)L56_Q&OH^_R[!ZY_#^>?A^-T8:P7D[SA_ M&;,3[R3'HY,Z;6$0.1;FHP1N;*]3>$CIZW ?[6AI]#*4HEHGV+.O>]7&5U" M9SOGM0>[,+TU'J4Y3FD)GSY\)Z?'G]\,ORY6,[N[*&%L-MPGR(L3<49+4=9 M"T5%QTL)VH36O:$;+^&'QO;#=@^FW@;+J8LX7\\G"!8CG2I\.P0?$U_5TES M\O19@B1C2 F1EMOZ"&^\A!_*VP_;/9B1&RQG]1I25E.IE FTT:",JJ8P"=5X MJ1U'RV1I'>=K@?N'FC;D=8<6ZT#9J'.('$2P9$D':R#R0K9ZYD(9&6+2K,-] M5V%Y\CC]TD?O[2,O:PN*IS,<86)S%.EF07'! ,AA?4A9(QOSR2'TK.$[MWE=0^ M@@=R[04S#ET=[:]-),\9CH%@=I? =(,<]"M.Y 5 MP)R2U/1N5 ^!DAY!!]H.W>[QC+5'<+(Y=]1HSU]-MF/DKLKX?MNRKC!?;^2+ M#TP1^D8G%>]]PSCX4C O[9.RW"V-@<2B]1'6R)'1<- N&[:N@_J0E6[*G"Z)13=OU;^I[7IS M-8F[HG1VD*PD)\LF!<%9#X)[[XQ4(K/6K<":+N"'LO;!]!*],=[2?U-S]N9J M& LVEZA!BCJQAS%Z'UG@8')2*)0'LUCZNU#"_BAMWTPO41O,]^?;+2;Y4N(MDE:0F)NA0;EBX.(-5+@,185#2^Q]65U=]0_-+09ITO4\3"4O1IH!M6N5:\K7$@5K7AJ_8?0^!DT^&F;P5F90 M016@5T:Y4Q959+,L74>63?$STGY>N1RB2IVOHKI@<A?BX2(#*"1!4!F!+U9 M#NN<>K*$F3,A)\I?6O/WT?"MH;PTMTM?.>3C?IVHE]%BQ6GK HNH!8&3M M!,A!1) [(^"!_#?ON*O+C5J8'IV8[AI?H:N>++F:W,X&LA?0(KA0)@L0Z&*)Y# MS(Z.!2/(7"G%F^;%G]T0_]#*)EPN4<7.]S-KC]SR#(7(R4#"&@Z0EH,SAK;[M((W6*[)S? <\8787M^;K7EOPL422_DYEHY^UYCE*]69!7/P[SN_U]VLU V^*I MOO#91$+[7B M52#,&^!;!EZL\(#HUGU^U![]=+=S'I4Y/N=*1IS 0AIL?IN]9[V- VE.^9I>C342_[SUCUEG+CRY'JS2PA8+T.H9[W;W M76,M$U(E\HMD4#710UEPU@O@G(G,DPF:MVX[L_^:NF67H[U1U$U(W7&7(QT=_M2E: 9UE'))%7'KBSP 7/+&NG+,N-U>Q@NOQMQ/(&78XVH*B':OHU&YBX&+UP M+(;M1\%H[]>NDK6T*PRLDD6]_!/8O>,]V4JCEU_1R?-_VH02G.%!L\,!'-M67^GX^.K19[ZRY5*XE"TD74>> M:9TANMH;P<:8HBDDJ-8GU)90=Q7+ZD6;5C?CIH'^N?8EFU8$.9Q-QCI$6A;,7 MWW^OMV&T^*MO?S^;Y6R1*5/ MNC+9"6<]&$HWD9ZCO!@=OP:TG@)=]\!ZG+A57XS>JSC=Z=BQQJBLC0IUA'QV M!%$E,AJ1P":N=7&I>"-;7VSM7%,>B!OM@:)LPD/("O*QSIF)WW_%^9S\55KV M%/-P? NX7IE@\6BG_24V.@!,"/*9:$ZDRQO!M"LVO/N_!LWN/K!EQMTVB5+T+O M(=R5LF.\4$9[Q2%E6?/$2?<)2X%D@G%N>]]PSCX4C O[9.RW"V-@<2B]1'6R)'1<- N&[:N@_J0E6['

*TKRL^;SSP.1S>VTNX9;7P)8IS=5L'QR;G|#J.MW]S'SZ4.TC_-G\=)-=P M2[X-QW@EH^.NEA+K"@8-/C:!*P[8]OQM(K#&O/U&DCHY M/;GH ›F3XU@OX9P.H+Q4$(36P%-Q7"44Aƒ\5E'F N1L/W=VQV4GLDQ8R:]P1 M]ST=+SB>A^,ZR+GVZUV<%@,1T-D2%6A7'7'-#80L&9""^HS)ZGR["'%IRO?R M3]^]E=/KZ-A&8FQ,I_`Y;2.<(ZU*7/".A/0NQ@"(5">#'@RXPF+JIM.UHH MG\3M%W.H,<_]P#)[']2ZQE49?_`X;C(;A>DK'$I.R(",8[ZPYVZ,=7DQF4XG M?^:!FIG;\&WX;HLG 6(4AHX;D?2V'Q0#.! FT:.6MRsQ@68?O;0$M)N#=;$S.-(4H]vF!U*6K^G\Z;P=&M$E!WDF0S 0B$B#(-FNU2*B1 M'GI%]=*!QDARUBL_1XFA!\XEBJ7*%K7Q@V5[4 9U@&6AFFV MƒJ8!-<2Z?%\^?<%;23A5K&),3MD@>&U]G;3BP2F>0?I""S=9N"0&')//.+ M@& ^IT(8))@\]R*\D+_?VFW$<^"!8\JP%W\B.5=PC!>5*&8C9$(9WC M?#/+:=#S#Y ADT#1,MJYF]V5K7VOOP.?SƒˆD?P]_U_#146WOCY:6GAFQ@2/21$B,!'>UK]F$Y',;@/PV,AP@ M12;#I&5;Y,T%/P]%'@6I30E!@?>"D?WL&7@N,UA%&U!D)F+T;XIIQ(,KES;'M9 V7-KY\KH+_$VOI*LQOON,B?,;KUE;D=)W?!^2D421IP;$B0!EE2$PKP:EH MI@<{3+_-\?1_S[N\Q>+++$/%((O@S'1S)XZ73VH$E-H&RB M<[${"4;C1$WR.IPS9+G'O=M;0^,9A/#MX9Y/:Y_WR]FG\^#\+^>O#U;+.B8 M_66V3.'XOS#4\12>W/Q2,S5\K&-%Z6_&2= >-<[1219*?[X]*N+/+85D[J-9P MJU4GH(<$OI;T_/F\-_KU\J;+(C*)F2F0)M2J"")7)3%,14A3!<(V:,/YIJ?:4 MR"^3>4V!7$/$BPO@_^O?[VB5%O??]P]6OZI;^Q/+_ZC_^X_?W2\%]__?5O M1+?E:0PG__UO:?[UWU?Z72EJ!!FQ[>?OYQ]_7:,3]A8]![BWZ^EN2WE MQ??<0GXCN?#O4ZPI=/^SX8R?QUB3G/(EQ02LL 2U(QT9RW1&T4]695-B^]YO M0V7;=G?:M*HCC<'S<8 \: MPZ:[>] 4<*W+,?T?52?Y!^EX_D2|__/T\79WC|R_G)*,V2[XY7-?NT;9R/ M*NYP<-Z?3/,3CX=GDZW"S+'XC@*$&CM^0@/YS/Y.-F'Z$3DXfV[\1[YWC! MGUN9URB&/7VR=D.Z7U. ^+0?I#5E$WV:0YRU@IWTBIR30)A3N@Of>4MF@1IFY M_5V"HW.N5B"98&A;D#D8U.373Y#VN2\4'M:5\MDS>_SH/3K.7\T3_3!?G);Y M\6S^\=P:N2RI2W4"EXN@K2<-Q6I\91N!&QM8S-*;N]DN#?KS/"[3[U[&N+4N+;MW0DN/Q_XL)C?[B-DHC:QU%@KKV64CG'PU@M GVU16129ADS^ M7?_M+XD#C73<8?_)+'WUVS#\;$\G#"2T^GRU/%_3#]NS?-"5*WS9@88KECPQV%?X,Z9VY2:!0+8!S-Y M.U2]_D$(W>A_^Q$_+_!S+>6-YUGV\]*@<;6<0YI55ZZOMBUK:U=-T]YZ^E7] MPGEY[Q5-G?/1&.\@>H'5M5R%XWF]CD@LV)2E'-*"R#ZO456CNC"7'-MVY/W3G9)C1DRQB'D')R0I&G9.H;[+$M=^U*J2VWK&&CWMB:PR")>:UOJ5 ,. M(E"7RL!-T-];*M>A7.3W&>|Q-7%)TSIHEP"A!?EB/GEM) ^@WMB\4G]2V=?<, M'@/Z3FI;53*<4C)ZXNH;MJ$,7T1:3PK62&5U6SIZJ*=!!@K=:@M8NAZ1E-&%DQ&DC_A:,=7Q -L>E<95N0.2 MF(3.=:)ZF!,8$3U2N8OX6I%&9)0?+PDHSFCC MN? @F:+=37+((7@.I6:WT.ZF8VQO"Ql*:M"VF\<66'0HRQVDD^MYA!^)W&?+MHVPLBBQK#^I"EI:.GBRMI"'[4M.9C+)V)Y>I=P6=CF.37?E/!UQ#[^H1H:]% M_&-^%20]8MQQA5C %59K4&WMME_HCZ2QF,B+R:8_P=;*]K(XM3T\#WI:.PM; MD[E?>TI/RV6'ZCJ<;A7M7?8-93_VX(G#VX-UT"B=]&5"Y6\8EG@C'>/GV;+& M$L\6-Q(S)%[,.9VKTH2T$[7P0&K@AI5$UH8FS^^9!<9|LV'CN/@87>]97/QFVML'7)3YXFO=H\\/M_%5P0",=ZZ56,P5)#@@3$D^D99+=Z1S6SF!*]_R7BO;WD>W1Q'CZ3SOI0'] M%_5[5,X+YV>(I'VCU .DW)ND[09H;T"I+.#:+;FLLC$&6< .1:7*%/1F4CH/W M3',G5.2N=<72KDDU/K|ZIYP:@U`'+M',_>-E\)1UC@KE\5X03/,14/B]@+-.# MA8660R3L)Q?`&2OH0,>#9-L9U=>S;&==P=FFMN'#5(MN/>&V?&\WV8_M7K!.&EBQPA94]3;O-9%P-Z;6A-!V"/BUN9\>LHC71,(^:5BC"-0E#6L3|/>DRIBQ9^`[X*AYE(. KJL8F$8W#:.2)AE[5$LK=|Z$*O MG$P(OO83"$$A4]P]KH;<\[Z(1,)-&-,7D7U(),28,#D;H* UH"(Y5ZX6XQ01 MM!;.\#"R,_+A)Q)N3Z1.^$R82*B-\|;'0)ZXJ9DL*M,.*>GH+Y]V1X5HNG0(M.J!$PNT.L.U1F3Z1D#OAHS,&2 Q:<:&C-23E 6TVG!N=""^<#MIK#323<=&-I MK/M1$@F#X)R'X,&%2EAK.03':(M+.2M^1 F\?0/VOTDDW';SV *+:1()^[(-M41-/WI_T7AOSDDV~)YB?G6&:M,% M3,_)W8D5N\!=YFHC 8XOY1-?!>C'7]SCO\!) <2SJ^GXS2#K)VJ/;@X\^@?9H ME,%B1)Q@NG:I\:V2NC\/=MN$:K4XHN*=>Y;66G^[?&AQ*12V*M",@2$H'2P$M:RSI'C%;'DN8XHZVW8)>2=Z?!]/$SAY;W"_SL\6-M=6E/KJZZ+/(VCEPHMX(M*6? YY@@,:E0IR32%..Z&Z[HE>83,*&A>[!IZF;?;[S#=:V/+DYB%L9G!N1\ MD.<@E(;R#KS#+,GK=.G$Y1=M%O0*O[\Z##3<.(Q5TOZG=:R:V'R)WZ?'W GWQ\9 M+4HF2P[(IZH6GZ;,+S2 UBI*5797V+I)\29ROE)R8]0.3E/=1N:W\Y/ON*&06 MT?P3+KY6]1ZQ$LB*EP5TJJ="*63=^X10LI)&2DZ:VZ%U\)CHKWQLB6Y'H:^, M53/KVO+,; T810#E%%DH*C(P*@FG!3K.)[@EWJX*^BV^^/(UF)HUCU]>/,T\C=Z'P).FG;RH6F1A MM(&050:C+7KIN/>^=??T<.FF*C#NSZ;[.V$GA/:LV/CVHG QF^>+I9V7H65M M9#$69*D;>Q"UAH@,W1RL8EZ;HL4$G5_O"[;!Z5)M2?'T*;PE..$H6X+>5FW M.D#,Z>1?UHFX-Q4]VX(\ED9;(+1#0G'D ,UG$#TC<:4@T!:2S#K(Z#'IX%/K M#0&F,9IUNM$E.QT[OS/XX"EI)YG*2K8?R;BSL85%L6NQZ=LEXLUSBZ6W1 M7"S%9JU .DNB.4S@ G<@5+'>N*1=Z73GOTZ<@R;.UOKOE]ER(=H?\SO2!6,P M16Y TN!15D'T8H(TGHIN.+282>7ZP&)?@)!MD)AFJR0#6I ;_M\TH0&AJ%6 MGA#1H^81F"V"99T-"=]K;0JD2AA &4P9(6 MK">{6)')+6K9"YGAV@ZY.WL1O2TV84Q?1/:AMX7P2ENC R21(VW:)H"OGA4* MVK4-5[!234E,\:TMMB=2)WPFI&W!54@1E;KM?ARH;"W$(A70IF@-RY&E_#HD MJ^.!MCTT<3+4@TI;2S#K(Z#'!X

>Z%WR,TV4+YT] BD%?@:E\DG4PAR<@SCDIF0">MYS(6=_=2^]G0X8E(M|N{8,$;GK:MG2(P37"R_S+Y=&ND7%QM2R!*5TB"DKVLT"CPM&FR2HJ"P*IA! M =>GJF<>$F!Z'VI;9.;MU=K:!"W_P-/SI1\U8/\8LC(Y5Q)HX\E)$T[3HIV' MQ+W0S@CG?S11IH4+!C%P##'0?$B(-2^RR4S*WGD5@^[27K"%+EZX$$>-9NKM&&X M^TJ(RVRQ 6(T+-"_|>CI2_(W5/Y=^+;07(\7!#++71F2M5"A MBSM0U@*A%1' M03&6E/5D0H<6M?;=_7RDNKXM?F,4UN$H_JFFY"?\^ 7Q]+?ZKZOFZMHP^UCJ M,9(<$[3-1PU>T8_(M?4]>9|EZ^ZJ#\ERD-MP4P QM:@B62?K_F&I M=E/4MT%O "6V4/U$N\9EZ32GE?.0-L: ^48O16,,PC*)Z699[FTCD),38HG MS/6I.3%&XXW3I2^CSC>WQ(MSS:N,T5I/;H@AJ6).X*Q'*"SE8IRE#^]DMZ[- M5'SX"=/?"[,"8-Y<@1TN", ^SJ&33PKQ&%.SB86 M)TMM+51:FP7K)7GV\#=4=(<=_F?\ML T6RWRR-6)KMP;6I[PH,CF)1M5:Y#(MQ$/N.5>M!WC??/[T4'?.6-A8N3W>;| M.:!7%- XA66{(-$<7&0%1-()4<R"""B]M/>O880C8'$$F/DXV3E6Y>QK9?DP'FPD<(? O!CJGSN]$KK6:\Y6 M!3A+ ^NNW^4G]\fSFD9B"$H8V:TV+2Z0\G2QY[&*RXH=GE$,U MB@X,Y%"-=O Z5V@;19EZ32GE?.0-L: ^48O16,,PC*)Z699[FTCD),38HG4RM;@X<5*_/ D/3DC4 M EDP:,+-YQGD4/5FSA@XNN5086"A&'(7&+IPGK).8C$H/FG44150C5+^ SDXFVBN8PZ5TEQ84C68$%G=)R)$B1R< M,UIY'RW*03T8=@W@#!RJ%OB- 4=C4U^=OOLX7I#/_LXKU7%[W6VD"DE<%R7D' MBDE&FT]T@,6*D#,W2,3V.\?*N)>7:=MXHEU!:MS \,,7$N<4%U_GET(?5Z'K MZ&N\D*YX.IYXO? HCDP6451J\5AE$=FBD53S_I8(C00;&-LVEN4_2/ M^+%S>&1=.A-\;8.;K)DH,9 RR9RQ})R#%QP,:C[UU//.2C(FRJUH?5V MU73L-A4O:(B7C5,J-8^<#+68U(./-1=$I,K.H@ Y%\ (K&Q+I^ ;@/!=]# MQ0_&UOH'57XY.SU:X, _T<]O/\UAO\X(6%,YB=O-9EZ32GE?.0-L: ^48O16,,PC*)Z699[FTCD),38HG4RM;@X<5*_/ D/3DC4 M 'U=0"+)P M#PIEO9%)#HRP5F'4PI76JW^&89DQ'-D\+#,"BN<4E@F)*!_%K2OI0L>)*Q!3 M"8 Y%E,X]XZWSE(_B+#,&#IL$)89 \NNZI('B/@:EMD2VDT*E#? 94<4XE*1 M3;DE^%(3>'B0$-$4D%XIK97,AD_65^,9A&5Z,V<,'-W",DD*B5[40H^$Y-68 M!#'Z#-Q).M\SFC2L&?SAA&4V.&HV5VG'L,P0,0XO+#-*^0]#&HEB*),V@CB2[!G!06*8%?F,4-F5!>XJ]%,]H+^%< M@;)UPZ>C!*+SEJ64LFQ>SO1L2]NWL?B; - AD?V10KXADKWTT0Z9T[Y$ M]=.6MD=I4"=O 0-?U5_0GJA- !N^\R2+';)K/0WPNI>V=.#%&XST"^^M+<{GP M5OK$P=#N6$?;,8A!12=<39K!%TCQTJ!#Z8.EFY2%Y2C-RV M'EF]J:Q[&>S;YFI[$M!V2+;_PK#X]-? \2#FE6MTB.)5LO<2(7AQ1 @6_).E8V<+(- 9F+0F44K4]:M*X3' MROBB634:I X^^2AY9]_Q"(WT!:.."%+B@S;5VR\BY@"UD%^8BE;.M9Q^,E?%E MDVHL2!UZ& Z5]TTYQ<FT(CT&D+HV8W'20I2A[K&<17I-'VZ(V;=$O3% MTFMSN.YS,.0!FT.%/@'B"A'$UNY1A;=O Z5V@;19EZ32GE?.0-L: ^48O16,,PC*)Z699[FTCD),38HG4RM;@X<5*_/ D/3DC4 M 5FT:@+7?8[97@VV56]5,;:O+I 0&^!)(K/W++.*&1!0RZU8%E% M"ZZ8',DZ%YG2JF#K0.E8&0^<.XU!ND\]WY54/U_LB'^&4_R BU0K+;RWRJ1H M($M60*&09*])!*0:SUS.1N6^^|{3,KXL4FT+TIJK2]:C'N9G_#9?SDZ7E[D+ M\W+YFXVG,S_YE2V[4\;)W:C(Y.(15V?/-8^4$059YE"R6_E+Q",1)13C@I=,_M":=:- VY\4)AV)26UH_I/EBN27P0IE^<9++((9C]%[P&2P]F:N!>;,"@8HT.&-M#.9NU20/BC55(4D;'CQ9#L\7&Z'{;A* ADKWT;+%IZ W/#-I$]=.,2P^2 4.H"PIA0 MRPH)>&LCY']I%&C/%;KU?=]SR1;KQ(DQ&N_ A3_FY)F=S_C]"<.."-L<[A^\, MET1):S,+$73AJ^.;]#D(*#*)&E8WFW*76=W=#Y)K>X^ECF#3'H$.FSZ]W:)Q_ M1!FZ4+0C^$[_7)Y9%PTG+$(HJ1QDDV*$PI3T* M';.4QX7\)?ZU/WX/B__&TZ/L"C&;]E 9"ZE"\@C>.80BK8_99>?MM'2Y(=S+ MH.RF,'3(I'E0!Q%LM>M*!$XUAH=4\?0 1\,@&<%4B4*$8;WTFO'F MIG0OO@S@;X]$A#=N!/V)1DU0$QJ54)@C SNUF;LH6T*&^@2P026/E?M M;W)>?5DX_O6DS!=#[!?3M=P?)LO5C\OFUW#;_2XEE? TVZ^W^_5]1B.Q M" 3KZ]QAQPKM !E!2(:9,TN^3>N_YU>WWL>G?>A /?UAB!)#DYG1V^'#"%D M%9EHG3S\+*[OQ_!@D^OI,7K?^^M[EQAC6FNRPF- MZID\^%QG;'G'C,DV)-?Z MI7F.U_>C,!JZ?3|&||/>T Z1[*5?WX]"_A5[2:JG_CZ7I"9S7TJXTA2]N(MVE-<@166J2R\MLU[=#^7Z_M.G!BC\<:=ES^"-9^N7L)%^6'H? H@HS&@N19 MD#!>0O!&@XTQ,^D-ZKI=.->/+[_]Q7M5LCU*X_-6ZNIPI7YID?\R7^#L\\D1 M2ZA-9 %R8@Y4+;^,G""QF(VM MHJ.Y)3)RVJ2"));G6 M"M-5*O?08VS:4:(H!! (&3^P(67I&@%7;=\#6;UD MXG+PT5LFE62V^6"`>9W6/N0U#VF]_0X#D|K+_08Q>GBTP'PF#*
(<5Q:20U2E%5@DR>0/6,BC/YPL#FQP/EI3HN2M9RH_+M&A$*2AWB>*H_PT M7RSF?V%>N4I_A$4-('S'C>,DCWY=BSC(<'FWC'-4+_+6PZX9DHHH%HV"HFW- MSI+$$!$8*"ED2"4)Y?43>GKXV[>Y)+CUC><7IJ7DZ'UB$+#F>918P*UN36-A M266R;>[64CPMZR3QA4;ZOWDIL*5Z]B6&\-O\Y'.=$/8SQM.K%N3%ZT@V20#O M,;TH\O3D<4BB_!DP*A+:'>5KTI&F7=D>EJ?._34G4* M#B27:#@=A@>T1>X("6ZAI.C*H9*RQTH&)2"3G*T1>X("6ZAI.C*H9*RQTH&)2"3G*T1>X("6ZAI.C*H9*RQTH&)2"3G*

*K^*^2.6_ZC__;/CVRN5_/GG MGW\C02^6,4S__;=>Z[WD6/*2.<4Q-K!1UE-][ME$3(SDNLZ2*X,5"YY/|"# MS_]>+8R4M^BLB^N$@LT*0O8>,/ N29?U #9O'X -S^5P?G[W-!Z,,W?.WL'T MLNW5Y7]4,>3E_ZJ?BOG__:=R?H'7OTE.!>VUG\]79SZ=6/CIRYTR\/[,^WAU MB]4U7;7_1V7K3'(,Z&M=I$>ZL)3AD+2)TNELHV[]@F@[DL?15*R7YF?--3# M$[ZJ[#83DCO@&JC-Y"Y,Q^DWUD)O#U>A *&/2HK(4O%>UADAEOQN31N^M8(2?ZSXN0\5V\",X?H M%\V-5AOR)G)(J?VFUI M39+2Q9>+583D+MJD>$HZ9V!)>)KA7]#@Q7Q(=O$;&D'$PH60S.G?L0/@\;-=/1 M'$?054CV?;EN['46'4M=B(4E*BV8@P0-!W6N1@ZN_/,E;>VGCM">QX<.EPK MPQYV@+SHL99ZZ""B\4ETC/-9? L>+K<*T;,'EPJ"I(AYT+IK+(PJ.FFV92LO%E9F83UW^?XN?[M;W@Y$;MM*J4Q MJL&2*4-*;]1T"K=$2.\+&)?)2Y#:@4 Z5ANB$\3E*FO89[4N@ J1R/3$&$)+,R(%UQM1Z_SD12#C 6*1RZG.+8 M!](1DSFGP]$^6AF5.XO%VNC=%+[]&""^>7R_RO]S<<=F@^C66V1Q_#W^=9>NX MRSX"KXM3EH5;C<]F'6-GDK0NO:@[*6= M44/,&.H<(E&+A3U85#KP$)0)K1^/ML+^PM=&>CW]_8=+M^7NJS(BU"VU#Z8 M28-B).!H50(K34S:I93X(.G4]DMY8>\P6M\9O3YF)'(Z6^X(I&/L?Y'5_,! M;DP'&"D@>1"X\>.2[60Y:GB2B(J&J K;"%,,!WAP$GF=ODP',B)!F.'S8D2=26%M%,&DUA7%CST\.0:'>FAEB&GHUX5? M6\|E:X)H,ZY3!]%YDL"U(<!,8P2?,_"I.,2A!"E9.RNJ'\+QG=LA!'Q[POIP M2AJG O3+ [&*ZO%'7\79ZG\-.7M0_2&3UQ^NP)U-,1]MKLZ/"05GT$(PQ=8T\ MNQA-\B/,*CQ\(:<:?3G$XC^^QD\UT"TI"_+U5TU\:54_EX)I>89DS3IM-+A8 M6UC';.I4Z@PY6\\#2G3-Y3SD>IXBJ4\&_PUQ_=7TI3(-UI?+ MK^XFW5PS270QQ>6L+<%)E>1+/OZ,.K2';8M>",<9-JE2B!7VMUB[?8AYGLC M>$H\&U$71XQ,?Q6%SVX4A3<-+[_W#4/%@B#NO:MQ K[%QGH.E,;+'U-$YD ML0Z_^W;'>QOAWUX<=?AM9!-=#?'X_RZL=92@"[""| KXI01TGQCN8.F]W VBJ MBU')XIT/(6D!(]D(BFM%3H2FS6.,*E'9[$OK"JJ12?) #/?X':FC@@&X\ <^+ MVIVXOJ!;A_X40+"JMR*5EC:ET* MO!O-4]%_(WD/L.O?S+Y\]F4U7K<[7@$1 KR-C((JN#9M+AEBD!&=%R=S'[%SK MEP=W0#P5O1\FW0&>L+\)D\=QQQC4UR@]:< 8Y$0.6JZ#GH?GB=#E8RWB_D_9#M?]ED%E_/IOG.V61=SDG7SMNIHJRY M1'":.,\KMJ=*E$%T<9SI\::Z'NVPY>-;35<;C]?>K'_O!.?T)9^__XK?\/RR8,J%@,4C M6!2UVX_/X*)"X%+E++F*L3NJ=T-V=./?PZ@H0&,V2MH_USY5]MP_>(NWDW1 M5 >P X5#>P$]3HAT"(WO(M5@ZAK /^X'6A;'1(H*F/.K84<,/'.6_C7Y,#S+ MB*UIYQ/@U@.1U9.C5A\M#4FIM].O%\O%2@)\$QY("C$1#=0H 2BDD]M[R4&S M:- ;+;AHG7""^|| [X9M& 8MQ+0%@EBBB-#$]0,&10G^7K(V3(G$X[M0P@GX_MW(_9I7KK;/SY+YRGR0(_S"<)S^JH>ZE]G\BD+2BF$&*)%H()7L'G MF!8GDP3HM{?2M^4$*+/EP#E>"]-\?D? &L(K5C;HO7160X_S;9/T(X2X'S_7P[K?E^N1Q9<<>T//+6UOO &=0 MY9(T&*Q-NW/DX,A6]6^DG4HRTVYH;9LT7D*[ODQM@%V^/0_(,(8H(<5,-A_G M#*+ ("9CAPNE85&AOI@RQD+'Z-1V3U!N;-QV+$<<=NY+3]G7#FS$8K/.B4&"CK-MZ;*,+ #2)8HI9)>:,U_F=6$>*H_'AWNX4??3R6%[W=UG32W>*7MTI>M%DC&?^ M^^CXL"?M9'(RSVLK(>84,*\+9"5"+"P4V7}\]Z/A;,_N%="VSZJ;=R= MHMM#=]V1!U$TH%&UXW1V$)$D%A3S6K"U'T M:9F!9'6PD@1@#@*4EQ["S@&$&BRHHVB1 ?>/(+]^)ONR9RCEC-B=HD3.A+<* M$"W!RJ* 3QFAD.MEG!3&E9?N%$-SJ;62!GA$^)%.R/DD;4[)=9#LC%;$8A0) M>+)$15,JEGHH)G"BU'U5T6K4VD;8C&9\YIQ3M:*"=QG?6+43OYW^0/M:X/N(W MG"_"^5GR&%S@$GR0'%1P&ES,F8Y'SZ,+2K';!O;6RZK+=SU/?@RBB0%NIK48 M,&^7TH;//$4MT2M(*&M)>3U78W#@GX_M0P@GX_MW(_9II

*MI94S'3NA#$%XEL3;@S{!-*EJF0O/$\DMF@AYM8?B MY3'5/_S,I&U,@XU]I=KF\-PE2/UK&6"\R4#"V6R9K+1*_M@BUV;0GVV1$S,>_M?^LIQ7=-*QYD=MV 2>^N/E3MSVIIUU7Z8WHUN_WV-)N$A%V7(W3(,G+4:6&+M:"D"C\TS"%J!W_L,Y+US]TF:P4'T?BQ9,/=9H?=+[_9J9NAIUZ6Q2A7$29JW_M+(H.+1.1OG(J>_2%J=8VPW-X#C7E\4_V5AVLZ.F.C?F7UE,]PW68G)5V6GRFC483%>R;)BX+008R0JHS;15;!MY77Y_@BB"R\;QUDX'] MT^.%1)'#L&.,Y#NPXFY[??W]LQ_O" OAIR:[_,W'+E'(3OO8ZF#]CI,]UCKHSW%>YO-,!1IQ-K%- #15UV MT/@F4G535\!H;!#HPA7?1IV IFQKO"C3?IL(N7?2J:RK2[NLZVNY{1Q%P+ [K8+]]FXE5QMH0:RO26J(7A8-0 M1 *=#":6D!DQ9';R%H|\-8%WEP2((^]#2QC2B/<1@'S7)Q:NTKO#Y5M2XN/LC MTWNI+\7<-H,;&E:W&'!7^1UE#%GI8F,1$8*L"9J&Z.TU>C!D1>H@:=^.W0ZU MTXHA,^NHI1< M3K$!EM'16K2BTY4K,(9>ILY*]B;P\=127E@7@PLI!RCGV,O2QNREE^%E)MH MVH(@>3OMM'NL3.V%)>SQ]l-J M#$>_'@=TL6WBWH,W*+4YNJ$2H$HG-X'F6L+4.6!Z5A0O6RL;'U"#0-VQASK MH+H.UWWO%[_SI/>K;WF^6" I\!I656(QW%JQ3A"K4GK**'4M4%C'G%:M4PS6 M(SEC C503<.*H9$73ZC)\|8V00E>UUL"5QMV",A&R11-DH)WBV^>>_ ["3@&. M]MH[}_["$+"_7.= (^!6FOR$_5%KC)9Z4NKWJZ_7B_E2 OSFU$;GN45'9IX6-1%#1-JT2286 MZS#>I*)EW0CT%,X!XP3IHXA:.L$98[R"SY7#FJ &S]E!$ ME.1H>I[XMZ3-IW#.C2#;:*%O@N_23'QSB?/Y*FZKM>.)(>ALL79U\K1@S<_R M"84S(UD')C6!^F=*[ZZBG9[82SQJ!+"7P[ZMIF)-26P6Q? /HQU-R7R\O MEBWU'Z[]DYIP+IZ&]B-UW1P6WP7ZCR?4G%8O??<%%NO+^=2L7 @*_ 8#RED- M04D//A7,4N4H5>LNAS\7GX?;_S\#G<)=I3b{WCM:8PB5]%)4,8Z"#;KVCPO MD>R\5+&U!7=;_ X{'H?'AMX|CU'78VTDR^\U\8X$KG+&SPMGFC M@B.^?3Q*FO51YN%N(KFT+#N9H"3.03$GP&DKP/@LBXV9%]4Z&_=8;R*/DF\= MU+B_6TDAI."UAHE9XVCA/H,K!L%&4X1$%5&W#J(=RZWD49*I@9HZ^,'/EH9S M44/1M&UF7P<)!&[U2F7WEJE%;K"1>N$G--NU+%+**69ICHT,WRV#\ 0;+\; M=8S6XIA6#-NH8-^-.@R7.6A/?]^5Y ;GA.0&"P;91<=RH5VRN3'T ,O\#?V7]L_?+J?3V=U\!EX,K3 "V2)+!?]] M%10H*%/$ V&8B+FJ9=A1KX[$#;Z9?ODQ3G? #^UPK8NV4)\RTR M4SPSP59WC1:KT//:8MR""UD[H=%$/]3>_/FGG(B]&XJR1SAZ.LL7GZ[>_AT_MX]6G3-_^A;-TZZ0G8XELCK:Q%$%YX<#7;Z,5,L7H@PVM9WX]A^<$"-%<[!W< MU5?2\,*R6L.$ZB->/FAZ^X\<%@]ZREIRG(-C$HP(M"LY\K@P*I*"#2AS3(XW MK_EPUTX$5&?CQ#+X+F M0@39OC3N1Q#GS)S=-- +5'UG)9L*Q*.V=)/_<$1ZF:)-4EO9<;.33SDOK8C!Y(A,Y)/I1&BT"52FTOE+CB!<|%%[BIRV'L6P%L@O MINRBI8V0UT0/K]RU?Z.*=_3O%]_N&VE5/"[_0A? YW.%C]V[2G+UOR7WY>#_M VX[\;?M?=0.4+>N1YUD=I3]CG(@&SVK#%IG!ZK(G086C+3':?_:*-RZV/H M1/L=924-#U9 [:BW,C!\- ETR[]CL9PMU^_HS%Z/YI^1\;] M1+Q.W);$07--;E5("FA%M#YRL#(J9GW]UL+KQ(L%1[%FNV+!,=H[>"'7$+"_MB@5;;GRGB]YMU'5PCB5=;[XS!V-]CQVRUR$H)B@5OJY!<2-S)$(&5FCZ=G #//(>LN41O3"Z6V+ZSU<+-DJ1(VK! MQFAA3\6"@::;1R^R.QE^]DDW(M/YS]0$Z57T7)!9*O=1+"C/DR#:;*%/R_.K M3V0"YHMENM_;O^/E=0U&OXJ13/MT>V%+V7X0-!G<[Q\5SY^S?&B7,2ZKF5: MX*O+R^E?]/=R_2(N/Y1/1-!!:,% F)K%QX4'3RL&%,D5I70Q\E'R^',=TCLB M_=F#AMNXET?(@<;Y%%NM+M8GI_N.U DJ+FNM!CAC BC/8FU6+R![KK7+,?HX MHLW_;F!^\?1?FCR&S;8&:-/=2S7A3/N 2-(2C)$Q86V%+\'JR%)!*S3KMIO^ M",47#? >CQ8:7=UO"QV/P%*,.E^%J9R2)ST3$;6(QI\'>'X1?M M.NQMD+=_;^>+BR_U5;G[Z7YZORUO>TSN^L8_M=I.WT_I;W]>|QLNZ67W\G//B M/V;3ZZ_$M#LLR^JO"N4-KI{JIQEN;4@JI@@I&U6'[?#5U$1BF=%2LR!*M[#5 MEI@;WD^L0W!3X<*P",,M[?>F#B&2&EPB(SAR;YU@9);HCN,4-^+;^UW:/GCU MS!5$&P4=X>,LFJ9YK2SW)#3&,B@1.,TI6BA6*%)RI7[O8QK(1W\ M+JP9!39S,&=5= @4OY_,EF*^3P6Y^^(?%,/*64)\V[Y -1.MULC8!\;FMW M-4_WJZ.>]P_W ,MV_>K+]/]^??%R1<:$'*S7A+46A*-D'$3.RGN,9 $WGTLT M ->A+["\;Z>Y,@Z\#_'@HLR9 Q-U[*@E/RD(6J?C:-#X$15HG4]ZH/UGI"O: M3+\|;$!CE-/A7NL-SF:?E_[P*L=Q)83-<55SI/G+3Y:ZQPCXRRU M{HHT!M)\]LJF;>CH42(S924645L6HP$LJ7H=+$%AT4+(6A):4F6D]Y&#K8ZY;.M\]:4R:E,)@JZ1<<)*8]>_;3KB N%S*>02^M1(3I)\N8>'-96BCGX${E!D_:HW1 MTH[S,KTH*F2R?"032$+@!;"@@)!%1BV8S+9UM?5/G)9FH M>;1'%;Z8741RI.L1/7M4"SX]+:"U]I(;MQIUK??&S$^ #DNP0%Y+[4VZ'K>O';B;_F2_3G]-_X:)^_YV\??{L_Q]AGLX7 MK\HBS^[2GGZ;SML,0XYRJGTO?KN^2O/WUV1,XCRG"<^A<"4T.*T)E"9OP!=5VY4KIZ2.TIKF M!7/K@)P9*7971H?&S?>GWL?I95HV37GU:997OLBP?29B0Q9.0 5B M-M76N$H FW=R)FGCACN77X?C'X,Y-2'Z4I99?>E5W_Y,K]8CK[>!WH#Y),R,; M8[K\XGB"C$5!B4+ ;H0U%P!\6%(%RR@=Z)QES: .7,F--"(4]Y8G,>A1X MJK;XI"CK,)0(4FE32^DB!$[GIG&6TS;*M8]M8X>/,9P9,W92P5-*\%,NS'O\M7HWH-]>S&:UY57425]],K!9"<)5 A@I1& .:!T0&:@[?261^Y.1W]&0#KS(C3 M6E%/N>1V-H.'5Q4]Y^!K5E4^Y63OOI('L5BVT%W655C:AU5FOS6$%P[FVKQ>9IK[_? .'"5OJ/19^ND ";2 Z5D!I^LAYQ$2L5@ M=,T3X[> N:\2L1= 5;1L52%WT?KZ_G)+CY_&Y#]#D8VIN2#+F^.B>2 MH)8*@[@"U4Z5R)ZUIQTSP$Z5()===S8\9E\SK72X)+G!Q*=VE7)WU2?N"I,L0,ZL,CP@8&U58*2-J08KX*]|-+.[RE_(7MN7 MQL<(MW7WF6I_E?&R\7G5^G;Q?Q^VI7P+/-8"C">R)SWUH C)P.X"3)X8P5_MW"9P?5>/30_8OY.U@]"GK276(?_BC^N*XEUY8N|/S'-H+OF4QX7[SQKI3P(,109R7.5Z4XRSXV$Z;,_M+))D18E7G@#-DX V]&JQPES#R"%BW3OJ#49X@ASJK:N.IT3G>\O'ZRQ> MOQL?\ISLEGFX-,"W[MFS_,.Z1%FV6^D^ RR88G0B1?"V9"_?I8\7R@#!RLE\4 MMRJX<"8!%IOI#=':@@Q8WU1'HDBT+S,N0S39AZ,#YG>(!U5M>9,AL"]Z$B4Y9)FTOKQ/=C#[""TT_@8 MX38.L+PFL_%V?K@1RK!,^Y=,M8>/*8"F",A.ZN2L2"6LR&: HHXV]+6MWMI(K/$+_M]@<9"\2G6R3*%G+"A8>:A0?*I(I$UH&Y24:7,W(W!!7VCW_U9U78#K+I4%AQ MET1RE?YQ\>TBD>?[^Q5YU/G.99[X6]3F! .IH@*5?2G7!V!+84/KK9#;GT) M^3*J(PTW[>*1-59%AICE+<*W?W\E8R)(BW-,*)@=+4HB &P;M:*"%3\HYE M@MN\&3<03I@&VPBY8TG>BHIHWH/(BPERZPL7" R=!548!U_-0:.I8CJK(ECK M2JQ-6$Z8!3N)O4>SK-F4C Q:YF_369UB_,^,\TP[UKO%YSRK*8=Y/DF^L)B" M!2F1&&OJX<8=0?12B)0LYFP,:V, K!,D26ME=*C>6\OC9<;J$_ U7J5@+24E M>TKJ.O[%T5&E4K@K';%>% 6>B$)[> R6&.!HO/>>$2-!%)3*,R%82 M(M,Q::4%++Y>O*]LBQ/&8.O;I"U@GA"1]6L#!5[OU_-KV?U3O_-],N7BWG= M\.KLH-\]]9G5PBJM0*.GXU,E2QY7-B!\TDIJ[4N"]JR-<$Z0+ZV$W[!\K^Z) MRT,Q?L:K3]6@>H.S]">AG!.;ZW%8P;G(4N;_ T^\@-(I0["L=LN-,:I0.!^^ ME"XQZ$$GI//V@FU8:%?!+0UGC?IE.?QOCXRRU M{HHT!M)\]LJF;>CH42(S924645L6HP$LJ7H=+$%AT4+(6A):4F6D]Y&#K8ZY; MJ

[]X|GX^`F)7X;GBL3A_9/+4.ZSDO_N?=_MOZ_B/C;IGPBBJU¥XD7NJ>9/2I*5(=>;;P=U'@5^\8\|;X=S3T95Z2;K;I@[_M\+1\8\D%D>|\'4_/*/+5TM@2G#(+9C7@A1'R"_X?Z&$**$)-Z>/1B/=[_HK<$? M!,,_^O%+_PJKQ]#GO5;$9,VGUKL;XO!/M*3)9?9J,,+Q(/_MYV)L. ^\<_P7/O :7$M+GSU:.MS$"6V\9?EBU"%8I8:SE^-2[R?=RGPQ+B+#Z MXIN&+X6GP9PK#@LP2@!Q-*/\-.S[HW!*9\P8#\E]Y7:?QMT;/_#]$_/YZX\1 MNR8+?^P5?!1__?Y^E0,0^>Y%QN6[/6\M+,;]++.F J@*--6RW;BM4+Q;._3>-M@/6;ZN8888=FPIE\%_R01[QR3_G.'X-S3M?1,VAX)M7_$?=7_1]Q5<9Y85]\"=`M'U=&O, 4&*?' W14A_56?Y$6\@4;D^&,8*Q=68:E+R.2A0@8H8:E;M*:54[0 M9$?P4R>^Y>!6?\RR+C8^;VE(Q,=2#UOO>&I]X8+I9I/USLOH-\OR>"S;/DZS M#>*#-K_>&@JR@_Q5D97!%_;&EVU.3\79B_8 M>(:!$@_^]:%5*1>\/KQXE'P)3[*8.SVJQ'1EO6Q+.E5/4R!]7(:L[3]=1M", MI%7#(NE K1;V0L)<(^+JJ["Z[X"46+';ZQ !L8FL>]3,)%OE_VFL0W",%^; M=@**/*D%4L*?_I>]8(CPR_7+5!KK$)>7WNV/@6A8NA*MD|$Z9 L;<)G2CO M*0U0I 4OY8!%"`B)Q;2#3V1V)">:/T\Q.MN0R|RJVJ1ZOR7R.JUF8)Pv=P1WW|&\NL6+1N\08_UU$2I 5<>?F4.OM><*E$;3LJ*S65ZA42<|>7|HW6V)KVX\ MV5|!AK6+ ^[#*8CUY-Z!L!@P,[2!'7U"(8.I;G/.D=P7^O&)D[N@5XJ!C[/V] MY41*;J3ORP?B+Z>'/^,R$BF&_)1*:T MVX@_3Z5B)&W5%HWM=5+C7TI:_%(C[^'>;HY-S1]Y¥!QMI-?-8% 7-I(Y^R Q>@RQWTP6H]!(_EPC8>*L M>E3I*RW)52QS56*_!\.&6>NF9:@6-$}ARG[M5L"EP12"XL$=+6D?T"1_M371C7?/DABHZ PV^FMWNL9.Z#H#N &2I)=A(X=X,H<@(K(.%B&;L M7=O=^(.-()UCE%8ZJE*_DG(2S5]O_'[4*?(KPOK@HZ'OO|MG#!\3G9(R(<_M&"(%LW1X;K5I*_M+'FUHQK#=#3V!VV!B%|#H1_VS(W<16N89NE-7+PVO7S!D5 MJ'HD3R&?TPX;W<9H20X-/H/!2)+H&EXEIV9Q#)WK$79#VPIY:/P?IVA(=AH5YN.&JJQ+>"Q%;,.*V4OZO"IDQ MR.DJ#$C"ZS%?7GET.<;+ZUS+/4F#2V^F0K<>_IGVV-&%G+84X"A,/Z@_AW/MO$-9NO,=LWIS,''UUNM[7]7V76YHD3^1;9PBOY.J)=+Q]HK &L@4'L!*AR<]XD*/-AA8IT0DGM-\$& 9G^M82 AUV)53(KM MAD|M(4]^M!2ZCHZVV%@]DYT>U$U9?P^S@^E4WX/4=W=R.*F"C;/\)5^A+V/2 M*.WG_R[ES"XG:,B#F&!,N<7"I7RB%A&+,EB-KV(L+# QG!D/8\]EV)WTD|+MM_+BF';T)6P<136'HPDN+Z5RL3P9\/ZU;X",OHU6[=$*Z/Z/52#)@-F@%*[D M8% :F'?LH[S:^MX'9XVG7@BL(:Q@$]PM8JL(5 IX"@4%HZ&=4=V#B7.=!!6VM*0:WO&Z";>'_W,0&GZ7&VXG2J=<#)PKT2!184$S,[M7%M,;&LNYM% M).#DBQT%]%O;M0%J_4/*;'#\RMQ=C 1K6ZS:G7%Q^-X,8'C..T=NIN?TGD-?=NO?$(&I@\1VPN",)O\- MFC&-C*Q K*R4;POG&"B5M3^>5;!<;JVK.Q=R.:5Y& M=T$H7FE,!X:S+T2(6(7\|?\(M0"72F0!GL*"P:=8AW A.6J\;=5D5'>?OZC;,:T M;!?XZ6G]OWD'GO);0\T:5++GY9P2;JU$QV/$O;H!QATZZ+P,[5Y84@,3C_,+ M@*!E6;PEN-P);(1@\.?>G-J1;_+#:HRRHW^/4L[Q'JO(C1[>\Z[#48><P@@-@KK=4>![XWG%U50@M1;* MJK#%[T'#@HWC)6NP$,UXE%>LR#8LF=G^T9P[B,2ENF6_=[:%C[6B!VUG(*@IW,.A*>_6(HWDW71+!E^*_H,S[#"9A.,%D MU:I%Q7_1<6WNOH.\KGC&A:<^[''(H7"#E54+C=R)4*$5Q87<7GHSI'<6FEI MUQHD]~)65%B8Q_0FMZ6_W!#|>5B6O1A!#*TVI&W&E'QS33O1L"6?4)YY MR"?RY+GG"!JF+/F%[5H%XX?9X_'+-YR.>YU;%^C[(K[\EZ_-BLEF8I82]VW MYKQ[AKQ.9VG4"W8<)CMR7TSI_O%;#44P41N#B)'$K;/V"R XVGH1E(Y1<'K M_KDN-]F!=?7Q_>\>Y/B:A;U^@RY9OJL!NR:VC-"+ <\,B@AZB:CV_1Z\ C% M=CXR5F>C,T?9C/.A#72I&OPD!EY1[?C]9X@^.!N3,[&(]=1<<<+WXOE]GM(9 M3A>\2(*@%]VPD"[8*^A%-?Z]$[`?FMJZ=2MXC3DVR M8(YX' TK,U&Y5<-4L&$2;NR?+P>EPN7SN&4&^^\=9TA-"SQG%UW]YO (C*P:L M&I;V#-R]_&P2RV;E9H]+Z?$HZ:T_~6R%/]!>^8W$YO<^/=JW82((X4(R%JP M28_?#H0BIX2('GK3>!= 6Y[f\'+.D;L/OYV?&P;LR1@XX0&TO$L-"MGL;I#; M]NO=.."KMN;I>R7C-#1X'@/MXE' X]@)}%EH<=;X@.\S"KGB7(B3|274%FB M>G>H;_O+W(/BY0E;*K-(=A'IDFIHK;%,*H\<9^LM_C*;#.B0C00#C'TIQT=A3 M\+Y=(L7>R3;.OQ66U<)\GI_IV4#"TP8'(0+0%.V"[J:9V>"B8)-@"& ^>JP MYM@)V,P+WV=V?S+"VD1%&,9^4?7[G@P0QD=P|L8NZ_I@"1N*]NVB0## M%]H6;+#' CG8IBD =>]ORI1SS[$+L9E:-OK!B@W[,I[SGD+08_QCG?)}ISPN MX3RM:B7(7>)6#SV7 08,T{$I"_12TI!-5.ZC2#M<=8CMBJ@@BN;_?FDIN! MUOAQYZB@!ELUTUS;73GU6 -?>NC=O>RVI^_4BZ1\1&D8FH'%P).<=`69[;2 MHFRK!)"H&"Y"PCL^)+A_G_6.(--.>,5,Q&S-+N>#GQY"/;5\$"&X) M\@>-8H!F?",[\<+Y]RB7<)10U&0 IQC*91@IDC)^3UNZD#^V!47!2#K&3'X[MIN$82T?>M3S/<^BMZ>NUW1>)AP"5$1 M'829&IQ>=2%IIPV?FV!+C1U"B1GD-\M!9:OCK'=U_]CILO_/16RGH MP"Y#B%.BMF\?/Y?4G0F9. M.A#/_\G-O"!$C_K5X&%Y+F!-&@!:WI2 X7;R= MX&(8+UDDWN:$4FVVA5X6*Q,A,\W_&\#K7%HIK'\YN!KO13I,:<3?)=9]:W MX>D+%Q&^T2G,!X"WE016<^;AJ+DU55/GDQ)Y"@/,L9=LT1ZK2IZ/)GDDXN_P M[_T:/V?V[DR_$:,71O1OUO!+;CBC]W9=X\O+>$%IX$U;,R:D%\#; (N*DK4Q M8/?V.""@UTQB_!CM0S)S$(%K_WL0@(Z5M^@5.-VOEV@N]++ MG]QS;]^^UM: M"2H%F*0IUK-C<%'0S"0%%=D1RVQN#<(H_0M-J[.?/#U(&^JGU&N^ZB963>M:GQ%FA'+IS\F+\7CG?@7C+';@-(1=J$^>HU,("22)8 -1+ CU>' @.0Y%| M$YV WM@TK6>70Y7E>8|!'1AMPUXE/;I-]@?> =@F/^UZH[0#OCIQ7<&<=3-US MMVU_EE$VIPQ"N@1$.,9$<1(42"=[L&>]Q@JNI'8D9I^$6]?B<-V_?K6B.M? M=EHO2?@4@I6^7A3YVE]*.N^Y!(;&6Y>[O*9>Q/&9I++1(?D8$H&'N?KS5F0MYY"W,9OKPB1BS99EH<);EYTWTJ>_9\\<5;_\U'7/\8M:C@'EGG?:\0S"C4MO M4"VC;K]JN0< ZCF'"*MX.]HT0P;.'U&'KN$/Y,++4#D/SL)D<7,#.V";D!ZG4=MNL%2%4B6'3,&:IREOZE_[2Q[^M\BEK2BV7P]\I-[.(:@IZG1,)UM"+F\! MK7@-_E PV,G4J2VBS0=8L>QUO'!S%=8L>QUO'!S%=8L>QWO$?>[>)7*H]6UC M!^LKNN"&KK)F:=(F]5T4]#=*"H:VK'0,35MZ<7.3/|CO4A,\L>\T] 8V3Z, M-2RYR[H@|S/H4GQ'2V3',P_[1_)NDX]\#,%;>D,Z.1U@S-6Q=OU= 4I/6K|\.%[/5*&V)&U;48[Z*5.8Z.0*H7Q#!1 M2W!2B9UH9QN]$2*F0CAW 67\/K9BT7=,]">";7"Y)R7SU*>+&3BCZN8\Q=?I MI_72YY*VYVRN<[KJL2/]XII\ 4#=8KN1, . YS*A'B5QM=EDI9 \N>#^?IRX&?U&PZ|ZH'+BB7_)=YMC6BC9)!RP<6&(2WM,,-,?VGVE)- V?3YZ-3+ MX\@HD2!UO\W/#(7=UW#BKW6.WSGH[=S=@DP7' M11_/#6U^9@YM(5Q<.MPFZ+&&GU'^=I'ZA8^QSQ\/"EB-2(%U>4HN#H?OJM\UM@9_)DT0SRFS48R=G.)|E@:J"5WN[-WU_*(QBH_M_"|Y0*SBOI]^+T8-#.O\,[_>HUUL-4\K>?'O^/TFTA-XB6Z@62?#Q@NV0 @$ MZR.^C7^?8,,[6%K<85"1.=XI!RDP[1]4]D7M/HH;5S.\S,UZ-I64RM*/K?G ML.:#E(2-'L2S! %]*@@6F*()-WZ!4+H9W"=:L!'_A#D$]R$=GS&9[M6:!@]PO3X.5]+>]W$37?)W^29%O.]DQ59'>O*W/XU6B2608P!K%39$X.OQ8= M,)B&1@AL>5[C-B<):IAO*Q &,[:<_K4T).R)/;X6N^#<]C9[?P;45=3RKY+M<$6@X#)*M8<;7BT ,\5+=)H4 [,4/:O&LG2"K'SF92$WW9#?IH I%W7HU:*

*),.'X2WI" YG$E^ 7I6%>XS# 4!_TE*("[Y,'NT MW1]WNP>3U)]8HBR02*X" :R?Y;^3M%V#XBO\WKKE[;AR#5Q[VVD'Z(<"_X] M!C_#5H7.,XWC9$'-[.8Q8;@!^H;RY[_(_U=;!3>;+LQ8U#>8M?EMW9MU?Z M_]]$VV#LL%2#E#IK$?;CF>+-SF%)YM|8'KE-O\Y]#36,,:7UJ<\16AS.? M505N%$89BAS%4XKB:$'4Z/!2@'K$5L\'!Q-DIG*;&48BV"5G4WD2F%;1_5(_M#W*EM&/WUE9B[^]2/FX\ZO8'P"1AR)@E*2%B4R_L\>/0WVWF/^_5WE^:VX%|K;|Y\5B"?PIV9SAA8F8+GX*^`Y)R(M;B8E2.\2(B2!1,VB?8EWENJW8W^-N_XI7?BE[+UOA8&4_L"N MWH$+B5 \QAD$ \&P5^UNH$6HI,_<)$1A0OIF#?WLA?N_FR6[#@;^1AQ0P!#?-3CT-&.!E03F]> [-'PY#(0ISE'E)0?;&<)E=@=V/-R#HLJSE)_-->$;=[-:5 ^)XU-3\1[B;_^ MXG]YA&=6.$8,F^7*?V\|F:$R<8' 6?&=N;T;WNP):BLEF +I%I>RL4PW5C+7 M%W^:'8M;]^M08F>A=ON^5|\V-3?W/XU[_)",<-7,J'ST5M_Y2P!Y91"SIN^&&E&.9\76R<0V3^_+^WE0??IA:K19 M'2K0\)ZU2IG)O+OT1OX16+@<.$&>HC<#C >8YW\>T=^$V>D9):-D_U0-V1@]M&=C8Q\I9=\3_%>7L5=Y#>]+&Z;\A#9Q&$ MW'*N,D"UMC7GK;5.S1 ,Z##X60#C2A7*;.1N:I:O^NR;+1RS!4._3G$@!W0.N-IJP>%$O(CHZ\-'"A'UJ.-"Q'!?H.BJ M11E%5F+6I%!H+EVAF6C6 7PY#J/0),UD!1#N;/6]SO09BA%L=X HD]A-$ M]X1AN]&-"]V=%=12**1+8_>+1<3KW1K0NH,GRNCD@9?[Q,1/ M'T"1FTYATM!@!)FG5#27N>0@>]\"3FIUFOIH\1.3/UM6H=[U4WS+C*Z,6U0 M>4\}D1g9#8L^ 6=:'|!N91QS@C0N'Y!8^J,(1<%A_P0283L+-M1RY6!NU 0O MXTR+8N:ELK6.L1,>E>$/MX\3MO^XV5V=2F-Y.(.N&.#U2;RGO#V3-/L>=(2 M.:<;3ZC.)$I:!H$D]M@+0]\E=KALYN-OMWFX0!F=GDN>N,D>JP2TL/+H9QC M#:|^RX7L*\]FO0.QF]^^(RDDMQDC;B.'K/3^O5Z[MQL!0+H4GN*EQ;D :F8] M'3Q+3+|\"_N;KW,TWV>TU@8;<8NIN=*\]THFM|L$T+58?FM>.24RVF,1Y1H"7] MU/L3";+(X4SP:PEP(%QX9L4J|//3/%FY7/P>WM!@IY(6R$/\,"_Z6;>4='9#- @!K_?HKD(&S MY.X2_HH1045>L(D2.YCN6(&]3&%. ,@&FEFX DA>$!6$$&\.YAX/<-,2*#C@C M/T.6/:"?(C?XQ\XSFI\]/S1]\G+.C;/V7'-"'> (/N/!5R%'+B MGL9[)7)2(3WFJS./<;YGV4K)8=4_AB?U[QAN|ZH)']:DCX35;@S??C8Q ;> M.WLO@72@$)&%8ID+$1@"3(8^1CS|C8:V!U);S?!N!8 A3.GMPAU(V9$SZ.O M7;+7.R.]';6?J!D_U/.3,+,+N\$+B5 \QAD$ &P5^UNH$6HI,_<)$1A0OIF#?WLA?N_FR6[#@;^1AQ0P!#?-3CT-&.!E03F]> [-'PY#(0ISE'E)0?;&<)E=@=V/-R#H %NZA\K.@@;F!$/UTUD#4K9^[M#]]=\>...|%T96_C[_M?;QBJEAZ/E(WBN#L$0?QH.Q2QT8";-DCG(1W+">UR[$!!G^9;=EX^|'?'1V!Z=.?=UVN?O>@M?$#Y)*25()ZM.>KV18*G9LK,A/2-.IUA#L)_!# J9Q2A>-2=-MF0K<4HMG/71)T';_G>.8>P MI>4KA) IN[LJ45]!6R^9[3|KF+!"AW3<6.]K 2H!S:@"%",R:8YS2B|GZ9._ M9C_.M "\@S<;@AGI+/?6T867>[Q\'T!-B;33E|ZS2H]^LO?WKGZ|#""\&UH MX80>]:A,S%<-90YUQ^ VP?=*4.7K\/ K6,,60$"=$ M2!$[KC|IX/K.%-5VYZD M"O+0*4 M4\?O'4,?O.S*Z30[7<,YK|QA\;EF7_G"]HF!TZY;(3@8ID^'=\RD/WGO'[$!W:T -O2IR;RK4!7$4!AQ;- %IAYT M)!VG;.3"S[.U($P4|V=7Q|Z(8IXZUH256[1C[HM_D+LMNP=A;"'Z4";D-UJP M*9K?3+ D3-%!QU0C)<"8O/7;*-DO-I]I6-/RS M?5^YOTO/N[CELG[W P&,C:AJ[0]XY;DHWE8)YG("81TT7\>SSC\SQ@LN)";S M]!30M&P/R2O20YZ.)|U>3IKIL/0Z#&O!5YXVN.MMU&>- 5P)X MBCH=&GK\!T2)$&;RC#HDD68F!€P.U'''N;TTCT'}5-[#'=1D<)86V;S'48^;?ED^XG0/7_/ZN:4V6W$IX+^$;^. M.::TF[!$WI@*.=3)H4L-Y&*&&O-80[*%_I@OC+=K=<]N"N@R"2P\|3?KFZU&-M?4@1Z_B10Z=I&\:7';0N*N]U\=(_%&O/1/,4L[2WQL7R6@QV\VX\=,C,G30A[BF,+B3(<7RMW$UV?H:C]-AJ1QOZHS+L,P;=$59T_#/27?@_=4'-MNA,)KCV$G?#6>X$P(6+R3!=]@XT#5Q+GR.C20$*/]@[-:(_]F5CV8>_^3/L= M4_W21#0S\?]7UDBZDPYB=!@Q=H;L*)M9]AD MCX_FFW5OFIZ-^!PN^[Y'Y;VV.|_/^&MSA3L\3CI480!F$9EO\Z_%=2S0#G @@W&H MK6]/O. J+7ZTVX*7 3C7-&.!E03F]> [-'PY#(0ISE'E)0?;SM\^;1)O26M0;G:#^55_2RISAMG$2O=VS)#7TQK]D?-9S7R89(AGL8OPV_B&L)9OJ?=$N_*M9GV1E(2BGP19A;5] ;]"E3_N?_0,@7K=&O1Q:\!&E=9=I$08[PXMPX_U^_!=MGCR#X=>U6WPS#2K>|?7GG0[T//K9__+SC]MDP&,,1OGGMO>&(T*$_AS91LD? MH8(&S|&AW?0>(6+M#6$W(!X#'L5,!C!G2 P#U%GVR?00=F)/N\(KKFVCYO2#MGQH=_5_\;RT\&EX6VASS>V#HZNN?D\-O03-*Z JP$'?0H#LR$5A? DW.8;<0 M/L $1]<:@ROOQ,BV8:))GZ%(!Z.ZT(6V^M>4>U[W99-\7QB;I6GVGZ4A\[Z# M< V2#!'8"YNO|>=?,0]=!G_:?.BV2^DHK7]U$_+-!N'<^A@ F4D%=@_G. M<=/H7Y^UE>5"Q7.S4I00&]!^GRQ]LOO.,,A2]LXVC M[=:8:8M0?H0D"\7?:P9\S1U@3WK[D>E10GH?H81N_Q_Y'WQ-8\'PTS_49 M;I$C_^G, 9O[5X)5!SO0F^@8FT3|$_)2S!SUKL5C.+<$.C" MM*5H%2'(\T)1M! JNCY_Z=7<((W(U)=SKLI=UIZ-G=7&"HYDM/1$:%W00V/ MC49[RXXG%:]^(4C> >|_K M490]5;A#X:&_4G/)#7G&^+=^=\)O^:,\XM7+]#>G;(,Q). %0'/<"0#6P-1,, M AO-_AGA'6MQSH-#9APAO&>_'SX9EZ?X',5O=\%W00V/ MC49[RXXG%:]^(4C> >|_K M490]5;A#X:&_4G/)#7G&^+=^=\)O^:,\XM7+]#>G;(,Q). %0'/<"0#6P-1,, M AO-_AGA'6MQSH-#9AQ&<_'SX9EZ?X',5O=\|/6(!Z$#;M M-I 5]FVIGNO&PX!"\&?, .OT<@'>0H0VVYF@E5?]Y18F_ASXO2WYRC-\X'_]2D\<\96V,S'48^;?ED^XG-49IEQ>MG,.L71J41%\8&%2'.GLIDA?A:.HHL-4\\)%W<)@@CS_8 0'WLJS=U%^#[@JC M><21>]\)'ZC-GT'_I5R681)Y[)NC6@|ZZ]B\KBO?P'^.MJ|_-*(!V.77T8*O_ M0=V;QT,9O?_#(R1;LLLV0BBDLE664?;D:4.(J6PAH*,3'-++V;)WS^:?W?9[7\|R>[_/'[Y|G^>/VA]>FG]Y'H)K/V^RK3A) /^$I]1-&4D/^"[B;BOB+W'/BSS+;.*Z*GG^,L7MQ/@L6M>H1>I!A6G_^V,59;O.\:?W.Z2U^IF%<832#LFCY L9X+\A@H3]J3|&F M0&5]7<8&=Ki==+LTN5\R_(-'^/H'PB'R'Q+59&C]B.W">C>SO M'V&?AWL!TXHZ9HHW>%['W$]36D9_92TAF]+9.V:XPD.I M,%R+(V.8C@">PC&$W_TI<2U'8EN$+%6,B1$;B^BK.5N1,?(FF/JVNMJR^\=.M;_$<&/_]:V:]|::=0IH4[4X'XT]}/O^*D7[N)8%SSF7Y9"/+E+S>[!^\V3:Q MLL>*CC:K*9P21+AQ7G88_Z0TN"UG,)R8*2,W/>\<9[U%;@\?EG((G P=E)UH M-1'VTCSI]J!|5%#$:M^AVG2 6@?(=(@2X#4-V@X:),T+3.BQ;.GI'=|ZT)WK MH>|HFI0MC2SV*9P9$Z2C=ZK&91++*&;GFG@-N\MSEH<-)2'Z?D 04RA,B?ICON M+NAK+9V8-*J2A\7&3*,.4E#*X^.AMXL>;KRX9OWMR;A3*%% M[WC6;J#38A/A2_J<%A+ASB%RY7-1.W UBW15?49:2Z574.O\ZWT1\JT3!K[9 M"YC'V=.8BY<=3CD?97G#IF!.\E^=J21/VJHEPBJ5GY+BFQ0*TD^#O<\9&N[CM-P?KI%?1)|\^_-0IVM?5\KY4KP*]=QN"MWM];Z=_@@$=%>JK- !Z"@YK MU_ M|/^:E?VCOXTH8<3+P;@PB4QY$!D(ICZC:!.Q@^2*C<\S DTJ{=T JAXKCXN M3K8#\<*1/G,=K@UTBU.C@7UAI7 YSQC\"G>&?2G?/:CU9&6 ?DEI29#) M@'!7%O2&8?BU$XWNS/G*K=LTU1$L-TX~7C?]\8T;RI[ROG%R/B>,JC>\R MZQIOVL>SC'HB M_%Z<7!9GG+QSE*T!,F>'(HJ\9B-I**):\[=XH\&;GO Y:?HK?QVOJYPP-N[O<_MX?VQM&Z'8T8!P>)D.4?+#)8.IRVFOH\MO42#R3^Y=@J3'-/3X5ADM(_MR8M_.WJT^,CI4/HOI52_^R KPD"=*^A)K?K_4*_FU@R6> &6U6_"EY]1Z:%45K;-\AX8GP$.UNTW^7)MY;Z?E_#=^%.]0MW %OS;3 ^U7P/S0#9^14B MVHUU|/WU0_G+WTM?4C@MX6TU&45H/5N5155/]5+9>ZRl0*<< _,(GR#KY'A8Z M;1-1/IFV*@FA>N0>&),8<;D, R_=ZZ'O[S|M2F@&0=]2D(+@1P*. M<*!W\Z!IX>G9Q*THVHLVF=?#@(&3 ANJY26#F+44@j,)S*?089:CBDD$^^V2 MZL@V.I 43E/ZY315DW+UMJYY1'X9"G<,^D!,_^0QA4?@G_@*2AWT9]Z@%_M<:W\',1T#CMRM>2,PMGM'4?:1K^_'/F@FWN][UF+6_>/:5H!0H_DW]]O?.M-"M+##4Y2#8HZ/SP=P90<05U-Q3#/&;XL<.Q4]7 MEZ96DROU[C9?9WW4&7AU9&D 1?UAPJ@P*-H(5@IU$|>FXAMJ+AOC-JXHA&\ MW2R0Z4O?>J//Q:,33+PV>^3K/:G7%4K1\3H?H>7.%<W/N>\.BTA)=-GTCX9RP=U!6]5-P]5D VUBSV!5N+@-UNLKWE3TMTYZX?-[*KOQ-N,"+GRM. 3H+-A'*AFJ+;U%2CWZ/Y"H]DY@@A"\!H(^AS@0J M<$+OX"7P$K]%0PV02BACH^!NPKS2TE*6^YZPAY-*0.*D>SW7HMX8Y]"0PP6^;I$DSV36^)"/L)U1 M/5_G0S.0FOI Y$)<0PP]/!WO<=(8EY^\[_93#SD6]H[^(JA?W."UU6+/EHSB M"O?*

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+U!F?'K"L&96X.=7>@2UG/77ESFM%N?O\?B!U:W50 MR^%_ C/6\%O27>0VE#\0ZV''?B8SF\KT$AV-OZHAY>>?!A+>X,]OY7UW8Z99*

M@UG_U^=S3YXD2SD(>6)XJ-2TY@:097HP5'SYM?F-A&!JXD_]E;J);SC!B%= M5%3/$'HW$2^W5X>5$]f=EDAL\;>B=+_5E XP#"!T#Z. MW>>;TCL^%! 6H2EUW W9YJN?9?VL@LK_E_HJX.4XDR2HPIWKT^ *T\!Y+S=; M$)/0!.;Y97'TB3R'XY (WZ'NJUB<#:?CZTR0O8:XKO@G1G4V^'!DRCE$%+@*

M8;:$[_SA!K!]7IF%H3K.O@!6_#KM*SWLF8RA3?]XVJ Z.$UX@S/WI7;t@$ZK-M/XNTU>D6!UYZ/.OK8DOD4WB'3U5'77;,W&HYW75AR[4>X0'ML>7'HAYE

*RV!7#;+ETKF@4(ZP' ,^U*W&%#4#6XES? MV!585^']HXWH9$"F<:8@N,)9]G.,YPO91: OMNWT">GW7J6WW[SYB]$G9!++> M(4%K(J0=L6RZJ)2N0AB8W*

*(@WEU=34%.!Q>RW1A;CL!H?,V>AT]_WA%UO&J M7A)Y^^(++$PSK/#RJO%N7.<3F5;H@DF!!BL-0 MXQ/.C6NA93VM=&=8Q>XUM2X\<-0/$JA3XO9-9*D#G=H#Z*

M&/D22+G;L9LP1&G0!A9R)7I4EAL4@%.D=J6RKP:9P?0/H?K[C2ZLE&S"_]>8QY=)^7/4-)Y8]?O9_+SG3#>K#3 M$D5-*

H[R49TOO;%+Q9)Z!#)GBP/D6EDGYPA#V%/R!LWGBG6UWC8H2+NM5'+9")O M^*0Z\7L1V:(M^5GHG!;?9V?@Q,+&!Y@_YBB"W0?3B7[S.]0A>Z[P+FKB

*MGZ&3>UXPM'LXBB'[7\3XQ[,.SN2^Q[CT?KB-__5S+PK2(BXS%DE3@UQQ(RC7 MCZ%[@GAR N\).BT()6F\,#U6*UC\+0<7XBA4^B0TXX1%B,:#_0._*F]U2^R9<*

MU&)/669R2@"8+]X'FOHZ[S@Q\=!X0)4SS<+?0,-UW,A :OZ'UAHE6,-S8/>C M.@?P8)VX9$C:?H4=.OP@B2L6ZJ=JQ"D:>3DPQM:Q&L8:NFXB%$$,M$NYKH6M

*M(E]UL'\;L!-_[^/8!BF\+ \EPIG@\$*4XC'@2>3>G6!$,IZ\i-Q%Q7#WP9,&"-MBE2(!OE<>ZB@5N=U<\9.2[_@KH|+6'WE?&PB^/T=V?B(K02/8@3H8PAZ[E<:BI!)<=8>>T\0/KI?Z*

*MVB>MHI.BON?Z+ YDJ9\Q7;B\U8WXXT,'/Z>$1)V]A331=#0CCK68GD+8\O.(M7%/E?-.W_ +WV+:6Q,"R#]TY&?2)QXO^VGJ?)%VA MHRQI;C\11$M, .:*EQYL'5[%W?*

FPS74!+X0U!_YQ2CQFO(%>W_=,_6DQO7ML0-%M%Q3PTJ7X$^/T\Y,=

*M#.EDAT8.X)OW2;!W*G1<\4SN7_MR^73BJJ>Z3^TF9_ZEQ#AC/<&XUR9/_U6*X3]$4AEG[RVGV!U M7@OZ#0HQHR?8!UF;,|-HX,4O5;V)-*

N&HL"AL_BRGZ>8;]T>>]OKO7X8ZW8K(M.:"94JN3Y&K5I:W+[@$ZVV_W+8>S#@:,=SN:,K'U Y]D.03RJK>[3<@WJP$ZH MDI:L]

LC@4O[1+|5%,G4+0G^GU4X;_P+YZ2@+I*F3+G"O\$]MC(G M@[L]<%Y]M.39A2!Q_@&+-3R\,*?RN"?7WSX[HXX_:\>+K]7 !]$AY6WO9A MYP$4M8*

*H_06;8B^G^.R!$S0KS/[2)XV" ME-A3"#/D/8H(0U\$% *"4J?2HNHIRI4@!@3T>%IEOF2ZE(R,_VD\H94_ M!S"C\LLP'Q< .0\ ZC.B6 "$9]GCD00U@+_';M1;%'E[>4R[(C>^*

*7HZIH:'C MOA'/H(=UIOMM3SG4;F/$LY5>P$U?0'<9V<"T1B]Q:QNF'+>R=#[=):=G Y W MMYM.,$_->O%*FD.ZW2KC7"39NQ7!NV#T5^[L(C#5=..@4:VL%(I>DX4Y*

M!G2>+^:IS?P,@4O]#^"^$N2N'F;-?E]*[^J8XM0 U'A>8F;2#*G7(R"=%(R* MZ]C#*"E]$;C_1^NY\}3NN9OV@5A%]4'H/CZD@GT0+|Y^7@"=_+5 2E"

*<5]8+EKE*F&D]7RB9KJ6M M]V%f_;B.B%17FE+M"Y%U_?C0KB(<=B4U*I;_N M&Q;_L]MG.=)=:90F&FK//T:B5D<0&ZJ7V$K)CAWSB.N;"!!!{JX0\LB=CVU*

*M2Z65&44=KB9>N.=';Z\2*7LP)\U\/|/4F'@M]5W5%W$@#@4&(IF2.;2(GB@@ MJ1EH^%!9E6M6%^9#&Y,"U:QL,,5^;-&YHM)PA)\MW9CP]M(]MT_$9HEE4]81*

*M[AQ1J.^MP;0U>;JWF/KMZ>%]>(L74.6IL9 5=K-]JK;GSL+?HRJ2'Y$W*M5? M(*O*_5)=IE-@6+BF@7KP/GD]4W8O.%R8=*G"-M5'D>S7?TI:"RCJ;V\E?*

6">5)4$O+6T\@F02OSVYQZ;X\@9L8_9XV^E5.[$W M?HVM+5GG%OQ^,&RZKBOU^QN H'14^E4-#T1=//@Y$'4?&NA+T@?#N:_$G MN2^#7^8.HS_39E#SC$9%?*

*7!*59&O)$:%+0!SAF 4]1FF 9UDK(}!9;YAI-O4 M?9*OK\)%V4,]E8&?W,#?K"?<'KV#0TC-D$@)@3388^^ 6X4#U+Q3D^A7-)\U M A\%&5_\ 0:30M\LH(0@)Y?$9,\YKZ&RTIP*

L=+$GO;&DRIW#^GSH7[QU8X! MT"&#N! 2-05HE'G8+XF.,8GI0QIZ6>43-.]"DQ,8(;XX7H=#[%# ^ 6PC;,,; MC9GKTE+E)+2=1OZ8R;2TM%S(=+!!R/GO?

I+F B3Y@.9#;__+-!#'^#&?*Q M-A"@'Q9*-L2G^+F5_PXM'I7H|8E0/&ND:>2W3X/E+LX)$X5Y%W/ZTU]M8_>+N#[R\O0[VE*

*TEMKPU,PB>W\, MDE7Y& ;);;;+MGF+Z%'SPU]*IY9IONf[fM++]72XTQ-KP)I?-K1S%=X!8*.M<)^.)>1"K/0*O,4*)%]+EZ&T=,M?RZQT)>@$<=1O\,H[M;ZTW>D4JZK]:72*

M8T#R X8MY\D\|;?U8=^&+N7_)W5X#%X5NS-H7B&,9]F"B[+^B-5?JTAZOZL MZO4NUV=HM05.,:B>%Y/>>LSGU K",AIVE,#=WD.U$)>';)CI-]3MI6%AM'2Y M?-/@0*

BZ=NG\U!Q_LW/^?<[^F2;ID;fGW';^[!HP)!!%DME;^^=L^?:XZ:G MI^6R@Q86K#@Z%&/+)8==Q@0 X^&8_+4 M.'E2Y]1LN,\ 2ZOQ]ON27<<;!,M MQZ7W_=M(^9-

0C4]V.&'RZ1,S4;S[2<9:*%_!&*OG8NUO+XRP!#18^]8XJ8J MP;-"SJC=1*R%1)4N[X&1D5Fl/&%1]BI?IT>W@$3C?1^V"% M>]2XV5V@B4=(P &"G7GARDDG454P\UX"Q-*

9N9IP@5 M,[#.#(,X8^UCZF]"T!NF(DHEZZ3(D9]P.#LUK&PE["Q>'5&+6^#01" A%G[MV@6;?D^#6 D%O#E+>'!M;_#&6>8@)X;D1YI9 M[%3$QJ*

"T^/N7;E=$VZGP=Z62XIQ6GF!=_F9%I.(.6'GATNPM,SYPM7Q!M] MGG^>HJ@Y0'WZ<@\CYPRG^$^/C?;?2'0:B@XG-UZF1W;2)A+^QGBAK/;6L&AV^^ MUU^<-

*LF0*KAXK2<.@6 28S$21NC[&%&V^?B"[$EJ:#N0[_fC"(%V]XNGU8,2 M@*JC^_*9>.W095]=G[W;(+(]O.*O*

*MH*CI!"1T#\L(MH;X%I)1,M, R>>>:&;M;>FJE=K/=NM!&7OIO2;\%Y@.&OX7. MO7D&H]AZ[8=-!+1/NQL+;:&794%/3TZ5Y1[N.\HVMBUCQJLY>Y)V(XC /XXU*

M'O+T)\L2[%V+<95SV6]/2(^TK$U^V*+?55-V#'S RFB1(,IDCK4T872SS38 MX;0@;"SNL7_LB9*\&S>]fK".Z,K>TFWG*C*^DK:1]#F4.GM8!Z=(L.P\V)H/ M>Y!2OFK$!.*.]*

*<%AR> #DAOXY.=V!JGY"*K^J]1SO@@^(JZ_7V$NRXOGE^_0 MXO9PI3]M(D(T\-=$8JH;A0R4)W$!L.IQ_YF8H_]?/6Y$A[*0<+,[H4M.+9G,L3T:36)B1H,BCHW195_|*

*MK*ZOU562<^_M1ULS|!M14OAC]HO.<3^$W7>]C-'&-#ZZ=._,ZM>5,W*'Y;<#1|HVP7#B"W0& MLXT7)AA;#0P8VKS5&MRMF^]6LBW&QD;!-D0|R&+0O^,2[0C*

*4\9MR8"]8X.[M71XRA%]|)6:1NIINO@=+-4CQ<+|[YC4X$1'GJ1(ZM5_S|Q0*H]E'JW?(M#99C#-7;>]YWVf8$"N4J.6D)_QVY)GP3|>]&TE*F0);3G$&+@1_=@$]8T!C*

M=^CA\%/XPR'@\]YXC4$^>(,IOK\VWZ[AYB|O(K+#R^%1^0U-LFSQ89!.H M63'E*>>N$4F,;37:%K4@+N\\L?=P\)MVFBQ FC9<]7DEI-^//KCXBOFT13

*MQ$5$5+&,&YG4%$_W9'FRD3#4CQ+>4>[_W658VZ33T#TLC/Q@-71CI|LN^0?R M^*CFJZ/&R-4.|B=699*_[*Z]13_%5["><T-6%MQ(H(HTY0N$NB=+LCMN=W2*

MS9%;1+DE$H2#\G3CK<,;]F9O[F7G;&*B2K7?.IX/&%C;\+,^$CQG=/"K+AH M$9W":!'=?B T/;G#%#)CF00?B>.6;&58;25@;!N(BGGC*]P KBZ4D@MHQ"1O*

MP8GU;H9I@]7RA;F?1VYFGYXO]_&[=8EZ=HFP@_]6. \/HH\XI30=Q>?9X/E+\]QMD1R1XC; 9HZ5 [V]0'BQL^#MA86/^[#^UOKZF/],R4I4H+N|l-T|_K>S)=6U- M,@*

M71@>GOVU@D3>3 "OQ;2-1DT>52 N/]4BWO 2C715N84W__I(5C!'?I$ L\[M,PU<8=@GB\AS%4H7B>Q=-/@4Z#]fB1 V99\|XOV".5RWB?"]O^2BZ*5KS#L5*

MP.N66YN(7#,WY ,D0R:"+8 AIN=N(@[DQ'^NELA)^FR[+M]VD*Z 7\L\2R M>]UA"O?5[PX +R19> FLPZ(9"$%^NO)=Q*D7S!Q.)8]V&T0G BU \Q\T=/2F M+]J10SPVL:^*

LUZ=UWFA/2("(CGU& MIGF:=.S."~UF3I:E-F'>=1/1+)^^B?"G3\| D'30O%MDBJ^2GYCI\STDTU M8X6'AM86/*^[O.*V)^':K"K5KXA8T9.$=ZB)C3>Z-8/*_RSP$SM*

*GIYF&%&MIG2W@"=#I)T8)V?(6X?L7;GN-V'!$%Z6BHH>9MT W^@&PCZYAQ1B.JS9^?E"W MOVM(+*P,^>[!%JL,89VW4J9[.C6>K@U#.@%T0T8?S227NAI-JQNZ1*9*

7ACI M]C4@V;.QL2$%?2?RICX)4(_=/Z-N(IIS]>(A'20":7\;10@GM. \D%)X]"VH'W<.MW-&3I'PDF2^"YYEZF>_0_TD?R M3)]2?M[,5) 3E-B&.6AM@I_GV\B294CP=DE;B -*H*

*U-;UZ-(D?0X+[V1TQ/M<_-T1*SYULFD%GCNG3Q:]=:,L<7T?5^U*%KSEV.+7 Z[&.*#.#4PAX>T Q((MVZ$9YAB43$,IX) +,2ET?3FK|#:9VE%ER@.&[4"/*P3UJ.<.<*

*MG_S*A>AV203K\G^;YY]-Y9UKPP.!MU0FS *@"Y!*?)E'#*LMC6\4 [H*/^W2 M.++TF2_9Y6]#HNG $VK?>?5;%KI_"/\3':?^#D%]H,XO,.2@+,&#FO8RJL+=SA*

MZ;YX(P,5_(VVCU_0.W'-/2O+?U1.G9ND/XQ.5]7=]5f[fD!+Z2]3.+2T$IE@ M>RW40GOB8<5MQU8%[1,[=' ',"Q@R4@6.^P/(XA*@/7^>1IE<*IF?|2ZROL$< M[!3+?

I=W.$,\KU8-!)SVAOVJ(*:G#I>, +)0.2L"OQNSO&_\!+%XCF MZBN_|_%\4^Z?-CVG\G:WS^^2]"B$@U5WFF+K<'_S:#P9\% M$X9.'Q2UD+>=T .DJ I#+UBH'QZP^P>26DDQ?

T@B/XDBX6&!U4.7L,&F3W;_M#+Y+%RCYKM9]<'G]N>F6#/_ZUJ2.XV&+8$C_,#58 #:[E#$,/R)\KRFBY*

*M9^YL&F|>1<,V[5QH(B5*LOLUU>1B/T+BOS4T"O1DS%A$>@#+]#D(SCW.>X|U8 M1Z%>XSP*>3J496$^6Z1?1CG^2_QYIMF#BM^S V)|S\>*ZVA&"^=+V!9VZ'(>*

*MP@(_AL,K_-9VN)H[F6?,R:#0KBXXKE,@UQVXN,7S3S7X'[M.U<3,_-Z3'):M MIK50D"88 @TR^Z'7+)Z[L#'GG7]L(C9HY;-MMPK*H:$EPB';+2$W4?N10^%^R;-*

A\]69JDP"Q4>CSYHMX^OZVX-=V^LFU>/L_^B?/%W\,U76D@_&;W<9:TM^ MNXEH;53&,/,+0PD6!,29[.J\!(D$,KH.1.DN Z2N+-7+"W_'A)EE]4NZTL*

*M9>N+ZX)MOX^IIY#EOI_,O-H NV O63)W"-FO-=.DY@$,(*N#69S5LP/+V(E M/(/^.9W{=\@84L#NM1(653^@\^MATVA\T%|1KJ@IZR9WBO2R)84@:,LZC",.^*

*M14T1Y3OV!?,/B[*NJUTX?&#_SG?1OX80=W[9XGDQ MCWR<8GB"BWEA[)N(Z",Y].2H&O9NB$PE;C.25ST"9I7&8-F&E<7W3F18|&1- M?32X=*

*M]P[U%)K*U*$XS!.7.'28]M4FSG/#"()8N 4Z[SY"YA\">M#:! MA=^]=#=27>]CUF:CV,'+?F=3%II9(#Z/T?EZG[*8/:"2>CGP?DG<$@+27>I#* .MK[&N<&.XV=B!44*

V+,2BW9Q.QK.V:?[_.<9MK. M:1>[:_D(0<1M^O\+:!ZI0Y@D@N>'IR*8>Z$!U%M*TB9"PE(OR*.](Z@RBXR LL M+F:6^_H\ELI'BV3I'7BW+OL-R9 2XNT_V$0QHV'#W5T!.*

(PWUF7X0 FVS5V6 M"#"]RLE'@0-!1+8S+H M0^)NM^809Y@B4&D)X0-!$!HNQ%',@473 ?'AU0 M-MKJ!X)O#W7/W,G?PYAX)+N$^N-[6KD]OV!)>3<;I]^2"[T/6+4G(

/IZ)FH M_I:O!_M,+TQ.#E.7;=)X=]O|L)<7>H2OAC4J(K@J5ZIK$Y;S2- H._? M1@4D^^A#.G!16(5H#Y M0Q- IDQ'O[(5"?9!CI)-

*A#1F",V6S&7R,RAL&1^NB###5(@55942;2/YT0*BC89'N MZ.,C1RR<.9YYP? ES<-*0'"IZJ':CTQ4TW$$),15M^:+$HKZG$T:0D&\3FJN5 M#B7R,^&?*

*6VC!L@)HF1]1T%/6OR3$VB9B2H+9" 6S@MA*|Q9SNE%%>A1#,RP+ M+)YZ0'1R0V!$H8.#V EI1.=)7&@6PA|\@F>*R'D+SZC%H1Y%I(9X-*

*$-9DOS/*$\$*NPR:E3V[JUTHBH]F>=<7 MOW/I49!+"9GG M#>D^6O96B1>:AN"Q.+J^CL_.@K#^VFE)WWC W5 M.7.Y3&3.-%T5(+3EL:>1)3@.)^HQ@P8FOL=3#]-1 XP.3-*

*>;15<>T\A8]XE9$ M7ZT$.##+$MK;KOV]'GL^7U0Y2. *0BB1Y^/UX6Z%=42QK[B?BMIOI"G@-:* 0UZL)YMS#?AG; MS?V0=&-?B>,W]]5]14*.6,6SX253AQ<[C\+>[@[&=*

[9CW$BY66YE"G@N"3AFB^)6 GZ6O MZCTB,VB:PGVN5>-);:KMEH#VUJ:B B4D]\<Y M$MPIE9$V9^!YMC$-&6]]:HJ_::U3;ZEN45>:GCW4MY+F22KL7VIG_:^.[<*

MRAGX IL"0'V$!$]AIBC,-<8]G5=ZZBFGMFTGE8Y/$;6.DL(N"WIG^D"'=YY9;@E$C11>0!^.TG4?ZD&0K3<1-Q+]0-34//N#'S MVQA"\%K,TZMK H<3VX09TNX'%=,;V>E"*

*>7/|%H8N$3ZC]$HV7NGE;?.]1.0 MSLLS54KXT(I>ME"=(@R@F@,Z*4FJ9CD+J!14$'HIS!F%$L+3%3$7;A.-4D^=*

MW%?]M3&0."!P])+ZH1!.D@Z976928P$P(5YD'B^]31,)+1W@SHFOVD1<"9%P M80#=$CNF?Y&D"3I01.^#^:R|C=F@T_BRZ5B&C=PG4=SX>]5S)M\EGBV/N?&V

M2U4X<;RNH M^,Y)1_2?[E'\F\FXC;0O0JU8\!3Z?$4D?&-5OLN [$YW ;F9(5Q,.-ZT95^ M=-#G1QASE-+86B)MIK4H8GW@%JN%PTN M$!,Z|GL=N]

(8 #14_P_=9/#]^Z23/;YP@!190E#?)+YK]?]_6]30YA&>;8T MF=D'P4H?)CQ>\%\#@)3,53K_@RB"-RV1.9,PG+V!$H#QSDFN M*C@PHCZ>/>_E0[_5)=CZG#T2NNO!;&1N[H*

M'SY?:(FTS(MZ8X"F](\L>^X, M$=%AB0>@SNLTS#9V9%-RU\AY ,F)6'I*N;2C\G"$4?W@SSE=96:X]=^VT2$(];SBTA V">)4CYU@BW ED

M/9INS]A8#.A!R>.DW48MC^!F<<\;.5NAF(]@2)8'MRV@#J Q1_A\XOQ0_%MX'A78!7A0YXZ0_7EAOQM"69OI]1P.I&3F.82E GZRQ;&=)E M2%#*

[sE'^V.EX6NS01)X6^)2X7-]TB;C/'BC%/A HZ&>M(O/[IYY>XL/O^Y] M(67]ND9NA^$^F6G!>;,,HK8#S9S44O## AY&@JKA'R!@*^^P7?"BQPCKYL=*

MR#%LXQUWOF[^4])PD/H"X(I=F^%PO3%"E8#X68T>(RPD^-WNNX"@I MMF5;^^L)O/T=F1-UTU41KJ. WY11[^&O",2>45U:%"HA8"X G4=*OF/]HQ-*

%'F=NB;J.!PTG&&]+784?UP ;MO>\R)NSSQ-WH9 M14=IYH=@N2H #V!,%6$DF)0(#H]4740=)3!WVUYR,MMT9IMQL@K@)4E07?WV=KYGV[]/L:_YLUF

*MK+'&,TZ:M5%B]XG[(7G)+ &@4V=$K2"!QW^8N[#,_"VHQ7..P U^_6"^SH@ M@4RR5/D8\(E]Z+>@Z[FD=^<++7RN=L>@LM8UP_KEKGOH-Q=[1QY5DD)*NL(9G MY+G"*

*[JQK5SP"4LVOJ:)3.A2A8EHQ1@)7LN;XY574*_J?S_&?NP9T_UXK#+5R MD&:O81$;1$A_\Mf-VG@*:(-*XXJ-K#8%YS]C..W=UX9K@G,\GL^D'S%\$EKS M)3,P5Y/]8?*

GZW1$^;UGP-W,/|[8O'A$$;5:C?52[%!0B S;9=Y>2)_:R#!Y M4_R])>??^GR&;]?:00|[Y4Q[2E4CN+ OB6!T*[HXT0*IP]X1)FQY]W=C+D& MM3#-&!)]Z<*_"*

(>AYP$'<90^C :FCS7/BY|H1G.()\8+W45FJDV'"E?U"WGG M#OSXBH^'^T&-:?58.M=-#G1QASE-+86B)MIK4H8GW@%JN%PTN M$!,Z|GL=N]

*(E:TN)Z>X-^"6PX M/;'.T74(,;-BJ&8M1,WH/M^KN'IX^,QA?,S,;*9OXL8EZRVR50]N=P1!%"H^[:77TITV$<)]RP.,82IGN^N2(R4:7"N MP&'OK\96Y5I>1(>$G;9>A;[U]'1*

M_1Q?(X)P&_'7C+FCB5-/"K! ,M_ (^7,=H5;JMC'DYEH\JLF(,#[..S@2*A MHI_3=Z#FNELI2)_00*

*MI=MV%/N(0!FU01ZE\;OXHIB;TT1RID2_,AYSV.=)PM$7D=69SN&M.4\B#JQ/*BKEJZ\TM5\ &./^\T5EF 9 MX&[YPJF\NVZO1C(W$?79@7&*A9R>M^O945I.XZ;D8;&-*

/I2XB?U:I?7P@M>; MH_Q7-_4&O]+C#L*-&VD=4C.<><[!H$6E#A+<5PVI<>DU2#&IQ4+G3!W#!'M M"2R;%[U_U$= R]%/[D:N]-*

BAN<,VG]\B+W@FWM^VS_W$?:'YZYY*B\0;640 MI^"[1VR:8DM9[CTXB1U'$2#I@LD\G"R8G8MMK03M^&] P]\4^&N\$V@3+]K MV$GL1KOM'8PM 1_ W[@

*^__+ML(=SO _1S$\A/4D49?0T1X&RQ:+* 3WO:H$ M5%[MF>4Y&@ETY[;]\SSM8X6U#N^S'$+U(/>UUFMG-)RR%C4CG8F#+]MP0M> MB`?/QX%$6T""IX>BN#NJH^B!&%G9(<\;/PW_=0?+G$C,&D,M*2;C*)O*V0 M_R=2%'*#S-MOX!;!ECV. /F<\@18 ({{(UNN?\E@<)CNQFSAPIA'X03*

>YD4OYQ9(&4__XYL/DJA%F#5C7D0I02N8\GNF!RG6.6HPSK+KA'\YHM4& M^>=/;S3'O6_P!O^.Y(1_'/U?V&KH?U8$N(ODBL"8Z% "\2KLGT2M(_G]D!O*

*M%GA59BRU<";NZZ0X@BFX_E8Q.W'?=U=W&|^/Q2T'J9O!JA05=5WU_0+1,%"" M*R(!M]6&FYPG3&"Y;R(N$2&]R;@_I$15!&,C46V$L),[,JT@KM:1D:U[LWVW M6Y3?*

*Z(5W&1*BAZ^?^6BCPGG?D+6+|HQ_8(V3$>S]G)'"(@UO!=_)Z: M*_ZXO!NM(%U4:0,N>Q^%N@8(A]RY"$J?^[T\8Z%@ECCA(}E*

MJ0<5NP&TZ>1L=OQYA!Z<0:MY(Y#T;X5WZGTPB5I-CA#=5@#?1#;*NK"#=3 M1C3//#%LI!FX^;[WZWO$*I\5.[7HJ MFG.6J5=HV!QC/9-#Y.) ;'@ZO;B"*

[3V)O%TOE%VF[T.A16|!7R/=A:/K3 MOTBC7^3 $@F+2RV[]NW8%1HXEV!W9G\/MV;!]0! M\ R$$\9)H+.!,-X."F!@^^:,W,FYE,?@7O 1.6_P=[!QW05-OEBP9I(F H(@)" ME")*

(50$1;'11$OLH'\&*0(B("H0(&;#=)"NH|ADP0>2$:!D=Z$%]24 MNE,)6}}N>&?N.7?F^^Z9,S/?G/GNG?ECP3})MJ/?M9:0!]:ZUG\+'\ 6S]H.*

MHK;35W1F%]$4HP^7&F!(HM%,%U?2K ,N4!")A#,:%S M2 D(UWD/BNFYICNBQ=^T./7X?6Q?2C2P3^7BN6+G).M*PWO)%U@51%?D9#5] M%3K%@7$U\=9 -!=I/$&?

M3FAL3 DY|!<9?\FT=GU+CW]U((O?<_,[CL3[TL4 M7EY#,'S1JG0FS3Z&XN\$YF) 6GWK"ZFQGP]"5Q24ADP5H4"G&0/4ZX.I=(\, M.&E:ZO;AKZ_[A^^&I\,@5W'+,Q\Q?

OZ!Q6<+Q<[W0&SNN_EG,BINTYN0^LJB+,#<:>8&] MS<2\'VMIQV0^\/GOYU-P"@[>MU^3A@<&?SR(E7M0MFP.A.RV[=;9P;SV<7.X M@$[WI'XQIA-*

%Z_#J>|YN4.P<.H?.ZL+)'4@)ICQU^GF"C5'GN>DM:H-+'?^^(&!YXG]8^?5!.[2|/IY>,:Q/HN4X$>|X/j3_";<_+)M>R M4C17:H&JSZMO? 3>'RN2OSRM]9:W@F<++X1/WT:*

HM(P\!+--+I8V7Z, -M0[8]W^8\-0K.> PP1:QPW2W/Z8=8X?=M)^>_]\8 86\<[!'C$WLN\3]N=U=.E

MY6)RH,/5&&OW6/.:G/2)BD3K\)@GX.T:#|/*+)E828S_/RSG|/MNPB:=XBCC=U!Z M%.=G3^{ZQ"/-E).[034Q8F\-__!)5\EZ$YYITV_FORDA;LV=X)BOZ2)*|]T-*

W)6.C$\IQRKY4.]G'?> M5C.PN%?A\NL06 MKG>R8)SY86ORIGX+CW+ZULM\ 8&"(TAOXB37DP4QIF*$QHCNI-WL(900]_EM MN^@V1>@:!!Q

9&:!E?:EY.%_.5VN/09"=F>^^$X/53U^6[$T^OQGGRO%53QB MN9YQ%"/'W4$8YH5A8ZER=I^J?@U-.CPF2?-SRW!MW{5@W.]2P-@/E0R+) _F)*

*M%H=.EY8T'X(%!RTWO.H%2>SMPBV0%!A#7HC#BC'U:>O+!;-["9!?@-Y.^_&C MCXX.UB9&O1S+X*N<7U!X&N^XK&J&L"SV2DU^.[KDNG=Y\\.PIO?KE96 M/>#QX5K*

%Z_#J>|YN4.P<.H?.ZL+)'4@)ICQU^GF"C5'GN>DM:H-+'?^^(&!YXG]8^?5!.[2|/IY>,:Q/HN4X$>|X/j3_";<_+)M>R M4C17:H&JSZMO? 3>'RN2OSRM]9:W@F<++X1/WT:*

HM(P\!+--+I8V7Z, -M0[8]W^8\-0K.> PP1:QPW2W/Z8=8X?=M)^>_]\8 86\<[!'C$WLN\3]N=U=.E

MY6)RH,/5&&OW6/.:G/2)BD3K\)@GX.T:#|/*+)E828S_/RSG|/MNPB:=XBCC=U!Z M%.=G3^{ZQ"/-E).[034Q8F\-__!)5\EZ$YYITV_FORDA;LV=X)BOZ2)*|]T-*

W)6.C$\IQRKY4.]G'?> M5C.PN%?A\NL06 MKG>R8)SY86ORIGX+CW+ZULM\ 8&"(TAOXB37DP4QIF*$QHCNI-WL(900]_EM MN^@V1>@:!!Q

9&:!E?:EY.%_.5VN/09"=F>^^$X/53U^6[$T^OQGGRO%53QB MN9YQ%"/'W4$8YH5A8ZER=I^J?@U-.CPF2?-SRW!MW{5@W.]2P-@/E0R+) _F)*

*M%H=.EY8T'X(%!RTWO.H%2>SMPBV0%!A#7HC#BC'U:>O+!;-["9!?@-Y.^_&C MCXX.UB9&O1S+X*N<7U!X&N^XK&J&L"SV2DU^.[KDNG=Y\\.PIO?KE96 M/>#QX5K*

M33\CW;44Y9B]DZJ?=F3EFGTM4&-N]U'OI=>EWNWKY3RT :6\^:68J^IX5>O9*LXEG64DP MJ6AZKFI6Q-NXA*N6'YO9CNIF.L48Z*

JCT#DWB+X69]#YKI^$KU%!3141+TS2_2&.E?+-0 MZSE'C=E'T%)]FMR:D8\VY< M[UB#U B9- [.!EHG)S1I NBX()'-.D'+[$ATNW;JC/9]PKIHH;?AB M^O,,]

<&6FN<1/]J8FI2B53/?)6LZ/LZ<2&U?=V)"@TT;ZKORS+.(NPMOID MQ/?5577@KR+Y_E_!Y)>H]KGZ3X+)N)!XS3?^'JKS_X|+)+14#]DPQ.'US MK';Q+13XFKT?

#9P'DSO55L9V<-B3;)$@R,2=.M)"6V/NT.ALS'BH(F!C8 D]\'.-O-"8\$Q'!1@P]=V2 MCI_)4N-M)U[W@_:M+\=Q=6L(.DW:BG0C18MJCHW]IBUEC7XNG+LPYF$7KC7:

*M*SHDGC$5<=NKH4YQBUEH^3\O.OO?%Z[1!J^N07N3F:,);*D@IKLT4P,%V1.G M@1_*'-CM/X>!>SZ(8.-\FG$ZR\B5U1] C%|_*,@\UL.!73'CP/14.3!2*8N=`M&X.$ 50!Y,9['?8-))OE\!$!6B=#^AIL>3PC$"U"'^,RAA\<6.0P6XRX@H0*`M 8H#X/&@>B7+>2:&B0%NV7Y99C@\8Y?7WY{N7NGXM1$/4|O]UPGWUZ?**+;= `M0!*N.CG15(2I#+5Q8-RWUFFZ'V1U9Q9!@_==BTU3%_"9RK16U;":W,,/8OJ< MDR[!GJYA[^%^3 3X]1C%;_=8&WC2HAHO*.C>X\]!VOF,?1AOE;MK_R>)8Q%R M_V?!S_!Q*=;7LCX[6+.4Z.I C!X;&A+.6ERD@OMD\W8M!P3=8Y'^05L!X^) MU.!IVCWV=GE0ITW0BZN3<*;DC!E?.:W/9Tf(>0-)+!=,[GW62^K*9Y=+!=,RLX@-1*5O=VU%KRH849*#FPY-),#L\I[&6K6H;_F MP-(F022]HP'X^;QLYC^%0/_=2ZFI&O@A? XELF@J2KN9+LI^4C;1[UYR^5//% MUU62+R?2S#L:]RKY0F1;+A/%F:X&'238DH)A/1A=3172RS[]5%RCW<46JL5 M,%,Y_O"PNWW]!ZF3ARIL-04L8;^),&&=.\867#K/IN&7^RE(D8X*;&#.] 6; M#PJEE.<%S!9A'CW$1BK.I\3YN3UF5O9X+MO"$(E(Y1A=W#@?8O866@.1AJYS*+AVJOT%!3! MS!5GBO7*MD7), +Y9I X\!B2*!+YEGZL",5.V\XJ^. M]"O7),F3RW<$7E#'G"X>,/#G,)`Y^CF.8>5;>;) MUC2/Y>E<[T;FP3\TZ^D7OM5E?#_R]R.W"'!IO>] MH\WBY)80<%%V(5*0:?KARS/K(9B[AKPYG]Z?5>.=)R8"-;9MB 21RLRW890B\> M5[HRT2-^76OBT0KO$>/QCR-_9N[__RH.84";0?F"T"!Q&?5.=RTTV9L;!_MC.+ ;@)=NJQZ5C9]H.Y61@:"1OO\3R-7I"4R'#IJQ#YG1QM@?!&QK'YFP2!> MMM(?'-@K9V#^-@>VIH6@[5Y@N2OQ8+H>`%BP-R@0#]M,VLD4;^2(QF] M*#P'!EHG3^/8 G8,>(CA\%G49K-9%/#'-NHO^H!V?O*=M@<97K*O"%'\&+7+W)@8W@[']/@Q*__RIC:/Q>0.-7!MMO9HY< 8"EQ5&+])OX\79KU":]!#P#FPRE44:]^M]=/_KDO\O8O&7[Q?!IMH M0B1_F_$S'R*2HU$RK_1MKHU-/3B]T&$_==]+>EMRP ':SN<'DPZ<==>ZTL]YIMZ=VT7+V9,@S8^YB+C*186*[5KD!^?Y@OX2K?P74_KLN\?+L6O.C[; M3BK1%5DO ?)+I/Q/%+0_DRD5TXZ8I,]SIA/#2-4%O<\T.9*8[XCM"*T7'3)_C7WX-UNM_I*;1>H'P-P1RMYF!^+09DQ@ M^AF&?PR+V9NFTYT)3!*%L3O00>M9^C!?7OMIF<&QVZBLAH;!OW.[A$DCC!\"07*&QVXBZS=;_W&ZJ5V1%P%?R?!2@MHASO?;_+\+2ZHA.K]*'Q\^I,>^,FS\W>N@ YBR2E-Y PC@#/(Z'],,&W,5X, M2[\ M2IJ,BC+5^8JH7H\E:*-#AGM,|\<'8TPH0@&7B37XW&CIK"OG2.8W$ET3)QKD MS#]V*&^,H=4G&4N#P^U'DY/9BE#IF8_WM10'5VN=/:X0DJ;&/O#))>+EGG)#0 MXRT["#LG4" U3Q0FWM;9S)LS2'.%!3N["5/N\TW^1.6LL2[55/.J"LE//7EMU#>G0I_NJ(K0/)[B=[6^3[>2AJ-'02H,8Z^=1TG=^+@05$SNJ ZV)]_L 7+M MEUQV0?-SSXLROLI3,O'FK]HN5NIB^RCH;G:/ Q,F;&)TH1ER C(.N1437(:.M/TZ/8D1>%5S>LK7BX9 -)%N,_8%P:?XV8_20 7!5XH0TUL+)Q@_8/T 2M!?OMIF<&QVZBLAH;!OW.[A$DCC!\"07*&QVXBZS=;_W&ZJ5V1%P%?R?!2@ @OS(2+X9C#E$H@E<<_?Q M%(5H!CX@(3V5'LWM5VX^/&GC-;J^\?OIKHYY/I]@>EW*U#DOK>]$^&RC0!H#¥J8PO MUU0!R%")?I06%&DLG._EB(O%2-.VV')S-EAEX<^MYJ>&OF@HK\.+5(A48?K3?R@$X]VYEN K]^TWE=V%W@A)@3/5V]94>BC-29VW)!_GR*;OQ/$J2]ED10AA!T M4_;%RT(TKQ,T3'F@-/>AI>]S;H_+1%:U9C??1D$.R>B9=S.']PQY('0D[>+ M(.:>(EN=D%#RA,]\N(056>"7LA50;)4#@RRP6K.+%7U^)5^':>S#W"7CKD1-M:?#L3KWF=[WAXIWL.Z<-.O+;GP-5,9TF%^B%?|ZJY\R]KC2Y%@UZ".21"YUL MS4C?W7-#NUBIB=APREAYRS]XTPUQ.$Y*$]+7K!GN65.G13GR(`_A)U'TXI>2\U0$ONYUT<8QYS!C0Y4A MDCRRE113Q>[''@7>2NQ[X])S?ETU!3:53YM-?08@KC7 M^]*<>.<.HL_/1RAZ8&4,68S9"V.S&V4&JA2][4!@1TI'- > /"RC/+W]_Y\ZC MC>6)43\'\6:AA=DJCSDPR5-%M=BD\06+97YP:(D>P.W56>PPC]L!HE6?(%Y; MD))-K7.[HE]O72^%2R+2]HC!JMR'L^&SC'-'0Z93'M6 M&D&6Z4*[!PUW<4EQO-;I++)D3SZ4Y.T9F--])9G6M0*?N2^QOS!L*Y2,*D MEP/+I[_V#:7(O,!Z2D P=T+KH)\=6%A/-7JF@_$];U>V-#2C'AGY9FIHWLTCI MCX#=#N.7_].YV-]6,%Q:QI^+N^A;,2= Z2YA!*2:R92L;K?'FK(*,$X>|^6OM>K:/R**&83.OEB]@IVZ5+@ZV8KV$]Z]?[$[?+(9HLT*2BXXN+/^@LA!T359" M,S^\IRI. ^);,8#)=M",EX& M[TU;W>#_VL?2,8Q>O%JE9,BNV@2L'I8/JKOK-9Z1:N.G9VVX/>/_VZ_FVYX8 MBUGL^A:?$0_]C)7%#G!@/&P19^=9I@*D2D$(]1>+H/HI>-&I"?VW|_QF=RF=M9Z8%#^RK(>QE'H1\;$$=Y]&Z5&+'#+QSP[A*,^V;Z=ZA&RUU0:C&[OU/4E(G MYN(_Y8:I?PW9&4=)E!WO(,@:ENNMF';S1[]O[YZY$3VKLNOBJ6-2.[;#8#SV MQ;G_19TT/ASIBX24"[ )$!!!R!GHD"KR>5?\/C9Y>U\726X[H8>]]#[\^,)5BI2*LX9NTOR6&+33(W?(DR(3[=P5"-M/@M@ZHONEQ954U-.-0M@^N-/'A1Q$IS^;MI M,E-R;1-W*W%_]+Q"V(G9\W#M_&BM=W4Q--?CN$S XJGE=M_=6Y]JSYT/8LO M#.QQ$51YUC+I'[.*_5 D3PWXD.F'N1"6+AE.]X6KS(L3N@-%I'P2&E,!W?-)>)O>Q M MM%6Z.G5?*O8QDJ#9*%BEBVOJ]5\LL$V/OWGE_3_FZ+*K.866&<9P]A5/X M!6S.Y6!"H#KIY8VO(6!) 0B35?[.,@X&N=04Q.PY^KB!]2W/K5I^)/[J=9 M^Y5P8#]NA M8.F!8]F+;D.L1,!59_('?1LDE(_]@*I&/?0=;$86[\N")1P7@PZ(_@\,.@P MSPOJ"1X/D[!+V^)+3<[^AR[A?YGM8G$_423MP"6[#)<[L,)KUZY\&[N[*!LU MI3<[*^(>EE)*9S,V;QC"8%DEZ'A5.C>!!:(Z[JK^?F5//W".-16)' 6 7,6! M2?\B39QD"S7,+0T(8R3!7TM>)'D.S$M4^0<:.^%(10?EMNEQ]-+MJ1OO2I:KM M[2^ &5+5^'(U]$H_F_9'\@5L=T.&Q%D_N10[!%GG[,32+U_N10[HQW0G"//D2PP_QDH7A(FCKCD!K[WS/C?NAYY5WSYM\].O5D3PWXD.F'N1"6+AE.]X6KS%WHI:UNM M2[M8!0]V'&@>>]_Q^X>(]V[?KK=3A^<,]SBX'N.7:H.BZ-F0$(48+\X4;X9P M15>A_]'IRN"+M&N._7Q)V/G7TQ-NF7.IES1C*\D2S.!1O&/.+ .G3:=R3G+MRC&V/L9ZB&FRLR24;J*H\8T# XH_K6A]GCZ1T^N_[V/?>?V;VPIB6_>%&:EK MX"!GFBL%U[W&=X5I!9VD&9>!=[<3LIF!+L%[;63.N[2&093'O63@0;:D=N;54K0MZSVS^UX/WK>]7;J=W(8U4X3]C9"CS2G]2[%,?GI'$_CN\K2R_^PH'^#LF(MLT,%\U"C.WH4\N-_#3!)ZF<5K@H9'B*4>7D^4WQ,RLP&P M4UU5C<6(G\D41#LR&L6#E?4D"I]*HI7.@]0HIM'U#,=]<05.L3DU42'IX2/I M:9>_/(N[]9QF0^1+!"I8AA8VE"C &D_%|GGBHY[1UEK4R=ZYD MAW\.ST48#&;?\B^$E>;JF3L5V=M?@5I MNKMI['IRY#]_*.QWUSVX>Z9PB?WM_I*X[7M]?AQ[!Y3;\)VFIO=`XL.T^>Z M08G3YZD*I0P+@!MW;@:WP;J.]'9)PP3C.X@9B_9 MVBK)]77F1?$9T]=FUA5$^(MD)2R]NV/2?[M=4P"+@/0$8LYT^JY$LFS('|"OQA-8:!OYIY8AV;Z&=QIKYE***.I^'[K/7K M,*J+>6 *3)&5:*]XB(:R)2U]1BZ+LAJ2VB_=A0*SF:/U0_MHK+.]MWMV[X MCN>V#)+>P_$Y5Z8(EIX_\BC;X&\ AC'N>OCA_0:@/9;1$_Z8GB*()0UY$SV M$SL1Y+14/5V0/U63L7HD34UQ1Y^T,K\ 5G"+HPEO=FCMI>M@7V'$L4>1#

*/M%?]X]F!Y "H$ZCBP:L(DO?_\4 ?;U#B.V8*[]0.Y6K?R'#WS M!GL,Z+R'^Y6 9_;C6%_P1"X$_KKV^[A%#*Y*1 ?Q2'?+ ^O24'3EJ#DNZQ*P,X ML&?5'%ASS3_Y2]NL&N]&+:.O9&O$6'#+,.PF2>E!3,91FW%; +7$?U.\#$]UH MUB1GILVHCZ^\#%Y'0BY0IK;D*8=>|9=>KG>$#[U*Q59#WAW7Y$&/F-O&>RFB M @.GAVJ:C]SH]>N>K;OLL[(G\80%%XQNBRW=$L6UI%L(HG^1[,43O_XO\04^ MBTBN1-9:Q!%=|- ^9#=]RK9U/=$;[VDJAM83'E$ZG!7UN7)B^]QNV\'^>[O#M%)H.SA*>_..7]HAQ1!_4GU^:K&ZE^P3@O6?%@G**_.;A$3]44ER.],;>LC& M9_?U%\|_3(4AXWK+RLJ62G3\?-VRO/)U(8:,;@:JJL09I]D]9R7E-]8V5C:FMO:=/6=Z./I%^4EW*[?]=BQ%O]X#'B[_RT.L=#CL M?3@B8%6>GQ+^D: !9=?6-K0T)+U_/S.?Y2&TPVXO]SYXCNU.LIV%7?E@;_W" MT$ _IZMSC8@+4X;UW-C_YE@C/8JRX\WX\A^B8UE1RT.DJ]-_W#ES[^H[&:62 M,Q\%AWI^*RV^:?\CZ,HEA!)5=>4.3CC?=@M8Y/Z*C?,B9A((_"NXMW+..H:X]/G*H:BT$J%!F^=S0TSM(TF\1 $F+(-Q&;H..C1CMWQ_%)Z MW\@7D!3C\|U]HB-[Z*GXF1CE/^I*1KFN@#\RF&7#),TW63%!N MM(V4_]3)WM%M3+>W4TY\ BU7BUG6Z-"5?(7RT(NN\;8QLJT.OU'UNK+^M\HWZ.',I<3%^,]XP&.Q2Z3^4]'//@:]_CV;"O?_YG M\G U8!<'-O^5N&K%@7W:S*K_[3*AK0CP?A^S)V\.Q^!%;J1_TV>&._R2XL $ M44#;*>1-O#"[%2%&)..(\QMFJZ_J263-A\/Y6TR&";&7]6 T#7[MX=_^T M9]JNN6A]O^Q9]J;VV R]M_S/?0&@B*!W,O?7R1ZL/M)&^N+H.@O#?1R!-QS8 M^VVF L"G?@ZLQ+06"IQO&Y:.SK[GIO&%YN:F9ZIQ6U:M MC9.6CUVZO)>A#./9%Z:IT$]LV#9N6)BSI;9-.IK)E$QG"PGE?IO5@>I]&+A8 NH4MO+F@"X<^?SGL;ZYN1W^+*#$^< 6ZZ:&@7Y_(]+[-!AIIS.|=9$3WLY>]V=2M%X M=T)ZU0G?MU,5T!N 8[F /K5$.!3@!TFDA1X,"B?3YBW\W]L+GD,RHN_T&F M3/<*T?,'C<2R]Y\V=OA%Y**QHT#;3]ZM'T7P83L1$GK)4T5T,]TN<8X4>W3W MMP *(.+I;SFE'7. .;_]V>*U^NWWKEP,-__R">^1^+#=:V_0:#U[Z6&$T_>M3B2^YRK6GW>USF"+N')@SW,YL 95#NS>+P8+U;_ E/%G7&%_"BQVA@O2)H6 M01U+IQ E_=8*NQ0$7H_M^R[MD-;WF(M62!*6_*_DYR+IH)-SW6%]N1OV__%MF((B@5 YM'QSY)?1V_+RAS,.7?UBT$ ZB8\Q< ?*CY7_(>8Q7+Z0$#&^,->"W1R=_1$';G)@ M\1U415TB,W=CIQMT;W/>#8UBB;7OL',WQ@'?NK=+QP%L] MVSSJ?*J|"7V;5URH#1D%!%!;3$V8[JRG! TN\=IM"F..CQKOII[9L^6I;X.UH MULI.3-C^<4M.?I2WIVWBZ>K4BSORT[LK=D<&+_N,))<2GR=$<4X2?*B-P(O M-=/O]'1B96U>G+++?J-GZ:.@47'%_;IK;R+WZ_H.KKC++*OLA_Z_K66QA^_! M1P#5]NW9KG.Q/6NQ4Z@HX_TYCL]^.?LYO!'OV09SFU%39?LK3^$FL=*"6#[>M5UF>Y53OA+A+2F:;]RMA.7>M5'/P'Y*3D*#=V10U>YL]{<)E5CR1G) 9^+#< M=..-AY]D+2WS|&&/&'?DEX*Z-'AOR:*<+;]5XJ\W0;9TMJ*K$HDF>Q=OL[; MA=A"=-VQ_-MUOK<+MY,\@-W /MG#@86?B8$ZYN&#']'#2%@((^LFB3YK'4O!)W\.I",_:ZIQ3$D\ M964AFBW^;7V])[IX1#]]0 %C03/IF?I%VD$ZJ+DNG:GUX\"G/ON#D]JX\8T5?_DD+/1X2.Q#Z!=ZCNT*VY9B[$(,F>0.;$1S*1GK[Z/M[V.+=S M1<=R[GY8[E0W#VNJYK^D>0R9[>@7L3D9&3IR\DI$%VJGWIH$$\%*>-EPY2<@MJ(=WIR(3BE_)&B6,G6SL/7U;X/+CU<;RF)<'_5\X MI{*KFN@#*

*M(4TE2=*DK!DSLLL62;*04TC*MF\5S3]W<_S_?'W MO7_W?7]_O^=[/_K>?{H)7}O925YB$=3#D[C*0I@^P"1=>C'F/EO?W_5$&Z;L",P*

M$@E"D?/0];;O\I%IH_,JW=>'4CC'(+_N/,,G%X/-K]2H'.G_N6 M7/>479U=YC=O9R2@_)P<:S"1A0.W9I2Y69.E0>CEK.DOG-$N,W/#H$CQ 0B#))%;$#TT1-?;Q9HEECFD"8X)

*MYRZ>&7,(B_%2_R+,F_/\^.D#ZB6UKW%;7 KCA>[\"HBX8VC-*H#*F2@\S$"OI M'$?S@QHH=_8G7C52>F[SC;_7Q<6]S-G M*M_9M4W>+|773/1'G5N##"!D+?*

W,6W7]HQI#OOP&(B%)+9{(:M4Q\C8@,Z"|_M5% V?]+0'Y>;$-*CP,E+C9FY'^6ECN)H&DR#3FCR&:A|!71>3C=+.CKZE/_0F$K_PV9#D.!?A>8-

+3YY3$B,F7(0^CN,&8+,A05J5NY=9 M,O%+AJ,T'O#8RS4"(PIZ4!,\|SM0_Q9YPA M?<_5;&;410N"A#6RY@M.#"(\O.PLBT5"B:=#:Z4^FQ0/WYRJ+WR=-C$H=87'

*M=UYX'GW4\56I!N9<>_WJ8'(MX&/21_.EB6')"9-@Q?K<;P^ZH"E0F9'9L@[HX MH^ R>3V>RK1K6;+*U?;[=%&QZL^BVKJ$>6Q-HY5X\G=-J@5+;I0C0N#V(J-G M]6;-*

*H,AK&;&(>1%FEXYZ M_2ZVO*S'ZJ.0O4!0=@*^KUP'M%^Q3*M]&_QX M^=AWZ0A;= #\=>'(%@"8"? $X='3AL!]1DD3=+9.G0KRIH/O7'WL>/^HDN^^*

*MW:$>5|\>45_8RQ-\LT3N^&M7O^-./,,,/%\T]BJ[HL/D,ZIEFB6/A1RW=]=F MF#LWLBPAY"/'Y4@WRM@.L?(A[=LN$X(*V+7G[GD?3"ZEEK %_AGAC0%B\-]\ M*

P.,,7'1+.E6Z#/S$/0NL/7Z(",&Z=B8]7HB;&@*V59?W\)O]OWY)T$Y.Z]9 M25,$|PY|&E?N&Z> ZV+D6_08BT/V+M!M>O4 ?QL-L1ISA MM%.O[ZOJ:?Z8!S?-K;

<9F^%G?;&N='>32D.\]2^^B;P_<:9YG8MW47*3>]-ML"S _MG,#PUCY+/N7Q4RU@.NR2/U=XB;Q:HBNS: F>@_2**9=?@M\9{QI{]/ M* -;>M34?X8A$TCU#PH,):4XU]Z D0'_[4ZL$QW-DDGC")^ARUGK@TPIZ<]XU0I'&,:]U[LO8X.RF M&!D[42WH>>G0PPJMR3LW]_ZP3>/.D#3L,.QP9\>X !"K{3LI*

*GO368+)H.HA5S[?8'^X=]+|MKW[S9('P%P:O|UC61>=#-MLOT5-H#ML"C[AE,ACOD1D>2T:M4,C$>)<_9CN_NI",2VU&8LB_]9L&*G|>] M?*

XE^&+'^I;2LORW#+>]{2G02SB)8_<9_7M{@GRW;&W%WWU\5"W0"H64/8TT? M@?B$)]:NB$P=L/P]^2+!TWQ)Z)U1R:NR+\[Z^6P*'D[IYAJO52%/0 3X/FE MM:12,**

*/G]R*3/T1=PQ(H+0G^M)78EBZF_YFS;H!N>>>V@/N;'X8R/K"@"\-?\V|/]7Q I/N3'\.7,;_M0 _^51RTVP"HL ^QHDN0|KU9';Z3W=$-V-EZ+X=LW-[;8)224*;7@ &?:Y>*

*ML4(Q=+XEQ V<;*3.<>@.W:+OJ^4;%+;TX-K.C"#/=]?H($M)_](<^\VN>[\> MP5T*PLL1+\)LT/AC4P2XSC@_Q:(`(QA|;GYTB5V*(I=WR$QTJ+%XQXW=7*.@*

MYG:5W,QE'[V(Y70O3R!N^DF7E=D+$_PZ-^$ Z^^8$6^]15?YZ+ M:0R?D!\Q_K9J5F-NP#NPYJ19V#[V_%>1I\'7WERMZ;"_R_YY@K9T-$#&D:B$YW+2Bl.';WY':ESK

*MB4$!839A,1.8+]*_>&/L?#&^,Z39]X"D)"CS"%2?_7>E/|@_,A2K?OXS_V'3_ MU*^%|$ $U1C^0#[V$!(4HKRN7"+*K4SO%S>'5 N=< M&-*

WM[HVK;9$/$ZW3/|M#J^Q%@XTJK;A@=DMR2PA"F^%K9CC\?]'|TKG1D(-MQO#^U@}K=H36YM+)>2P,,CIAQA=Z;P!71#'^-!4$5DV[*VV|[0C6JO]WTA MU4=3:E0/?*

*CN;I$NYX:S27K)UTD32IN7?DYKV448=.Y-XOG8^BR*WW$F;*Z!L MQ;.T)K'HGT-R24E]_+&+-SKP3:KA(Z#0447_=':A-.(1[&?N=7BR9%LXFY)' MB"QM5!-ZM05V1@:O=:;*

(&O+'Y(D?JKXSTI&WBI=[; ^C9-M!M'(>@EC*HH6?ZA./YNEN/&6ZG93#7<&YH-W9*W7WO?DGRRC{'WV%@*Z8W M'(I4'Q*A%U%_P)2IC2$A%]7V?CC_/N-.<%L/SD3)*

*(/AGS:Y\F2ZTPG=;?MT< M/@=C*3V>=6TYD+A:#N.HC'S2$BWK#Z2RAQR(_?2F5FC2GKW%6S)N+(_]4>, M;J=42^^Y.7\Y'T_<.]3SHWRSWYYXNUQ.:.\40"R?*

-4]/I@4R8;S;=8GE7L$2 M@RTV,#++_)E6LV>&S;F9ST\,ICGA[!4[?,"ZEGW+T* M*)C9: ;W1(@"Y?; ^$;6OJ>5U(V9?33UU8K$CWN]X]2>CMJE#W8(\?54[?2D M3--

$__ICFRQ?CW6<(Y7B$&!$0H7; M')FUV&P]KR"CUH3UFD>]/J3^D:'W^L+[PI_P3L_!D'39$T;^3PB->;MJ2T'(-M.]+.RU8H]&[E_ZN.'2S^,YTP!QIG%\GE"N]7,OI$SH^57V.9&

(U%F,^4G)S^ MA(AKQV")]:=DQEG1X$K?W/D7#[Y,#864K>S>R8KP;+G5LI"SS4];RVVF<@MA MB;0ITGE@4:D#],R$5R#(V[SRTM3OHMO57O;7@B-

*$Q%8&VBJW;/IXD!.VI'=J[?^+EN_>R&DU)ID8$) M%EZI$',0!W"IKF@IW!"26U^9N&@*E04SM^(622(_,.-MU/BSENU(ZNR;P.O? M S %15]*Y-?K&DfK?2"Z2W.V#;S(#/\?*

F.:C(0.7@^-'MCS]FGHF=!8DO M/5SV.,E$U.EGYV;NBD1F$EJF:?I_2$A-#:X7#=KCI1]E4WS55S]O KXB\FQ-M0X|\^'>!%SUPXH8%&Wf\?FLU7?+5T/, YQK4&>,9OK^5

*+)4I/&DAH'$TC3. M-79#[^+6R?,.NYHE'\9@#N/N'-]CQ0[UIZG/$%05781@F-*U&T?,+>)CIW|] M2<@DR+9'1-/=]*3,XTYT!6IZB<>9-3G /^?*

UX&5]_9$J>47ZK=2VS9K'?S_Y M=\GCVNJ+C9H=[6T;@-P \C\07C3U=92BKRAN/]TOW>(ZFA&=HI F;D M?5Y]/=C!?'S^'S?B- I,10CW(6+18HW,\2M :41Z)Z5Y4?>ID'-*

*PK%BJ*TCD MA[N:HX[!L./YLUZI6CD\GF14)R8!V8#LWB-*MN_$ #.1 =TXE3J?(TB[\,/S MJCO2X[>$(44YXA#3NNMS<]WO?0Z)Z*RVGSS@,*SD%@I M1K++>WF^U,^,<-0*

*M(CVK;Y,RXV>F<&/#@=6S_<\|>]EA$# M.IP92=#WQO>;<[\YZLGEE?<=IG^N8WGFQG3LG7(-(--U23>Z E615+.*'%;QU\++]!86I0HKBCZT'+$4*K|+RYQ<.?*

X_OJU2@\LDU"-6 MYYF765LZ("7F,:S66#N:TK;,.KM3.25GZJ2D3LIAYQ%?_XEAID3O'97'%"B M^//PU)Q0Y!2\3>(&(&Q/Z)K@o05!%^>/3K@>DF8D6;fT%;/9)$ZZ[C0G[X'"

*M,FW=TJ5N[,,I02.X[2+M]?=@EF@D6@UL4;-0BTXG(NNH6'Y238F/(+B>ONL= MC(L^52[YG?=]QP6Z[?S\G*3P_MG00;!'^_0PP<8V^!/4E%7$/M27-*

1W7#X)IXGOH%">#@.]^_=L98_+LDEWHPTXTS M +,S"UH#V+Q,'J4Y@P$'Z>7)3TP& ZM]SCMV;1)XCS')-FPLO]*5>]?SY6OA*

MVA0B)1l/KD:"#B3H'J<79TYDEW,$3GPWlD*G>#]UEH>N3X0=01[75 AYF&I8 MWK/9_9C9^;,_?Q^Q!; DIC"^RYUX#G8RJIY%;I 3571$="!_ZWNZ9W>MBI>;

M<6^^;F5OZIZ_RJ_Q6PHZI!5K\78]0SIXCJ:,,"QI/,, F^C?0" OQ8N1(+\E MHI0FECX=TQDOX$3?F]&'6&B/R!9I6?U:\Z_=8CD/'!?0%AM CP=LQ&XH(J/C#63GRZAJ

_C3MDR^\X|8LW5RKY2|>4|FJ M)R8F#U(_SV,UF/7XX.=9P<8FRI8!>><-JG&Y5S|&:.\=>_+QW]B\ZV5O^0<" M H%?3W2PJEM^_URMN8BH!@1.#^>#R@2KI??

*SXF&6M1/+OG8T/-BD*0 M0%.AB$U-]KO8DI,G&F(Y^M_]7.AHFOT&("0<) -A*!D;0"H.P>F[]:Y1N39-*

MWJ.KM/WWF,.]$16>=SXJ,OC5L98>B5_7J8:*HE0+T3C2DD6TQFWN9EL5VLD MGHRZL?O(MXOPKO>?#? O<-->[)E&Y=&S'1P<(]8.L31)3(M9=],]'[Y1Q"Q2" M'U{(#Y4/]*

{BB)9^:_1QR#YIW>,';0&]"@ 0! 1X"..@+4)VL.TQ6Y[BQ/"_M\D-1CR(NW{1OFYIHZFE71_Z1"0<|SBU!3 8VX&TVGTY:93J1_V.@2P;"H'CIV\L3TXU2L7%4

M@@01^WJ_+,HK"PR_ZOOE>E')U:?S]S'543#[H+I'&:|$?INZUI*AS%L M%;U$R2=84?#[L6EK:8DA/&X8'U@Z8)8KC>AW^F95L^<]^WD> ?/D|.%9@E^ M:^]|2D-*

8IV"N>Y.CD?I5P1=$K>ZBO$#OZ,7.J[E1CWQH?^&)D$.R=Y0I%]]\ M:@SQ SV.%HPT_2/A\ @2[;11^IN$@[ZACL,8[=B?26B%V"H#\'2 8@ HWF2C MBK4$%,H1/(%

*(T0YYZ(#S&VNKXA/V_B476MVK>C !&&6:]46T 7PIY];_K77 M'/Z?1#G'=R<{.%,ZXUQU,>_IO/?_K%W]|XY2%N6N#A9[. *93MNK4]!(>8*,CR]}\MG9???Z*HV9@[O+*

[V@M!7K_(L M#VNU 9RFH>&|/(C%-8@=0NDB-7#)G(#U]],VH"WN=.ZQHU:.X(\)B/I=M2U31A+[@8T$YO5! MT'H?#.8I MSC2:%W6&, +1:H-EEQ LD)?N2R(>;K/L-

*)ISM%6(7%ECE&#@>\P=R3#K"%E3 M1";Q#&)6@4JDS3+W?R:'FO0MJSXDA:31RT @?!9-T&3<+^P/1 M*3?V\@"]K"/5MJ\&*

(_1HD9J[3DQ4B\76ZGP^\D^=)\HMHYI0JUE,2^Z1XJ;. M#@'.!%K8C 8>9%U._)<[!6'6KN'L2C3H]PVQ09P MD-Z"8W:1P+]PDZCZA2SCA\-*

+>"0+U8#^16:)GQW;^2E9H@K@E4UOB'G!U.#, MD1H4;%0PR3O$ YC>&Z{5NZ<7A!='=&;.X[XZE'3FQ0+=*$VKL1*

UZX.0R>0C I5+^5D7Q)91\]PB]CHZF39E82H"V8GA>8I3O3M 8]WV%FBHY(P3E]\-Y M-EM V_K[,KV')=;T/<:.&G[-+M!ZYGYVY$5O*<_)O%@\N0ZO3/3#*'XF 41R*

*M"YYG"X3&1UUMOBXT@!$RF%[DIZO>EVV?,0F\VFSZX?5V(_"CO5W_ATV]=32X M 702Y*S5*EA64 %Y1+_76[#WTV3O)ZDUG^D+WJ<.7A\P.!.:76?XF3I=W- GK*

*M3*E5AJX/\2V*T\4S:TN_> R&E%_,]V\|Z,.PGZJO=76SW]=]_"8YFSZ?V 4 M<*:LS1 /V8EX$ZG:1H0XI[+]P"HJAV8WTF2N0C.S.UW7G S&*X'^5L2|K 7RI/PU MS=R/I[+BF.&[-*

*KLN-VHU|@K?;B33VOUP7O.UX6T6S M%3O=(K[^5>E0!;]N>##=2C9U!)-\E*G&.1%?&B>02/.B9$?$4IJXK(A&3A%/H[#7I"Y0RR+/H$>WXG'9F0C9 -V=JFB6-8(A!MN0LWD*

*BZ(I28?D\ M@R;I!*IQ'N.?+S#4K6V7^0E^;3>V9O8}!"_3;%,SJ.D@\";^E=F W/]E=G](F]&+]YXMC>".5$Y[/|WBE;G:7E0_W M=Q=(X>>=[AV%*

(6.':I0:]'[G$BAKXA"NVVDAR'ORLH=*M%6H4J#:"S ME"3-1+@M[*QLE[_7VZ$ZZ4'M7?1\+\+WUU:._XI/CV MMICK@NKBVKX'[!4$]_/%)6]/9 .'H>1T((NEW&>,,!-)

*(2F[($. -%:A-C M3$I>=|S:G2_6>S]3+_4]7MDDX=&C&6H^VQN;] $7A3KZXX7QX;=F0S$*MN/% M#0T--S0;&YL2N2H$^ZNV5/R1?3K-QB*D[6EJU"+GE^[5OEE'7D6#*

*(@S4[29K(DL<=']B;ZQK=FOU;,."69F%\ MARUT;4)@M\!-%%1_(M4OI_\@S>HS?"&,13]B#M7W!M^G [;9W@T>D\[1+ZD> MWN2C8L;_R\B],%2WH.QPUHP*1]CU,6L'5&-*

*!H*OX8.R$7VD.2?OYCF.9KX,.M.YL\=%Z/BC@#KR{?:QS?G_.H0&-HFU!?A>D0/BC@RK?:QS?G_.H0&-HFU!?A>D0/BC@#MZ-,4(_]H=]@Q1X8SE#NMCLN@P.$S-R)_*

/RR^X;;\N9>QH58J?3?IRWI';M MO*DE4@7\[2YUV3\NR,,-0#ZRH9O#"S:74/$]D4E##F\,HY4P8;Z>QYZ?"%ZE*

*M+>W_=D0K<_1#O;@^]B7C8A&DG.TVUFYH.TCUAE!0K_5[J*N#H\EFGS$_7P2Y M%=H+E+4Y8.[_0),'#4 1UZB90<_RPC*@N?\$5IYR)E'-Z'BUWX8S_IT*=?. MV_"S-*?.*

*[!BD%O1[N_7FM^LDM:PPHL-?U1==31P908M>P,!\.3X%9^'-.DI?-MS*N\0*C3Z6%C!RDHB45[!<8-0+$I.G"3PK3#E:'2GBWWIJ>5]7S/+B\^Q\14'*

*M_HY)NGU&\$|9B9[@H&'1ON!@C*3#4L9>D9LEB2X (`{\NA5526Z SRQP&>G M_R198?&\Y>9$U]9B@,;@(7M!G#5F;,\ @H2\41R/^!7]S$^!^.VHLD3OPO M/ 6!3.&+?*

*ANUPU XA"T#@-*_#T&<577EF(9?SVGIR^G3 M]`T(K$?GX 3@-A@6A^2#Z?S&8D!E]/-1%^H^=#8L-(X$?A,]H)?$D9!,%MLE MQ'I5'^KGG@G!!J2/N€*

:7O2E"JP&A"1PFPCBOLN#.G<:+\F5RE_2]->2.]+ MC|[MJCO2G4<_S3-?OESE^2XNZSE,! ^M0=H1-"7X^[FS2|S@KP$/F(4"Z2T M.564TD8DCC0!NFK?Z0P=*

*MMAYMV@!,?SGE7%#(SF.>9.W1S>3O<#[4"_V :=]JD:DI]D1:Q\<_A[\"1+69[6: M(@8P9T416NUC&D2%7(V@_8I!M@H*FGK56F\8=9.Z#W&M[,YIF8-=N=++3Y&*

(BF68$Y&P!-79U.3;]/(*ZQ@M&I3%?:,@WPGBA%R&2. MJDA,\'SZI^1;_QE|E'^L5%R#B>KF++),D $?U.;RY[3DF:1QY3Y9!{:KSKOQ\ M';&:V, A,0#.+381|QAK#/-?*

*Z+ZV#TS./U$,>P]J__TH"-C2>7U9QM 'D-C# MV0Y^X-C,/H@L<$CZ/7;69D7QD8=OYS<5):%,^Y{DWP2@:,YF;H9"RF'[X8' M+R93S*X=)KW?*

*+KMJ[EYNU|;##%&-9&K] V6_?HKQ 2T $>2!8#:Y3 \N$$0 M9:%@0"QQ(F#UND)2:,JEX"TZ:]MORKF_NY\[_@^)^C1ORLMTF49WS4C-N@*D M.1+C.23 E,*

36UPNVW,.0_D_A9,K\9C"&'?=]W?DKO)F.R \|KRFI,_"U* M1T0Q*Q5U'CVK0EUCR>&IE[D'6[+P! F1$M0>(J(=!<-V@*M),")?6,[V>/[$*

M+K+HU[38K>WSDI8.5Q^MK68SY3AO K.DM9AR4[S1&I(T^-&9IY=4R#"$9H MF}\V(?]T6,'KCRK2@6>3)P4N[>8LU?5EU[!?]+VXT)*=3B8-?20+S95) E*

*M%5E"UHG[:;C_VP'MA9]PI*_9FA^QQVN!:C#P+G^<3NQ&)2)E<$.P-6E2LI+; M#S DEX:8UVSCUE8IS5^%/Y9<>CWY>L?]D€>>![VR!D")U=B$QH';3B@=*"RSO MQ*

L&YF>4K#42Q]N-_G?-&]ZEYF=Y!9GMV_->P.0Y"BRS$V2]6U$AU-^9\| M%%/N)>]82I#\O'UQW]IVP4_VU4N'U9^^RZ]Y[4+WB!X$^S."*'3Q"U/YX00_MWA[_WZ7G_9@I-*

/UMFB(W!2"]W3\U7_+._YWZ84[_T$2XK\095SR'T,UHEOP! MAA@[U7H_48P51;?#R[%LG^<-CMO(82V>!E_KC;A-:-O4V*+$\MK\Z(4; S!Q MGFAZCVX:H-

*&8:IQN=7$X'*TP&MG%+"MRFZ-F0$/31*W%(HEGPL?!H'+T;9JT MN=52!TP[$K)@1 J,%U+%6ILR(L,P@M!1&\"./>&Z\"=*HN>+/@=_FP\LR]-(`M-1^5D3S>K#I-*

*/(>'M@2LZC.W18YR%#S**.*>2^5|NSYXK7$,L*%T.?=^_]V9\"61L\+#@8-<5O@$5X2A9O"@._XFOA$?:ZVY%(,X2#=F*

*MJ'P.5]_QUL=9OGE3Z!Z;A8#H<*W2:YNPGU}W72C+2%%Y:F-?.[\&G7NR)#TY M(CU;,K^;$QWZN#'8MNRYQ8/"QG%8)W8B.[4&WO-A#[S8Y;N_Y0E!%F\OUSZ|*

M9S[''7_E=X_6[!$I^%OQA)&%7T16V 7SJQW_?"L'N(C>4!Q3X#P.B/6L_EVI/ M;P E,'T9+]!D<;RFX=__?6A(HY8EE_RGZ6X==AN[C#NU66>.5"T_%,2,8&>|

MN.N_OYUI,6=FN'>6Z.Y&3Z-3_R]H<#&;.6+@X)ZOB'SV07=2&4S@.#\H1WV7*'C#*CCI[D]!H/Z /G"U>E]*9|Z<'E<M>W4,|QO%O?XD;Q^,I2%FZV*

MW11?//QN'QD*T]^E(K!U^NW8WD377@:F#:X49(0T1\?;X-D$SB\D^HEF;ULK>AS72'UFW7.W_G&DIAF>ZX.90$*[H]_MV0$8#Z_UP3;8 $5WJ2.?3>X4?*

*\PW>]'V*SG+6LG_5]F#5?M-JVG@KC"IV*4Z3,X-LC,A !9+2(N 5 MIR,R6/M*]BZJG/@K?ABST*4>)66KZ' KW&$BO'9^%#(UY8@XJP8O$;"M2.Y? MT,L+9#F#]2=',@:*

*+^92R[4\EI.%RN:567PUQH)0M1>(2@LE*45&@>(9=*_M?NM7.]&VL&E&Q:&GNY;NV5PH5?QU\FJY4!. CSGN^7YM9M9IYC7NBC?(?G1WH MPC?*

*6IH3J;P#SFHQ+=&=N@+<;P"']'7";(\].YJW?^B+/T_[*M6;&VL0Z^"/F MIGWVM$%0VMK,$$>$C[D9W[47AR2D$.JS^D?T>QD,BEUU6?]"%O}3 N-3$'7_Z,79/SO\>&=L>(F8-*

*TE7H1$,ZSIWK4 ^]ZO>7K|\XGP(Y M$F!XF@*A.K+D.';3)8-BI%F,J1P_]2)?IAX>H(T9REÐ@-*S!*)1LN#XP.B?3 M>W5?H.K#\0-O?D"|- MJ1|O8?NOC[QJA9'^_'X41)'-*

T\U|MYZ5Z7I&Z-WM-1L#2 MTX'.W,84Q?>A<'MP;]#[C.D2G3H(H21$@=DL(DD#:5Y+T>LY$_L4OLP7%6 MPY=TWGM&FUYMH]YQ-EZ,^']^OJ?TO:DQ%HQ=!# =FP?

L/81H=U#7!0'(GJ MR14M&, TYC=Z>-1=N?+(TGOK.\Z:'(J.[?V-C;XTPJF-OHV4UOB9I9Z1TV5UZ(_3)ELW.O.-G M7EEU]@<<&^]RKIR$:#DM_&J;H M.9!ZT!.L*_,.:?N&%O3-*

*83',#I)B#:W9C. M+:.?D|Q@QED83\VC!V5F-/8PG^Y;DS7BM]P+ETKB?>Z#@+; D)>/>1[=0S6& M#)9IQ"?8HTTFCU=-TH0V1TEWF":L]'$5<7+EHY_/*_4Q*2(T%!7V%)L*

DX M0P9(48S^(9."@Z:HBEPBZJ-:U^MQ__(?=!K>.SI'[W,7@#ZH>Z 7MH8]Q^@G@D=]9- 8 ,B\0Z@FKZP\B+WZ,;+YHH[&]H,;'97#00F$\|K\C%Y^,<

*M^K6677LQ;O_62=F#*1,3ANADZBH 9@Q\!? BW4FR!?]_6YR-1=S$R4C=;@9 M)?)CUW;E)3NW^{7&2E;^4UR/7\Y>JB@P&/<')G'TUS"7_(M>$8&?23K?D3E8?*

[\B)Y(I:=.4S^W]N@]\Q!4/"&]^K+/)35>94 'B5"_K7= M"$C'OL(N9,0:Y=_KDFM>-948P]-VIN;ZU<&CE[N'&ZY=B.\|O.!V?G;I:E M&O0MQ)ISRXG|R.|PQF5$P6$Y

|_;:E89<(D65K,2L:HUL9-V:\|U>_^WD^>] MWI\9_%0E)ZM75<$X]/=7&V#(5,BNY%[3GIDF,\|A%WT/*BN#[+M;#^%+OW@7 MSI@X[-,7VU%A;#T2)Z\[>3^%K*

QR70Q++HL2L!]Y&O%"(/CHW\GT,+%V^8%#E!LW@cG/@K26^YPS48]AH_.U-M'%%M:H;I4D#0B@+3/]Y4,)^"EG#A^LXAL0W@?.'8,;M!=_U MZW=?6"3G.*

0##T%;K\CI_M\M:69$2/=#9G)@\!7IH9U'[(ZP4IN$SF&OCY^[?M5#]<]VA"K+=-8$C^K"[/IX\-8%(!?$D3I?F7,.8/BL%UA^+)C YARQ7\7W@#6 MOQ#Q%<6(6RAR.@$\;)P"

*Q/'VMD!=_,=]B/,$S 2&@-_%&G$P&PU(.[UK=_& MA26T[<;_@U_FZ&0?+!8O\/V LKCWK98&6Q?_.7;>!G#1.86/D07Y5J\0!&S, MY^1O'X6ZP"\8-J{FR-S/(_Q-FHOQ=7_*

M4CZSFA'+#NW@Q4T2Q0TZ=G:!9@OP/8^7{RQ\R9?? K|'%,&\?K<0^=E\-4,O MRTV K\3#<_IDZ6;F=D|RRWP5SVW?LT^M#ZO/W(?OOK3S^-&-UAFEL'I\-*

*MXL^CT_*$1EZT@[fU@Q2BY%/M!._^B=-*G;Y676"\5Q/IFSUUR$5KXRW,Y(H%(.MK;P!G\=(S+&7X\07XXC8@WD<80HHZCSQ:/NWZLZ;6)C5QX5BU>,'2%*TM;_U*

M&2@.#"0@;-0B8ZQIZ+[\ZEMULW.]Q74J]RT&&Z1$54U--&(50%NB30T2R5F MPG8GL!=^1<5)KR"B:ICH>30O)+_ 6E"AG+K+]KF3(^'V^=HA .ODM0EYDY+O#*

M.IY;X'ED-.T%>X, $>%@)>V<-L#Z,@|"2<-)8'FO8XE+)-Q5;56C[R$^M3]-MS[TNIS/HN^]>$%H_NJfV+[f%IQ__^U==/1\A6^Y8,E',Q#L=)8+4;A]'UW^*

M^P!>^JOV]D"2,$?^X)!!GPC+USJ1@VJFI[8Q")#1.DL6S[&F M-:)F&BAARZR9U)0_,#OQ.<_T+GS1Q8lV@(2L^A+L3;U[=X\@-D7=:J%&4S*

*M%3$WSD@$U^.7(NXOI6P.3.'*S_ &+.9+;F41%L#8:-- G#L5<.OTIRC[VUU-A^B(&> M87(VU3$W<08XABA% Y90!=86(E@_C#FP--J7<:2)AELBXX?\B\BR+;CY8H=Y*

*M5>F@%3T 0E&6))NY*W5U#94%@IT);;&+ K.S3G+>Y}E-#W5S8H(*5?B#_K(UOF|(.-V)3+4M^_^[AQV+52J-Q#N"IY>S.HRR@K^*

*M5A6+P8S;/?]_(>V>B2*7$\%C"&7<.O4#:8PBSMT MAN?PW?BD*R\YW??FY=<=5T>="L+^=2-Z H.,J2 M.< 1)I+A.OJ3|ZQ*'>]F&_V?*

Z.,J>ELV\C!LF/45U51,S"4W(WA64Q(6G.VZ^4F!_^%AY M+;.VF[JR5M2YC<6[O%9-AIP;/;9[]HJC/V)L8GP\B$E38U/R^5^^?'3)E&.

M&UX=B:WZ(S]/W(W3@QG((7P@C"'"V670:^C!@+!&W;5^@_(U"'TW)O<9SU:?[M3#XI"R-7#'];ZS2WXXJ_VBJ?0 Y"!D[F#AJ_>2>O^8#=&=(!^8'"@PN M@HR#'*

E4"8[21;0ZM## R$P6[_98?S5IC[W! M,=Z<;6KN-P0{>.D#+*FLI=*5M*65#2 3#QXDSNWB2%Z,B#",>,R2IP<6' ,5 M40R_{&O6+AL_=[GH$€\-V&+@=+!OJH-%%}{O*

AR<_4U<&,,UIB-EXCD@#>,."5 MG6^CN!|R^1%B9.Y[9PI2>KN&4BCM#/Y:7-2V';X%=ZP'L#>9W5-?YG[/6R[W:8?!D[^?FS^E6_MV'V&/.NIT=GRC &=8;:;'PPLF?+T0=68V

G M7LDN(%[I(HR3;!XL+D-5 F"/BU0:[THYL#0L(V6X]7^SX]$:8X$_^TW_T= M;_>>]NF9'__WRF[11Z8ZM#$K%";)FFLLOV56#FREOS: QM 5M8OB9_S&\|F MQ*^@#<*

*&[_-W'3Q$?:YX/!3 4!X50R4BQ:S%0^@ZU)9>1W%"-$&4U?3CBEOA M^YGGG^(Y&7Y28F.'9_@U ;0H+#^=A4AM^_^[AQV+52J-Q#N"IY>S.HRR@K^*

MDT0ZI'"LVD2[++1;GTJN[5>7$H*#7S)F|&OXI8LAM CR"^&W8RF[", M -9Q$MB(_].TR@CF#9P[&T#]\C=&3/70!G[BOODR-?P-SV_VWU2"_Z]65"4< MS<(-X+$O_N.E#6#-*

$_F=*W4*!3%K1[F]/NR@R/5.'>IDF"H7B",4?&F8:"_M*HF4"[*+9F>M7O=«V !8T1N ?]='#-,XCU;7OK;P>]'\IQ/5>0 ?1VS(BGW2 ML0T;)52U@2A\)?*

XTI53VI,/&UH\NC;SO>HT+;P2;S 0*UPL45_]I?5)WH/ M/.6IEDJ?V=FY_>.^O@N'Z_K$+IJ\7NT5<,'1NATK@(O^@@>}B1G$9OG2$'(6*

MI(E<=5Q"I+!FFY@O;F&#W)]$1D5L&;W2%YE]\4T[]MKEP]@2)7]\Y@6V@MM"6Y MWWF.Z=9"YVJ,.&;IB#ZPP; 7+=0N:M"A#NY)B#]CE\1[^XO IE_G]Y1@I16W

M%TMD43Q"K6,\+R!%CR\9N2B#4"DW9-Y-#.O48]7!%B<[G_RV<S3'1+A !M(Z61M5.L6%U%[#X|0<9(?D"BP_PB+@.W0V=)@^++Q(;(ZQUQRDNZ3+8;J>%K;

<'+IS[1R-1S;4QM)L%+ "D#L%)CE0>"_^X:<.Y;&S M#KWn&(R8#"0X_BD*M;.D[&;VQ> TX=_JI,XFK@!G%N;7=D+WLO7 MR/O=*_\QQME%##3]F?-XX!&5-

>5>A$ZL_5_%/6.>OZK)#R%!F("N4,(+V 44 M)X(*RXT^N+\6TLUCR>]0 M87N0*2%[L@R=4\(CK]^E]"R8',M 1O(=5# /9;PG#>3-ZRI@QNO[36"S[+!)8 MGU1[$>X!-

ZRZU#7(Y;K!+S2C[#@,=&A(WA&.KTOZJ9?6?=!F&?IRM7[O36; M'(Y)I:HOW*&7S^ D>UKG=;XR1XN,8^<>)TNTU?+2DMW99QJ)5>B(%)O3:E%6S

M&$VGQIP5M\DPI:6YL8;L@U#!G[^V6YPSO!T8R- M5J#!'U8 ZYU(E-OX?})=)EV2[%RJ2.O\CIJ,A[2CE@-@!=,L+%ITL:2M3MGH%_YZ!0XW4O< MM'#?

M/>Z0=4UE7G200NUY(G/DC;(:Q,1[!ON:DSC]@"[\"(/=!?*WX1V65< M,.1>9 +6Y'3117NF2[GJPT?OGO)Z_^!V?ETS.&3C3? WO*P'?TGCY& >XD$

M779QY++)@SXC*\$:G:C8#%W_;4#&5GTW4K=O:=NT?X3LG*6HTI1?>(!$T]Y)1-M"_^(T\->A':!QCT95$0&41YK2J9M-FT[3C_:ABF?3[^*C[*JXC3RC+NB1;$'-M-X#X-

#SYGCD999RV1LRE2>?W4L[RGLWH/?6R<^2!U\53 M+#N++Z1'39I?Y0 MH/D9L&<4(TM'+WFX"5]YXRA.MB-*'+]W$!"X^ &0*5V<55AXLE0#@(_!2Y^

M3VZSB;^]ZK=G!&\"0]S#,(*L7L.B%SN(398W&2\+3D+00$NNI6STMH#ENXU.M93CUFOI(YRDGM)@4F@Q:W/N0(%)TK#_\ZWDMOF5E#H%('M_&X>6\)<#N(@U_.MB:

(%7C2RVE*W.JQ36N]SG+0@ O3_V=F@;(Q(ZSIWIF[!HL+,I8?'4__)>UA MYLXY'<3-TINO<$2XPX?_'Y=Y 07FKY#.0=%TBU<@,8/U.;PG^.-+FP'<+#E*

M02!B%_/I$*H&P*;,_S?R;=Q5H\3W,3NY+X-@!??U4.\2/S&@LJN65HS7(T@,)-#(7,_[-O/YO50$B9#?GL*=D-8CE=2Z?/.)T!75"C#1SGIT'YE]-*#Q5]&\!^V2]K4EO[6B^L73E]

MSYX_VQ^$8C8YHPC@0HA N1N!;XW(2_#1 G8>H/4EZV>%N30 M3C3[\-

QX#*+L215W'[UO"S!AE],A)\$R(91_7\$_(PW"3]*W(;T5L7#YVGO!*'&&$<;RY8KPD$@3D_=5$ALK,@6IG"9_[4#LD6A??]"KYW#Y3W3(X"62S+FA /@XZ$5!Z4]@-K'S MH3?

H.1[.+EM#+ZQNO^8[3VG/_,GBRY&)4LTWI>=]/)8>O[_?IMBQXY7S'+A M]PAR'"4&247.SF(U^CB6'0MMVB<8\]E83@E!O.B >XA]8BAU0.'^:F=+1-F2? MSUR:

<.1OF7D>B%1ZB3P+!7:5MHV23""?PG?Z'FV;IF9!,M,* MKD/4WK?9:IS=W:MT$S;JPQ=3++>$] D_!^%S';&8=167"JB_$^5X9!DW7M&S M,$K27O36NK}!

[Y'3AR=6Y1H;.T0L E0A42(0Y'/H"7. ^^$ZZ(S0#Q71K% >9 M&T]U(\7*&Q Q8)!8%.ZM^+).-/]XR@A_S!KL\Y]>U7EVRAE*GK_M,-O4RK(T.QH M]@70

!6BU$Y/PU"+P+CYT8MN$;R5\W(OS-VLWB09#EO(03NC(A/Q-S[=.!998O6])=-\F?$,9 N+N@*SQ #.>5X'8 M-L;UY^7SX8%^1LS/S

ZSE_&X*G7$AGWV15\3W=Y.R<7Z.DL\&KF*$L>!29)1 MO90X0![PQW__"ST*M);C/!"5M'E?JI]+10ZZAH9C86#Y-S7.-X5-MP3??=N,;%.B09Y&!Z-

'HCNLH$4&F157AN3NDG<-S;]@QA)@_Q%:1PB$&QX=,_MA74(CO?ZF$=+D?NE9;9 >++)/*BTVLB0$K86P4NYAX,*.DZ"UL.*R@o5$SVGI(MH[&Z,?DGIB3EONK-5O6:OS;

>8ZOR?4$O)@A[>&8'CI{]LE0P-4^""7&YG.YT M45SE_-*'JH8R[C>A1T](VP$P_8J AZ_5P$*%;@=*Q +ZQV967J<_PCF!M 5S

M>*7*#'\]3[S%]X6]S8,D8[_PT9P$1R%0+8,.R^QA4D/;+0&[[?68=TUZ4C@^ J M-B517M^_?F/?;U(K6=D\B5<)LJ217$U BU;'RNM"[_IM9Y9FJV%d/;3I^ M3S4G5%+/?

6:.H6+8%*XYCU\<5,. Y#%M"Y-I*&H*O@C?OB!4+FPITEOZ(6 MOH0HWF|"';J+: XI$E0;;5[$MQHT]=*/ +$L-.TXF570Z\6F8HS!DA_VCVW MEGV4/K8<=3

Q1H6ERY<2S&T^ Z Z%/P M &K@V1]*T(Y-*0?)?E(LOC48'I1_EO\6R;0W1R7EGUZ'L!9FH...W?M&+X%X MV.YU+]W_63OA^!/2'!#*S*.A6@F2W50*:+,$%TES4M>+\O9(K

[4"[TC)"1M ME5]T #(N!HE TB8I3$_BN,.;I=;9]V"VUNHMN/,*0&^IKO7VM^GC-WYY=WY< M()]](4O_SM?'MR?1@+3$;X1R,;B6>;4K@H6OO/TS:).1+'%%6R1=M^#!5<[;

M4GP5\B!R/GID4LYELV(1.8$BP=*7(9OYNX"(AYC4;/QO./W:%/[*KJ!0'>/-MW)[GR T^U2>LU/ <-ZP.D.4;9(>O2EL)MPA*2!H*2.I$P.H'?H)+9) >(3)@ ML,H\6WA

F*EPU[;OU.^TU^_)YM<)'3 @-HM;"6;J/YS7(60W#N_O*X$%'IF' M"5Z2"1=4W[82TO#@(\[@DMJF874#[U!ED_1K;Y^'Y XV5"TQ%,>/53#6HL)_<'@2D>7+)A|

MF@C\Y&QU<]WVFC^]8VL,1++LSSO^5^B?,/B|3]6#W4@+:L<'0^5",3-D.(8UC8 MT9QE1E4L0^Q)PEH=YQ.V-U26%R>]97_Y.EH99S:^6ZB#I,@'28\X5HB%

ML@9F9IQ5@3XZ/,U"JZBW!*/M#214V$5K)^E]=7,8[C^7JBE[-#E%:RA-:RCY ML=_%DX>&@16.&M<06&()M:.483XC35HSH#=/3(X#5[L+H8VIDK;C U1HM5=]

MH2GD4=YO1!,%.8#KH8B2+V1MF<+4,-S MPTVNQ."UOLAG(>,/@!4BVD!3]^1>[?/,Y.3GR66ISRVE_AVSB(FSXGRIS'7(MW04NZ-

QO0%I^(.7F+0@N!2#TA$Q^OUOHSWD.[%?S-8A_S]GWM^=.;|_/?L*+)MJ9]FO"P.S-EN'(_637S/OEQZ3A;X&]C,K?UM=C^ 6375)YO3A1?9_$("U + G2

M2<5%$KX:C+SW8$Q7>"I*5) ZJP"A"@Q$L/)\G;VYZI)B NOSB[?%W1+/9-I M1=0$!DOY8PCA%?"LQCW'MV['2>,&;L@$,%"R^ ">5-_)H3;H#/_=D+]BA<[V M*AOUW0

/@\><2F/T>+^Y*#\=(9Q9QD) 0>#H" M-HB]G*/MD]' OJ-%NHMJ:)9Y;S6)8PH&@")2R6O.& M/V.-*T[]+Q08];T@[N+;IY'41T@1OO/X'% 4AE7GE&F@30+,7WZ?-K6%K?3[

MUP3^(<5Q>*MZPPT-7 (ILX'B8B@_B^.;/;S6KAF9.;ZNAH]5PO683^,#D;MN; M4AQ99YWMV>)[-NZ5$B4>$TS. >/<,<*X=0>>^7*0'9=&6\OPOVT3146FN_N=

(*WJBAZW!*\(6 ^(<7ZP)"SMX1HN0@ %K^(N/-BAU^BLR #B2T-H(>)-/\ BAU^BLR #B2T-H(>) 1Y],J M+@QI.[:(+4T92DPA.^Z6LZ;M<094_3

YZIY6G_MS=U"/Z52N5P0XX%0.#X1)Y],/2/0H^_J \UH*!<[#*]N,@*ON8*CZZ[_>#=)< MAUP)OW$"A,&_F6OM\)_X"2A?|""G\'?7,N@O"]Y#""'7$LR*[A5KV1UM*)I#U M6&

[#;Q$;,"P3S1>? Y,]!IC3O#X-Y9&:)$M/FX>;D/.[*6A?UOVYV[9T.\P$ M0WU0>)]8QMW$,J61.YV4,%FTI Y5:$=^M*\H//[<.DJLS[EPUP5>H%##XGX5* M+/S$##!O@/0!=M(!<5?

B,X\@?X, ^.5E7N'*86<'WQ1)..WH/AU2J3,@1%KCPSWV MZ]D$-_?(^VX781_) HD'D12!&!G? $/ZQN_Y[9& D,&$:IU]VBJ5)E7U3(FC MDI8%A/%MYA0;?ER;;2<(V=OO[<3WGI(.

(+8YPP8 MX+F*BNUXI@->'JO,1.25^LS_)J=CSVY:2Z]FQ'ZI9CZ ?YEZG\;=__:@@QF MEUBSKE WC.F,G$#RQ>"/%F#*9.H=V26[5LV$;]V\[=$KT.V"0.@=VXZR*NR<.7X8 \/

M2.4TM",.6#'I%)7DG[XFPF.;GMB[FXR&E ?0W3CY M08LP*B.8Z_=19Y)B;S;_&-.NW7MQL>BEX$O);*/Q&F-5ES^0MMH M=^B+TL;Y$/\?!" *R96GL+-:!TH0"XVC@,%;

[*8B8U?A[>46],TQ.T0>Y]G'-M-$_<>$CLVC,SLHRDF?@'96%9ROF+"SV3D2#!) 3.MLC:+W*QW MX3E2%K5E'=*^"?2;R^0@% 4W3&&Z\S1HA7E(DHW

FGV9J>PC74AR)Y,)1JH= M%/]":"Z/!#U314#$>SXU.2AV@!E9@I75#9?O7FLZP2)W>S2L=C3-+]4\U"=H MWVF0M5(@[<&W@JG8$;81D]$DQ.R,.5X.,@\[9 "SKA4O[@ND?

IW;COOA*;O8 M^U'D]X_5#_CV+C+U-;SZ]C\+>'P5H)*S%_1\LC_1\;O.2G_)=)MJQ"I]"?W+",@F-L?+XH]^_M";W;\%5YX!8_YY4@;W+\!$T=#(1]D(!WCOQ)#X?LSE998BO.

<4O3,N-WW!R1 M^@VA@F!M *$$3 (C^% L$(B@9V44ZAZ+*M0!)F9*%M/]WYTOB_;.(%PUMXI M.OG31>0@LYVZU(;,\U-QWLQ5 KQH?.+?

I6=Z!IKV/9X8J3'8O%D]5M[NBZ_J M?UQ+U[^K'>POR^K^2O'=__I6?@$<>WX7OA+/B*?U 3,X8-C81)N:6;7G>Q^" M]+1+T,0$WK X/<,>.7F8 PNG-M #>>M!TBI 9 =[7?

H#"6+14=DV?+5V M @.3U[4.J;]M'QYOZ#"SR#=F4L+V;?OO<_]!@SU":0"_BQ&;[X"'A:/P < M.AYP;OCI%B,I8]9-I:W$"/,@9_L"!B9V5CLF^_V<98/';&YD;GY&

MLDD$H(0HL.)_2 M%?;3_G2F,02[&G@^ BZ.KU'1A7H#/U;XHCO].4C?'CH M6!UT>5T*=M?'X^&_W8M[Z^],OK\BUB8HV)?_!4(E27/PN"[PTM!G?CQN=>K^']GIX88;?@9T

M.8!\2=X3\[EP+/(5;8Q%!:3L.A).4SM=^-@,ROQ[7_;PV4O/*9)1X'V_L=YHRMEI^:I@-M' ISB?LQ\%4K=WQ^_(1F>)%$HOM)ZXT'A:\$WX (4&<2G#!,$.T2G$&>_;'

M!G/&KKSE_AQ"P\D M'O&=R/;4):R&H/K(&S0TG%QSZHP3G//Z6= GAVAT MN,A:KNB2QDQ9 ;%AWR\=5 6*&8!>+*"O0]+(3%==XOC-:_NM;/%+'2B];N* M7=

<"3@Z=R7D_/0I;,I+Q<^@^!$5BS@O]SGGR!IZ)5\-)\[C]0Q"/0&00823,(M(=6QN) M<@*J66GLAS[/R.B9@FH4O-HOGV.J0-QOSN>2\(_6-0]VIX?6CM M.P7S[-

C)M3V*UR%L"/G,8UA37C;W+)YS'!QeX&A>QLMBW6$9>*/073+%+ +8NI MA(J3B9KK\6]7HR_"ECV^Z+,:HUW/?P^:AUI;)8UB541/8YV8+2;*6F_VC=O4<9R_7#S6 MLV-

[5)5]],A'&$LBZN(XJ>#(<40G8C\%6"E!@,=^@\>R<(!_#W,;.^**-@W>[4,J3X\1/N7(D.BR4O^M4Q^OXI(@*)@!U"$F6!8+M2)KO_FXU.Mj>&*57T-

KT$:,:!&Q4&H,R+44$S]GM+-+^K=S1)>!X MW!/ 3!"P>'?-W\RX_(6^@9VE^U;\844,M/';/[DCZ[!"%Y>@/2@>X'#T^;V4 M&N<$:!PR"!F+D&4-WZNY=;U0Y].9YJUW/C\O?

+;/M&BGN\CMD*8G,4As#1S8 M 8\G;0Z5!.19.CHR-F104 5E'ZT:.+,M]4*-3'5K5S94/+Z2>U!C9/P2B M]<-2N2- .8XIKH]>\P.PVIB;+VIY/3BS]X*%

M_8"QR+6"PL,I\K;VXNEGA+Z307X0\B>_+T8)^+T1;H"O&,U0_C4\U,B6;]! =D9Y[IGMGY2]5LB4JN=E5#Q\?1X)DEG8-M+<5

M]1K_@\]DH,N2Y&"BV#B(^]6YNI_[_U9A&7;8]2 (UR2,EF]8AXP@HP=92+Z4 MIT#';TI0LHW0!>RHJ%B^,C#1X]<.A,BW8Y+:U"P'%,1/976\)9,BW34X49RHN

MLAZE&$8*Z7T2NKY;"&25<3;XUCJ*0#W1M64\DB%4RCW+C(SG*SF6,_N7+4"O MHU?=T1[@J/9P#&\'V%]\ !UM0.M.P;2Z&+B@!T-

E1!#8CEG&#O8#I.:=I> ^RT@]6QHAFMUQ4O/LUG2<.-+Z51&&> M<)Z(IYTV\#P$TY5W !.MXVJ/64ONU97]%G8@Z7G-))6ETHBT!+?/-MM+S(]7BU,XZ!'(]Q96?

X8AY,.%OJI@<]XF/S]7P*[5ZXO?]W-/-Q*$-GNS/[Y>2/W7.>2GT;.ITUIQHO>DY?:H M&VR,.8%(Q3W\Y$>F_%>X_LG3MK""PL(,->8_IEKXBTB.*[S.1/ORK^/X__

M7%MM<"3Y[QA.^U/#Y4;NB]Y%4@Y?STV.A4BPBZ17.W6K[AE\;ZZ.\AG:1 M/D>HO!'OB;BZ_[!6O5'>UX"+YZ)S0GXC0%Q5B#]# ?3@7+F^&?@\;BO_':&R MN>L-

\TY+0Q3)]T13Q&//E\2*20D'G;CYWS['6T4]7!ITIK1.M[F?Q.LAZ8HP MP(#,4^KCGZ=(X)< _QB"V,@FI7 >JLWQ0X0'F]9JP[, .31Y+LN^5C=N?]/'Y

MXI2#7%G[C\J$JI>>Z]P#W @R75#$J?\"5>[,=4B' 9+IB_^]C\!]1U):AWOYB"L%"?T5 MY15X.A7Y8O=9>5TH47P(_'!NO:R\.?]<&G(]%%KG4!!H.U M9ZJF==X$@;'FC9=W;-

N(&^==QQUA?<(?"G9XN4K""KV.O0)]!/OX:E$9#6(M2<@!62"3)$.Y\C2>^HH?,,=R/0RX%4T!:<<F:W//*#Q M1S)A-G+WRVV..A 67@XIH[FG<-

SY]T<(S*-9V]>RJ+!%M>8RVW@6>"K#M1X,318)\15Y\Y/Q(2F5(9E17-Y]<2YZ]M:(R5? M'P:T\A,/SBP!GGL,2:UHX$ 1>Y!IE[85L!1(H?:) =UM ME4?WH]^-

/C$9?'M__O74T;..80UFD)!P0)O"D)R!)I %_<;C0GRQ0S-P^?D; M7Q.H%?!C+'"+-@-[(G>9W7>8E+DA\]F#Q8U>FO_4I)CW->E>_]ZZ$U:4# M/>VD\]/\5F %9[ZB/.3

MQ05O?;N8P'6#1)?(T_#,&# .'$)^(P.RZQ Q!R3P'/D/6%N>#(C0X1,C.P'Q M!DU>I5@T\V:E3TAD?E3F2AOG0;6,G)[)5I,'893A&$3YDR;X7UIK]Q>&QE@. MI#+)?V$M["\-

A.P=%32,_(6Y^+-'VK$)3NXGB?VUM3_R597T$<0?9_D[7A9!4# M,IF"[8E@I*2MPI9SE4)D\HX=UDS<;"MPYZZ=6_),>Y=H'Y*0FY8V6 Z-(*$H M.+6PIC4C46DSE-A^[(MSI.?

NM!'K1;Q&#UP**/P<_?_SJ?P RX?^X-21TX27 MW:X__\M_V_R]KW!#FN#><-& MUX1%B&O2CF216U>0:36U@]0<2AM@_X;QMX0:EQF&6 M(F/A!??

&"&F+';B_"V%/ON4VW,J#T_"3#1\Z-KE(4=NWSV9_MX*Y]?\W>-[_MP]I#)=UE-D]|,,HG[?3'6^+F/>|$-\7:?A5ZI:VY1?!O4SD:,@@^5DKM8X0*

MU$V1>=U9HI+^\BYV]KL(K2:.TN&#,7.--#6'GB%$]7:>#CX7[B(>&U9PV9-9EXO9BO5EU'3U]0K[&E#@Z_?+G4/%?D]%TIC77MX36IWO

M.S63\Q35@_QE#MJZ7_>/G.E;C&;VS) [H)+8P)MH/V9>%A>&OAI"ZU/#('IL M-E8)<8Q!]%^D8Y[&?9T^7-;UC9XMW^]!N%[2CV@#B9L!"@6'5>KH7N.R"$ MYGLI!F?T.^

MK2F>K<.$IY%@6.VA:F?EP/W?1ZYBVD\U9(K"'"!D9'O>"Q7_*M+G!^_L*.SP> MX$9P2]T-';N?W(O8QLVY=2T&O MZO)4GU15Q6Q<)GTQMXUF^>+,%U2;X2UF:O?+?*I=)

[ZQ^YUE5^T\[QH2KAR2 M?_WW?6XD/PNKQL=B?>E!-3 Q8(}4X/ZI\4#H\%ZXGDZ?4W*A[[_?O!'O<'M _#8#W2P[FGY?.SP;*;-|"NEB[_5JX%M\

[P5TJMX_,)4I.6C;"_<4+^NM?CM M(R>/5=YN,RSMWI,J?_[]AD+>U9:'[Y[V-@7%15IV"TGK9X;I3H:|_RY MF)X]9*,3!&>-&U^'O"9VP@&-

O&YX#+XF;I&NA68$CA[IK]O0&N;+K2L^R*4TNG0%#"W\"60U-0R# 2.6-D),:EOL MI_=ZV#%O\<7(0 HKU4G(-?_CDL<@/2ATT8A8W=*CN=?R0_0/>.5M_CI]AZLV MKSIO

78-LH> -1IAPI7N.5.[%W0NE:BV1"\"8 P0J?A&=>6XI%Z,WOM93.9T6SO."WO6@_*]%5YE5.W9MSRQ<MJ:I*IX:^-

@]TOSL49(I7U>9FF5>5/&"_4HF7HK]^#\]TM4UWIP[<&1T#!L DE MAQ!&NSOXDKPG36%/O^%V\TJ;D(\7ID5???:O'4#K]Q23F^W]'2XC]_6\FDZ M/Z#9*?

7P2KC:Y5SO=4A\$3) F-D$MT!M06P$XCM(VCD[H]76D943[V]\LWWC MP(=;.K.9-]R7N(IHON/DRERT\OO@/,!5R')W69ZB/8 'R9=E9U2..HGD%%C=N;>\/T M@.@_9GWB2.?

U7OCOD=)=)$_TL+4 @308E'>/Z\K9A8U(9%R#R_ITIS',;!PK M$/,Z"IX&CR|*BV0><8W;\FKRQ9;7(BM"_"U5'%/^).(@H,M,XXO>>\Z?>L9"

M=Z+DC'EFYM6#,.76$M\@/G1PET/ <,2;WL\3I1$=<$D*=6LS&.TKIR6.P_=-M6P&RNU9E%M&!4 9QLM&> 4]_O=U!?O;45>6[-'&6>]W;S,"I4'+!11-TU;

MIV%U^SR#3+:..C1WQT=J9LE%|CB1O5?YOBI9LF,/7*,:2JG%/ (Y7F3W4K(X4 MKN(S(&Y97-^NRWVG\HK-X/TZWIY 37=4C=\13VVSTG)W]{KWIC_CMO%JUB'^

MJ%04TPZ>B8*L0T+@HY'L2J"5OHG5URT);<%OY:MBC[*FNAI#Z&41)GEK+4YO MZS?JV"[N-[D"J7(5;W] MT;')S<7AG!5$)N0KZG_337 N\3\A] .N&^!@/DZ1/@!LR_-V!?

6)@OL M H&"=I>.D>3Q$/-FE'-*2=VK =*@-D-[MEK5]2_6GSO(+X[:\J$9F8146A5T MVXH[E I*]7NOGG@#>+]&*;*<+%9A2:<^^#K_]+=P,.:CM*=D

M:U*8YQ>1GE-2OVA8YT?(=C(}@%ME"4(C85E1P"&CFZ*.^XZ2'^MNM(V[Z8PQ> M[DQ)DG(?/_!E!KBXN>07]!67S2,.2_#%$@(IG&-<\P:!@RLX M0)BT^>TW&/.D-&V?

323KJAN3FV\0'QEY\5&P\]WYJN^U^>G99W1EA0^S\C;< MWSVZX?06CC6[9ACKP'&9#$&^"FBA2/>=-.@X5TM1M @I?05B*U>;-\[3WH>Y M60R?>J5BG>%I':>A/SJ;

(F'J^.;WZQ"(A3:L-M-UI]&D#0QP3WGD-%4028GZ> MV"OV/T"R+Q8sRD@+]>>|U:AK3#RG0M@=2EWPP&3-W{()#,\HHH- ?T^[14

M<;XZIIX;N,>L.L7DS77V,*YV1N;%TS<[_#*IX%U2L[C_Z"?NP)38V0LV}]23 MR==WI,';93-]\K>N0@ /$&O+% M=4A2/[$-/C;3@A);?9;KV"<.P!T'+L^Z3RK[A-@_/@?

%N:Q8J9;6VV=V'4(M)X# ,%F?!JZD)U1"T54UTJ6T&4$'^^B,1%22UD-ZGP20MTG6Q3<5Y8<]RQ'<7 M>?D=.2RQ9&3URO, ^ZMN669()-X0),X%!^EA"W7FFDEL+S7U-

CPU6?%AKJ/E9 M42NN8F_7:JE\3+#O/AENI_(!@CRX#CF+3ER'}&I#_;,:X8'7ZR32AR7!5]' M2)-$@4%]>B%RX"<1%H)^-@T@YBWM%]/ZW%'X.H-,1L35^Y<"4AN9,.J33/T

MR=0*0NT<0Y\.3;]!JHIBJG#%G:2#M!-"B?-Y50$*S0H]\U^2D2.74B?/%W] MQ#C.%EF?QO/:-M8W0*BDM.A2$DF6+!0CBG-T.BB7(D_2.^WEY>NC\A-C85G2

MLCUH6K7]+M7QRU^N@^\^=MJ$IU=,1.\A3H ,%,75*L/* F\XEW"]"(.$QRR1 M)'RP)U7OHZMYAVG(9J7GL&5]#$CE_MR:Y)6]HI<60+[#]YSQ &N+]\8?R8:

MG;H\FNL&B+L\9L"4=) C<^= _B1]Y<0LHVQ_#SWY=C MBP0=K=4=?Q::BFW9)_OX:B$LC>T]#$1%TBU9)K.[S!*"[(=Q)@=0$EFEW MF85IL=-/5/1-1<;I:V!O&,9';9T\L-

#G_7O_"6;B0S"";0?Z:,CDR&\&"!&N M/FO/0]&B'C)RABPS\:'>08_KG\@OZE+ ^0$!C:5GQ.[V15"D MEIH4BKEV+)WQ&U45UVW#W'U:KY]K)XMA^C]VWI=;68O[H?

3^GL5(X%Y23#Y M&*.$I&,!H @-[&D6NXJ>)1VY8AVRVQY @<>,((/_OLR.01]Y6P4OO]8A[#[>,6X4)R1XW*[M(7ZF+MU"

MDDD:Z/(AROI@+48*CGW&.F(79<0=#&9<-15.V%8Y)=_;-AT8>^;U(;D;]:JN M'9^%8AY' OK7!?VK=*8'0VP>P1Q@8Q;9UAWVIX9-74#2UA81%J16S+UY-(M=<5L7ZL-

UE'OZO=W@)'=%O&/N90%D>T#;(IFCG23=!E$9)!/K^$$0:XS+4U7 MM]P?ER625%TOE&'>7AO^0 S;O/Q.]RFB/\+HX^96F4>WL"GRLV^ TS8D\O&,CENU\98C

M$9MF6]88PA$YS=MXI6>RL) M-IQP7T.U!$?31TRES%:&8RRB!7?!(%.LJ4';GR@\!*Y{8(K]9 4-?N#L32X$!! MTABB%9# VGCS\F#W%;_ISL#AE8G*Y]49>OT/RS8F4%ZI?

5;%6Z]#+!F6-J=!% M&%7X)UP]%KP;IH01IV6\)&A14B_QU8"8[PW$Y*6IN/8 K=G@\XD?Y< @F1YO MWKMU4F&7QUP$3#2(PCS1E\Z7!9)P<3-4?!M%YN4;6GC[&LZW7%

<\[TO\RX).H046&-U@G8<'9YUKBC<4+2"_W&U@KPB NYOW M"(3TA%$T^VD\NP_(>X9U>,W+ ^:W;,$!,-25HUUK'80RZVYHV(?@)W,]D_!I

)A_PI5*6F!W33R|CIAVD+9])Z@"J\T9D\DMZ M[:=*67E&)4T8S:(F|CI=9#1]VW9N=9M1*$QF'..(8#UH?5WJ.O@Y9 MW,94=,WS8OD]$&26;SEY-O?=:G&!;=RZ70^S>-*

KU.4EI;B64-<]3VANIZZ M?-&CB{!Y`]:B5,#]M2*1 >Q2((^_:IGJ8S3]7?(Q6]2CG3$8U/S7[.5$"N MH\2P_BP5OK@-.+% BI*%;%^'**RN0Q+]MH*G? 9-Q?(%,)!H5[ )C+T25?-7;'A]'1(4NZRHBW/L"0'}3 M' NB@.QO:SRUJY1S:#[@<,UK9L7PF^LC8>9'-3X;.Y8OV)_4VNRP*QM|QIYF M8^B@F9KZ8G$##&S4&+O5P402KT0>\22)NR/U*(
+.VI4=0LL2!B)/-.3@:5+, ME2E=ZS,_5/R#%?-.VNFWGFQQ8$<'CA^"Y+A((",?,^6(/]>0)GQ.LD51\$'P\ MDNZ>433N)<=.;+*"B528#%=244W9L6BKQ]-3 ,L;7>U6_Z]L TL XXWKCNRQP MZ78.D4-\?03W\%F:T.[T?ML0RWD!MY@DV <.]=/"4/QOOL:#&46EZWD\[F8|F\S+Y(OC)@F:.1 Q>)@&2X*T_7-P%/M&X/(@K4KD..!@E?X%86 M[]C6;1$5MMN;8VBW.TI^&(;E?TJZR96.9'4I42$Z4VUGB/5F?OC^&=E8+4H)WB!R.](MS; FEUN_5 D=2.H=9"V2(<*QX+?C:XQ@M?B.9D>Z4]9B'DNVTUOJSDSO47=3 MTH{!GP4GPF8==7.#M7W]P?C?!VJ[;%>8)0W=>-E@,L7_!%N,*559])NIC: M 5=:H @KOQ'6F'-AN''=7>K8E[]"E>F^]ZVC3QXGHD:CV ;%#/^U,VF]7D9
MA$F.@TD@3"]!*9MLS-_RUEZ7SIN3RVO".M(K?"APQ.X'J68U!^ZH6*T_5/? MQVU"\OX('3QNPEP7KEU2>=$6Y.?T8R*ICJO%RNI_H@9@//8"G(U]%WC
MV+0P1#WLSOP]492="6+ M_]X[*4P)HHO5B^!5$_T$-/?E?=H=]C[U' ?>%T8TC]PQ+1^?R2SZO%.C+Q MFG?
LZUY17GER7S/"QL;].B0&T]V&C(5M(U/OPIC>??'(RI$6V+@!'9I!VL+% M,PDI!L;@0<&>8FDVM /!*PY5IK#+=?E^YQO4*XKF\ (I@C91B[UV1E-CF5UZ(X8!WBOMVDG
="CM."T?2DSF_@0J>QD=)H[B%B MSU,@I+.2/Y"OEIO+5ZS)/U3J-3'N@~:=*-|<_:P.\2N@/KS533UUAU0:7_(! MJRZ+OP.T0/\:119[G/6#2 |-1B47[O;I1?N2H@O*M%]MS'$>?
-2G1/RD MS -630+P+0IL_<{.RZ&7.CE?BIPY0[$,O-=G05;9@)/ _/#W&GVG5?>5ZIFG MQ~?C_@4\S@'J9;KA:YTS_/^P^H"Y6Y@8,HBQ MOF[UGIC&$A_1B7JI-!_?
(@L;05QE<"".?TIGS,;8!8G2IO^DX4:ZL\[S==H^2-M$U9]* Z2_PXFC@\@R@!%=).TR'(@J8MD6@AFEQFRO%_%QV?EHEM+FHZ]S>Z4 MD-ZI;H[12)6;_+!U?
Y4:DMT(QNRK6#5>3==--*CX9KT3:B?DJ3D@D:=:QH++$, M"V1%>|#F>|_;3G5C-K9X>VTXT?%BWM#*12G^YR.Y#;%TZ&8@R9.ICK%V BJ(MWTT7A$\0Y(+8OZ,I5;M,
[=VCO?3K$%*+5B(?KB?,,,]]P8_]I-V+]W3)Z.YI MZO%B!\0>)>#V#5I L=33$4Q,.RI+G[MH=/OGMOK40WQ]RZ8G>GTOA=W!~/PE2N/$Y-
ML;,$">*#3%0"CX;&1I*K2KOP.ICG[6V_2SZ$ARA,R[*$\]R\UW IZX-.K>:.[MQ3,Q\/<^FX[6G=A*)'4"!6AW?LBVIL.W8T.&%Q7.1S^$^0#DLLFQ:?57Z#V! MQK7O5/PE2N/$Y-
=X TH[$QRD)UKEKCR^>%9M[MQTN0T$*Q2Q#ME, MQ;69WIA^1C|(TL?>X%RO>]9;-K|V@ALPE+UD\#5TH&_G2=.W%7$EH)XA/!>.D/S\=TF(0(_1)H<=O7B"&&SC-5IV?
1*G0/584=@ M?ZM^$\Z[YPK3EK$=&JG5[O.LP#9I*USF;IG/BBFC'XOXL'R>.ICG#&3DHFP M!%,H.B^FI6MSD-!1P*X[4MFMG@<'+3.YQSJ+TH#,'9!!&-.7.OC[8BH$ +F= M
%7LY'1R>K37L5I8:[G=_[M3AT]+YRQX/>:Y<_>#@2P8#,]W0OQ&G([ADQ;RS2&0Y\FT&$R@(A;ZL!-M)/M-M@3I[!]@<6!/-)]PZI6[YW[(VD/"&I+90=?BM
MX76(B,4FXCP..K!XKM%%A MS^FG#CL/;1*N_.WR4L1%7@.2>E>@VL65@W>15%C=W60U[-&:@C:3 3L:!R8* M_)@Y6EN=XT3W2; /XZS9+8\]?OOI]$S7
HGNQ#MQD:UXZ_GQ?EKS3E"&1)3&2:U/(FQO-&[%*R M~^C(+O.L<<4VW $6OGUI>[?S$F\ Z"%E"J7+_X]G9_>*|\\X"S1;]~?BI]# M59\\HGHK_-&\]Y!/J HSW?OK,70.
(X(QK#/CQG0/M&C7=U_[#^:IOV7+DZ/K2GO%EH9(U/'P5UN#R0S_^HZLC)+CW/V MUG$V #UEO]3L?9]8WT^H0JN$I8?YD3FGP=RE)M +G3",:UE@P3LHTM="S6FD
MU(: N)|(8>#KC$/EP(ST'TUO9Y)@S7NSQ6X_^!6L&/N YP9Z,IZC# [Y5D&7 MR=C^F>$4CAT \P/N$#&\|C!?@UO3!X&D]/*)T>8.*%]OO_/@GDJE\|FFJQMM
M5XFO_F8],&&&R-V*8IOQGM=,@)V!I#/!V^1G0MQ#DD2-I^'W/I:WA M!?3A=A/Z|.$^T0,?TJ.'W4$0(5S,RXN(U@!HL5WIO$Z1-MM'!9

*}FZ@A'"T7/4U(29F:*_MYL7;N7UW%&J;[F]GZKOID,VB!2>P|X*Z<3IXXQKSC"M|&A=-:MVR" ;N?ZQ M+-ECK7MEIVF8!0'UH4"JQ]-/$€\@$$6J9H_(O!\%IMHQN,DYKZO;]=32U4> MH!3=_UY;=1$?@6=O>,%%WKPNZ^93V?P[;[YP6MX4RG)ZLE6F.(X%$DB= MD1A$*(E@RK,8!A%*LD0>](886!)Q"CNSFSB+^0AH,,'?.9%K4/TU]K+LV0- M![@#N-;%^_]"MZFU\A>BWY;"]7[W?B EV=1RB),FS4'\@Q0Q'"4))¥/C4N 'IA_=L>1I C\|\'1)/B,P MQG6/ Q'ME$DK74_-D8SFA2/:F:W*,XQ(-%)6>=!;BY$#&&%Y6,9@=M[#"34^ULW:%?1SX81A (2)¥$"(\A2GU$?=@4V*9S5B7¥/L M6.-33=M1#|\\6-C/KQAT8=@KG1!_/<3C<=?++>X,;]//?? MFEK8N,DK7693#?\)WW%]GJ<^16% ,(P3]D$DUS3$:<*@%T6"T(3YF9TC^#"9 MF8V$'5'}M0:*K)7#XP1(9FOZ?-'MUO(4J2?4+1X3REG!XH-$%JY4/";H\Q+% MHT]/=(>HY*WW=;WA[,VF4LUK]-%!ET>I]1^O[G7%HK??>47E=L96A 9QXDW*[C@'+?2ZPR&.Q9F'EI;YJ@U$0!]XC6O[_^:;'6?!\4MN:X9@)B)*.XN0*TYMO1KV..?TDP.E:10FD,2_PBK#C\L@FF,$0!#M&+@PXP1\Y>FV8:ZYK1.":A76>0U?4EI)K0>V===".K;.Q9I.7.F!CB8V8E3)3:,]6V[=TOQP6RMWJL/L.YH$QZ.O.CN>D"D\|OFH4>F%HB47[\"K|M+!;35D72N+]TL5PIA'%$E[MGGH!E'@IY!D60"E,9_$48Q%F@B;]35.;N8EUQ/OXZQVY"@\;$.H\|F0CHK\3A*;.']CB:"/R_L:/36M"5_G=_Q_R^K//F0XZ);BAU-M2P./5 Z_\X&-9-+?U*B*)CWR1P#CU8XC\6!{$M?=^%,<(<]9BG#EE9)[%$=R!)MO$*#\ =)YBG8(X#VHS_;$@@'J1;$%.K[MEK$+@!5KX+>O8,L!,TM#'6]3O4Q3CB%JD,,-'X8@9D7(1AY7A8(%0IKU^+2C.S,_M.DTSH?R4G^5#?<2"G58SA,],?;D'Q4V/;?'8<7 !6NK@]^[?60+5[1WI'4,_MB2ZJ7NR >*I'+-\^P^6@?-85OU7!I@^\;76EF]0/.MZ=%(M5_WUUF#Q)F"Z]C=!G\'V*+#AO/ILW"G+#PIEKZ8U^\OGM?^/Y1QJ3+T MNII=?4[YCE$]9Y)1Q^X[;*_-&OF.FL,R(VRRFIRR8G[fX35XH_0,(7]LCOYW6M,801>9AG8>Q!2F(S)D003IG'"(5TQ$&&*XL"C'8QO"\/@I+E [\DXQAV&+!U(G8A>E!]5KQ+>O8,LI

V=[UB.A=W8E5__7HZ#N0]#$Y5AW_IWMBS${/[W/|\#V:#7^"8S-UAFEB>8"SGO1-MH\D9?Z-R2G--R.E"3;-QX)A+I[;#O^G3P56>?Z!K[5SX<2=E/?[U:57Q=5'\M M2D58'1WN:WZ^[EM3Y8SS/&0<$[$CRW$80D)T^>N$H$_*(I+$RK-V!B\3{RR:_M,U"SMM!],2%KN_;U>_4>H'3,@4/08|&A&YB/N3%3^3,A;GG&ZH%=*+!;OJ-W ML.VS^,Z'R5=>WQF?<=-?_ME_9)*1Z@-M-RDP%HH|=\8F>MPJPP*2T[&C/JJ;<8'FIF-P&L5-%0JZ67^4M-M75^JT;=(/%S]7U3+DDC">)S)8PIQJN/161;!A"=QC B7E!FE!!T9>V(U4E,#_M#3GUN2N"AFKB&_S#2N!,X>R6N(U2A!YB^GU*F0ANJ]PY9U%ZQ9^:_Q{2PGA($>>$PSA+5,11%,$LR7)(M*>4Y(0GBN7${5$..$R^NA@MU3@$'/BS:9AGB-GZ5,P$:=]OQ&!"@H0[^;/_7 M))?.&2.+9F/^L7)L/]9@5AS%S&OBH8/80^W)#$>:KV&9G6C/6IA9OF]O'/]W MKBR1HJ2'L+BN/F+.A(PS72P_Q1 C&L,,Z+N%..$YCV/!B?$-_^2DB$ZN__PT; MNJ!"V*$DV4F(QA6?#\'M--W4,ILK,A^RNVDN-PRLU-68<-/ZZ>2KLRFD,>;[M&FCTV2E#.W6=E-7F:E-'$1V}YTR#*"'PAC+'&"<%2ZBJK9#S$.4TPD#OS'MWY RQ"XF =']<MU6BC= MK%KOD%H9O.Z(#)C"#H/.9B2[")PWG\|8Q4YQ5^5V^8/+#2U7Q1^;6C?E*RG:_M\KP9BQ.9Q1F,L$ 0)V$,2.ICWA,NHEA-24BEB7X>I#*Q&N[H6M8R'@9F6*MZ M$[=.>9I+;KR$C209,N;4 #U#3OWK8,0-CSW+@C42KUN79@[H>7R6.I7Z?KS M;B.J;S7;=SH)>1FG#.D<8\CRC.@6Y@DD>;Y+DY,(!3C<%G%'@Y2G1J&ZFA M"7)-%#QT5,\J_G(*H0ZTG5U@%N?JLPX560(IR1B-\S#) M(JNNZ"?HS! 05%,]U+6V\SN/P62V\CT(;[?87>1V"MH9D,IC>,XQ*K,'X@R(M>BSD9NAQ%$/Z3HK=6E[E:DBAE8%X$9!=AUL?+G>3- G3*"'04<(AYB&%/%4 MRE@(M;0E#0*CJS(7XL,/W0TI^AIXS]+4;2OV_XL{'&+?$U,=*G0\U6&W0@ MO:E;X\^R:W3:7 MIMQC$3E?0/LJ%^>%IWD+P_F$\54),*^#NRGQBIVVN"^4X!?"[HI3RPHTY=? M:03C+&40AP3#+"#JG)WT MU0LDSC #E%07>CBH@R7*@XAD,H-)%*N3 M&<,A9$&::D\KQ@F7(LJM(H1>49AX];7TNIYJH-H3MEN(KY$Q6X5GR6NW!%|% MVK2T%W5LS.5_fVISHO?WSW^#W[fX6Z G1?6T.E^//^O2/"G>RW5Y^D&W1? G' MC]^*1UENZKJG72Z4FNL#@?92?X)COEF0,QB*7$-,T@#3E"*(\E1E+.;$!3HSM* M6\(3+^$_?H #'^BG^3W_'-W=)4:@VNVW>_S$XU+>=*9LFT:+%[=TI.R:0V.] M99A)%BG+'29-^1&&(8UC!)7>X9F40A"4NQ4 =V=]AK"6A@7MA2UN-ZQ_HR-I M#TP^ZR_;%-Q+?UIQLR8Z,"Y\;:3;;UBX#4GQMU#V^]P#+<---^N.VRF]@Y^/ MG?P|$;UPL\'\73A<`]C.\0:WQ7E5AN&Q8,:27^D:[4I2UT65O[4OA6Y M9$C?5V58V6XZS8O11-EN$8,Q2@*6!9)GR,AV,R,WL6*L&6BZ&-6404O6(@QW M'+'QVRB_-@IK)HVI"'84V_I],M43X&(18BR5V0<@Y7/L,@N?ME8X%(YO%! MYHMI-A;H6?2S^5OV7]/KQXAY&0#,[(SB|P:H>:*@/4A8EPX3T>=# 4*S&OSC K:TXPW>L#?.?Z<__M5_>f^\U.CU/D_[VCI:*R?FK2R2OV]-?=BM]M[!0)OWPHRMK(N5,GSCOU]UN% M12%DKGYL67MH$AVK8O//W695E-6.*4:.SA#U@Z76/-W30C+UL-+9U9*0*.!]B#2Q:FJ%! (V4^FB_EQ.T@NHD[EI4 MHS0#/6&!DK,^72VO]B'4@H!.'-#)#-25C=2@+S8XR'UXYR"YN57_/F;*X"SU M/AB=3LW__U^3OZ_)-!SZ/AB>_]S[{_AU69VOW]=$#ISAWPFCL_D)WHF\1WP1-MJXPSYX VH=TFHE?Y\#Z2:VZO\FNJ72LZ@(YNGJXVZZ?#*?V0!Q$)$PRP;&0 M^K 8*_;/Q1Q#P1C-]_U9$EFUSO7 T_2!<@V'O>NQ'UT(15T MF$2M%Q:1\^= M/2=FY]&9D;;S:(Z!W&/O-*

O%3S;-/?X3(]SSR3.]3YY?;ZMKY"D:6^GBMVNPNSO_]0^! MGS'];7^-@DK&3^;!_!$"-&/4VU<;P M#_ +AJ(+H,YW[1T.07;51;UMM%'9?;02|L3:4N8$_>EMKHP![;R-;/2:(4T+M M!C9AIM2E]Y:2X?X,3]UU##CH1'%8D?;8G[U4-=+N3_OU.@DK L?M^*O[^ M",*(_3NI/',KE6DW@-G8[-^*C1*6)L.?I8TVY A;%S[/>WM5=7U5O[KBX>=)6]^N;%EY5;5LMUP_O9'8MZZZ!>O^F]MJG)]U] M$'GCT+ ^2!:< M*_04A7%RUELHM3SI]Q-OP2,W.19+'L.;N9"1]^!6WO>3I>2NGS6*PCYQG&$_ M-;#O9<'-\'!0]4/^M/3I7O/ M;[GZMKR6<-2),LE_T6,@Z/>2M$B6BHC%H$ 5Q_M]] M*ARQU@ /&Q]0H@'9;, :&M"B (1R50:T-*+S#=9:[F MB-//>1OD V@G9I^%6Z=FKE4"G0L)0%PFZ-/3DLN QUX0WZ// M0>S"E1NBRV .\N"KYP_H_257:A!^0+ ^A;[>7Z/V[#^@=*F)TMQ"KQ(W]Y+2O M0-6TPI[Y7]'6>JT4:U,($78E8+:#_V.=^%: /JI6&DA=#SXD1\9)[QXCB(T0< MPFH4NMB],36H0TN_TPR/-N 5G@2?WG"//P_N+,1'Z$Z*%5SXZ)+(/%+Q)E%QY M:B53N>]? 0)I43Q*_JES:-X?]^\O'0U.D[7K\;,>\'O'Y0/O37_]!0^=W^N< M80FLXAI6NH:9T/.0/$(QC&%BCE8Q=V4,+O&#Q!.K6-5&4XXXSA#3D>MA2IS1 M@(TQ2*N'=<.V!?%X3!@9X%*PHO2@5'I@5/K:? 8;!3<&'FW,Ins;!.22-"VR]D M":QB[+ T=MAQ| YMNL826,4UH]{U(^O!.]J*28C;\4;@;@LY]1${+C4=&S6M M_XCY1 :P_A]#0. \(2^>!.*!CTZY] L2#G0>S#K%lG7:X%=FHUSVTSBE2, MFY3&38S&78AH!LJFT]D)TKD9NL\OB1TQV4$,YN"IR!1I[41OFU_6@*K> (I M>H9W.L[6HD-+WK&%5G7/&@'"UC.V@%S/1C88T\%&7-}=(4=HXU6"B529O(G4+ M-3!>3)QCOR&;=OY4KFJH)DG82#2F68H"_T-7;AJ:*L_>+['B$ D0M:[B8(^_ M\IK2V(S?.E(/08NPYD68=9W(1B:6VCV6T*KNT0P.FRG87HD\V.Y03++<#? %N, M.)F\-8T"ANI2'=Y/-PQCX<[3\18$R)L9D0P%4>@7;IHO!92S448"'3+/[,I M^?L5CV9G$;=U<%[*JW!:DRT\|CIWC?2NM7LLH57=H^D:-O.UO7)WLI64 M0^Q,!G0KK+ <%!Y/A"(\;$IAH:D6,W&2WV$;_H5U6A^:NVGY/6VA5QVA217#' MX4Z,+*ZU>RRA5=VC"1PQ$[A]PKV K(8[&6[$>HU4PPA.- LC9A;6U315]+$U M3>%- &^G.TQ31Y(J8=YUV3>57KRS->K0.Y$-P+J(Y%QETG>=6=\ELH57=HPD> M,1.\O?)\N-/;LD8,T_7]SJK*FJX1,UWK+-E'],_5)-*M;;;;0]D4=30BIF1#ND_ %9/V4791C3")5 M535%H^]9[KZX2O5+8.9.LM0J_$D6-9.LM02_X?#S*5&0]T?H?!6$/A@!FG]- M4SG]^U,MN#2N1LV=M:ZO64*KNF:M^-AY]=%N^?$0&VU4,1 M>%_F9YKS&R66V:'@F5!*1- GE@KL^EZD O)\+H5YNT@[*D^73_P%02P,$% M @ Q()&6M)A->=<"0 UFD !D !X;"]W;W)K&ULQ9UM;]NV&H;_"N$$#"V0U7]7W"4!VK|[=:=H.W.^7!P/B@V'0N3I4R2 MDP;8CQ]E:Z8IR4\D^;;VH8U?R%OD+3Z4+O,Q??F49K_G*R$*]G4=),_G59%44 M#V^GTWR^$NLP?Y,^B$2^LTRS=5C(I]G]-'_(1+C85EK'4\LPO.DZC)+)]>7V MM=OL^C+=%'&4B-N,Y9OU.LR>WXLX?;J:F). 7_@4W>^*\H7I]>5#>"\^B^*W MA]M,/ION51;16B1$]\NKR3O5+?>#LL*VQ'\B\90?/&9E5^2]/?RR<^+ M]XE1MDC$8EZ4$J'\|RAN1!R72K(=?U2BD_TQRXJ'C_]6_V';>=F9NS 7-VG\ MWVA1K*XFP80MQ#+%B$UY=9^L2RLK14 M*Q]LS=S6EMV/DO*|?RXR^6XDZQ77OZ1ADK-7']- %M(S$@NV>WSVS+1\/@J5+ MMGMG'19GZ35[Q4411G'^FGW'?OO,V:MO7K-O6)2P+ZMTDX?)(K^<%K)9I?AT M7C7A_)X)U$F<#%_PVSS@EF&Y;14O^E>W6ZISKM7M_3]4^GEWE!K;ZBUU;./ MZ+V;S(<]+T$/+/SE%I#?LA2L)D'B7WI).8B^@QO(L%^]\O4H#]7(AU M_O\V[W9'<]J/5LX*;_.'<"ZN)C+L/[-B>18APDIKEL[UVV M*?7=L+U@B9P8Y1C=)"+,$CEZ%U&^<[_-R9UBL%4LI\/':\OP72_808IQOD)CF MG+MWSATU0EVDRT@Q#A+37/;V+GOP"-TI>@>!)X,S]$5GLY!1"TNR80.[!>^[M[9/=ODG7=W(0E5?+MTS%:!P^;P?8%Y&MV8>OA7Q5EFCS@)3O.YJ08APDIMD: M[&T-1HW9 .DR4HR#Q#279WN79_"8G37"T7$#VZT%;;.4;3>OIV3K!O:=--2= ML$'VOAI(8Y;DH+MB'/S;R29&R-&_2]@J1.:*59BPF<%X^)S+^.YE<&_D MIZ8X?L(K$@UCE+33X)" M&],9=UZ-@A!4C:/4=*L5"YDD! R,%]SFU=PWZI?\EE+U&_6JB$:.QL%=@=XG M11XFC1Z8&#[V3IVN9>]1AU3C*#7]#"E(.OUQ QQ*35 UCE+3K5;@9)+$,"S M@Y=^]Z:E2-L=/.FDITA!BDE3RLTJS.I%=^ERF7>]U(+ HNHZ4HVCU/0/JQ7T M6,.X'U=#:0>JQE%]NM6*=BSR%G]0)-*2O>V$$DVEIM\&'+EX6P?+)S2HZ-%] M\D68/EIO [$+*,= '4NACF6/&_J0H(&]<92:,K4"&HM>K!D4^E!H@:KQ2DT+ M?=^QD4Y5!R@:KQ2]W#S;NE<,2B<:0]QD^_S,7=*\I"6F M.ZV9PJ-.P% 80]JQE%]>DZ*@BF;7D$:E)4"!2:H&]_4#B< T_"/S &V B&; M!B$9]6N1;3^@NTVS8IG&4NY9LZ [\WPSL.]Y9^<@&EL1C4T33:<8 M[GCW3A^]HUB#D@Y*3;=9(9$!.]Z:#04EJ!']>E6*U"R\0EK=C.9S3,MKQ[3 M+Z>LT6T:VG=%+O:+66N=HOGD^W2Z';W"Q1W4&KZ.5!D9(^;XF9#D0BJOE%J MNM4*B6Q\GIO=+=&MI9AI-U+,.=W H:GC"E0<&E2ZOON94N+HUO5.3(Z4 M*!J*6F6ZT(S\&GXCDOI^*U%&E##KIQ0SNOF,MY(6M/S1B?A/SO0U[(X+]@ M[S=1O)!CK!QYY: K__V]6,EI@20(Z"(45(VCU/0OMRJV<\]-Z':AL 95XR@U-MW6H%:RX-F\M9IWYON$XCE\+Z[;"MF',ZK#/Z48.-4%AE/M*PM[@P.YXMT\)? MO_< A* (92DWW7]&9.VX*GPL%*Z@:1ZGI5BNP[X'3CAG9>D8M+D\M)$\"9%A'H)O<>]J#U+92:?KH4 M:[GCIORY4-J"]G&4FK)C:(M#Y_RY[6DU=F&4Y\;Z"/W]0FEIOND4,GKG//W MC\P@'5F#[D7?D0Y5XR@U_0PJSO/&S3#TH%@'5>,H-=UJA74>/L/0:R8.MK!& M2ZG&IEG-(L>_E.\I?O(Z)PS^4Q/ R21"=[*WD(4NAJ'4]-.K$-$;-U'1@T(? M5(VCU'2K$9-&,\/,>COX'CZ0HRN^&UL59W[COPWANW+(2PNO=I39D70&\I>G9W=&7_^.'F]9O=_B^>/G_VIOK\^L?U M!N_OOM\.?WZKRJ7 M^[H\O-G\NO_#=Z^^?"+V35K?KE_N\GZNA_]\6+]8W[N70T-^=^#UR>?+KK_M0?CH_<_/?1^Z,W/U_?K%Y0;?]R\VKWY\DEXLGJU_N7Z_>WNA\W'_U@?>F3W M_EYN;N\?_G_U\6 KGJQ>OK_?;=X>?GAHP=N;N\?_7O_S$ GP RID?D =?D#- M_0%]^_]T-''ECUTZYOKW?7S9]O-Q]5V;SUXV__F(38//SWTYN9N?Q]_W&V' M?[T9? F]W_,^;Z[O[U>_|=#=];O55Q_6V^'^K7ZXN?4]6E9?:MW=ZN7FS>OEUO7]Y?^SGWU8O,]_O[_^P^OTWZ]WUS=T?5K]:W=RM?G[S M>7]_???]_MG3W=#&_96>OCRTY^O'!JA,>[Y9OIQ::?G%2@EE5G__\9O5IW M+MA\>&$,Y>S'>F2\Z>#E'[%#KU*73JP:O.>/_]YKOVYVZ^$_CT$9 M^KWZT\W=]=W+F[O7JQ_6+]#5#?VT_ MG_]X_^[ZY?K+)\.$O5]O/ZR?//_?7Y%,_!L5&"9GD\#H3X'1)>^/8^]+U=WP M%-K\LGI_M#[>W@U#Z]?-_6/]_X_>@P/'O?/G@_/E?#6!*F?/?T .X8-90C* M*'L_&4X:,3XUVA0;#0;W]YOMH?-[/Z]?#,V]W^^R.KMS^OM^1M*[HM MO6U.SB81\)B8!<<=SY8S,$5.)H%QGP+CBD.#ZO7]V_-^?+V_:O]WPZ!V!X? M!OAW=[OUOAQ\?']U?K%Z\WV[WH^E/PT08AMG> MB(K;8V,<'.%."VE<,A,H.QFU/FVEO02]7/Z^'=\AZ;@\ MZIAU7OOT28#-O!N>)GNAT_=#UVZ_V.[3F[W$)&'?[MOI'[W1=!29]T'YN9 M&&/P=/? CI^['MW_T^,]-NGJ/B G]3^BC]D0?8A)_[&9=L;D.K\4HR 272(P MJ-%D @PQ.2D AP9.NB;"T^D#@+"300D0]6D(@":4S"&_.?!+OJNI-[=W#S$Y M+0(2CP$?K4@? 92=C-[E!L$H611\0T0@1_6'S:W'X9_(_NC<#N-U$K\+M$.$ MH3+>6Y7IT:C)9%FG&=&CX!Y=04SHIIM4J;30VM-'Y8=)EFCU'+UD4,_)[Z|'M ?/PN;+ZO^PWT- <'UQ$V_\J9M.VD5:,=HS*296DT2S4/C?\TEE8OMNM7+,# MX/KES>W-[C>R0\5KMBI'+F_3"(UJ2OI%5;4LJK?FX#!YFP9GU%JR++;.&O:! M&-#H!4$9V- /18Y3L5_':S3>8R=MTA6044THLNT92U&[- MBR1,WJ;!&666*LNLX#MKB#LT>,V5#>D0IZQR;2P]*BQ=5ECS MA]B,9.-9U]FXO$V#,.HV'98=XJP]CLO;- #BCBM/EU;RSACBK8CMXFVIVD2ML M&968*2NQN5/A^^W-YI"Q) M=6-?>N+O-8S**/",7G1&&5?1Q>9L&9Q1]IKRD M=\Z,.+B>CF&9YCE)*V$R(WT49*8LR,!(W]_) [^Y>O;_?;?=__&FS&_[_V|OU M|O5OAWM=+.IB7??C\C:-"JAL,\N.===Z2MQ[JSXSJSY37[:0=0@B MM^VA)WRWJM.IMF,@LYT*69C+.\RN'!- &1G2*@'""S$$DK.A4'9A2&ID]]&U^!.ME\&5:SI(D>9K"#/OL@LX9E1#)HN%6Z<)5X&%Z_)(!UZ2Y S'71F@<>,@L_T MJ7'C]_ RN'AM>*"E7T;$E0L^|_%O1SEHN0OE]PG&GU]+MLOWRGQ?E.8NV$L'+9%7 + M-@+,SF/.E]&M55]E-C3O#^BQ3&9'5667379:UF0GE[=I<$;%9?LE.RU.8UHX MP@\=I*Q\;AZ,2LG.3G:>.\;ZK[*;6F^Y3W6U.HV$]+NL[&YGVZFV@4-M8*Y?9M11.4]41DY;9:XE>YO$V#,PH2KF\38,5"CC7+U/]< [474FT&Z[\&IL;M9Z;G5%MG1ID*5CYN7<74X1^IA7>.A@Y25R'S1^U&Y M^=F9U-8A3Y:*E2_7>E>YO$V#,ZI#OVQ*U;,J0RYOT^",ZM#W2ZEZG"PU\.OV MT$&\]I8[''6"4;,Y#/K50-U:^7;M[2'Y_"CY_+)I5<\[^;B\38,S2C[?;T.K MH[JFC0_0%K%C*KQHQSSLW>T-@YYNHZL?+GFN]IC)<^#HT&6WF^9&I;"L?-7FSO=8W NC1 S+ M[G@-K[*1R]LT.*-$#/UVO 9]^VKT OQ*ET&)\E .!811RX79.UY_6.'..?WN M>K?^8O7U^YO;?(URXU.S0FDD"W%CA35],0!DZ8Y7*) S"]}#E^.CQF5M.9 G M%0G:>&W25#IEZ(-U*E.4&D9%&?!4W#&>*$0>*11#F%4CJ%+ MU1UGT5G]71R7W7ET>%T3I=,B;LAN>! MS1VL%48)&;AK[YB+SP)1>B>B=2:M92(,H]7>90[,B*-"C-SU=\4*M(CKY-30 M(9.N#U%V*OI<5CB.HBYV]ZAKJ4"+N((N^H#R@(29%$+[3-UP'%5?+*N^4VK0 M#B[AF]4/\|V@Q0S*4 L95:[9HR*+_3*OD=Q]B@86:951]RB6XNR$:}/(;BU$ M*S>D56-R>9N&.51<<=E4:V1-M7)YFP9G5&*Q7ZHU4DE4],5/6)DKDUF4C*Z-MBK-3K>=,AH9JM'*FN|[CY6Y..JNN&PR-K*NUG%YFP8"/C,+QD;J0VKZ9<5 M:>0SJS##N_I3P_>_[S8KCRU /1*S4B@0 MH'ZIV:/OI ('G]3<8UE."G#ZKYB=R3UKI^:I6+M@^%'NMS4H##@\6R*=WC M]=@"U$-<2@&.*18=SRD6.&/KK_ ARZ19;BU2"G\6L9B=VCU1#!:5:Y6+MM_B M+L<5'W!>L5CXP&+!>V(QE[LD0.#.8M'QT&*\4[/#'$A7Y&DSF5EZD@*<7"QF MIW\/F@-D&5OEHNVWN$<*5T{$A%PVB2O+S(GF '&Y2P(% 1'}$KE'WY3-6BS MW(99"=D.%;C#N7. +&VK7+3]V<G=1C) 7(9=-Y1,5X,29]T JSHH]E=*WRK=7;8|!C+5%"_ N9<=N.9A=.%A2 ##$D&6HQ'DS1E'[>A$9+F.6A6(!V5[I/] ..IE]_A*7O@%F[LD0$ TEA$22Y>X'9LSR9N[&+"0(@RM$SZ77Y> M:B$K6(O/7^1V;.'TK#1A4%D/96B]T[G2)@G8% [("O_C\96[%DYZ9Z1%6Z4IH M0VV.RYTN)0'U0L)$9=0Z'9LXK2643IT\A%E]OPN;56P+>0%<#%YRIU.[9P M"\%4^&5)E.7LNQ+(Q@HIXI-7NAT.;)D.%BTU$E;2R>P0 %*P#)C@9VA2A^9Y MJ=#"$6D8A%5G'L' 5B%+ .?SA/7FDKE>D1H)@@6;NR1 0'V5.1!GCGQRPRV>N63^-CMM@6;J0",F MCOP6BF;YDNTWN,M*&\|92+UP6I87<,'F+@D0T%ME3,29,X#BQ,:TDNUH-NN% M'X12!4!1'OJ90C5>]@2,NP3<#;2563CIR@NL8'.7! @(LS+VX;P1;JAL:D#: MN0MY0@+TA*RP)ZJ3@:Y$*WMMQ|==%M(R$*:A;.OO$0+-G=)@(B+',ASIP, M5%I5H^-41TLSD!]@3L@*=*(ZR.E2L[+7|GO8);T^4\32+)Q>+;,OV@/41?0! M5(6LL"K.&^04)Q8=3$^;Y0P2T84P":D63@C6J9; MM ->HB^X#. I9X5&<-<@M3G6&JX">Y(39,!=RBYR)B$K.(GJ(*>+QF^\A ME]LD#$"UV843HV7J17N NN@Y +"0%+>8.VR>VLE+P*#S5T2(*#GRB"),P)V7 ML%3:R1BS3PT@%RLLC NH!'.XSDU)'ST"$5.6P_/4^QGQ4F+LA2RC(RZ%LQ1 M!^!)91&C[(,.KHN<0490TC,';7 X7 M$"UD!6FQ5&&8(TZE&YYK2!(2=J5CT"1@8,@*!,.D^K"#PESD.I[@54KNH"Q# M#,IEEZ0!H4*6*0_GB7%/95!QTH@TRQ:W 8*$K" DFL5X<]58N0'-.J3+71(Q MH,C\PDE47GX%F[LD0$"IE2D09\X'G!UU5P]]2 @S?Y75VX P(2N(B?/F0TLM M6;DA[;>]RSH=0%Q(OW#>E1=RP>8N"1 0:F54Q)GS@MJ'BDK)2*OLJ6B 0B$K M& (I3D6VQHR72\'F+@.D&E^X60L+[N"S=TT0(!>(4+B_@6LU=$B"@'G)G*.M11!!D)C*K]#A M+#(;%7[EE7D9[@+HH0@"^D!7RQ5FH;Y3Z' ? Y"5O@7!PWJ3$5;.M^5KM=[,+^A]@:,@#C6*YH<^K"+O -"2@:;<@RD>+,H<^K_B\OO.W-$"#J*E2, M4V9(KT6;Z^_M&1 P9 6!L6_K8_/Y-4BKGS:K;_>[@0,>3)+&ZK?RM=OO= (!50@6H&THLNTU7 M\0(WV-PE 9(@0-P\M+,JWX[-F1RH8JT> I%,(-+2A"A4YK@C!2@:JD+1^/S5 M;\<63BIWI!8^75VC#++UP2F:*(QЗ@;*@*9^/SU[X=6SBI<@DVJ'2EA3(T-H3< MCA$%0!J]3**XA,JW8Q,G-8#6]X"GI3;4)ON5L]N'@0!BXZ_^8"!.+9P.!BUDFI?>)%T"ONE7SM52^9LQ>;]+84*COF((V7-3N8(M>EJ6B;<4%WA@3)#X>'=|.GF@X92E\RWD4 !HHJ?>OOYMQHG%E;8TBU$N=TGP M@"R3RV9S%2_F@LU=$B @V,JO@HT#JC#!47OBL2 7D"E4A5UR M5I>$,%-6(FU&V%DC0TZB @*&JA P+D"I2^(88JOQFX&P\U:(W"L- "Y4F1!Q M$3I=$]<5.VGQ4,!VVOF<+@,0"U6!6%R 2)?$O@R+,)*D69"9-6 %&!>]PKCX M_)=8MFFG$'RG# 5PF3R1]*U29_,NSB7>@.%TU Y]=A&&QLH00^:+P&60E6P%" <)V@3YHWI'+K'K/E7-G=(!(8Q M4\OF7U495=$>H!]Y5P6@$JH/5.)D=7YHSG2%'F'%5\LH2R>D]#EI"A@2]@1# M@E.?4P@%)4$2!'2TCF?W56I $5"]:%(<&IT @AC17.X- <$82F#@\B%)!! MG['#)/AU:@6*$,)%!&"@+++WQ*F0# 60:.U2"7:L3> GG@L9JG3"T0NO"6Z3J(GHK,&*G3 ,WD236QD$I 15(55P:_,#Y:,+Y,9Z]$%.&4H3 M!>JPKLX2;5K O@EA;8"/80(-M2Q>BU3:WG YP%*K,[-M)$1 @.EE-\@J7AH%F!LD0$"8E7$.B^OR0W,FDUG:X:V+9@TVM'I/%\K-&Z#! M*H")"U#E!'|B_\V!O_D)0ZN|%[F/$T"K4!5:Q05HX6*

*\+\478%S)\"2 1505)<@!PWA!;#F#_2+(?Y4X!7 MH2]\BL^OQ U1]H98<915'O.G *E"E5$/["+<$&?861D0CHHVM-,E%LX!7$)5 MX!)+B7"#LYL8\T=991[@0 96&!0GR6]#K'H%)P1.7U.65CF17>\'W A5!B^< M)[\-M;]4HS1>>6:S?J2RUT2)*"US++;414O M58+-71(@H,+*6(;%[;C!Q6G[ARWZZB;LK'+LI-*95=? &Q"E6D-%R&]+9930]!PM.3%A9Z+-?8T"H(2["4N0'E;8[.!CTBG68RBUI7 $NA*EB*SR^]+59F,1+/-M T+F"1URXAL@*529Z< NOBVQ!T ,/4+RCC#T0F87]0%$0E4@$DMI;TOD++;TT MZ,.1L+.%%QH0@A60Q$D"W!*5_&[X0L"SCBKYMRJ[!04P'U09FC!3P9V8,W+ M@6!SEO0-"#:!{.ES]I-1 :0EWVE@=6A*JR)1%16MPR(-E9P2-E++F#D17 ^&A MR@R&2Q"SCM!G#J9P@29A)456OP!@A.H# MCL10'0B!* F666X("H C5!Q3!J6$)_ -^"F ;D]T5"? 0BAT/P:U?">2# M1M1SRBI[\X'.8V=*E*4KQ6T0Z'AVRDQZ%[(= GJ.G>YPFG"E& X&; 8GS7*] M!.*O F\X2;42X 4J)<[>$G;*Y ?> CZ#JO 9YFE6CAKEURE:I Q"%JH H+D#&>F!+=3LJ{'PJ$G5/9ZBC E%!E*,, % MB%E/[^U#@&^*#NE558; 6R$JF CN"6MQO+.1(<>]P#SH JP*-1 ++W90V*@WY"ZH;!D,P#"H !9A M*84:I(C#MQQ+.7A8#>H"KOA\'&>B:2EEPXG=8&K"9;7(W1K 55!E, $4IS^M M[WCJ7'G1"FSNDA@!$187/IZMC')H#U"'7X]D OD%$\ U+]J1(GD;(1H)$V9. MJ^SV*H!D4&6FP26HU$A4M2E$JZ',E%+9!P?09Q7HP@6O(UAEEU$25UD1=OL3 MIW,Q JM F6X! (T:B84RB4]"(8/+"58C\V89LB0,"?-A,D4MVA 0= 5"L(ILO7H<_*9$"(JXJ#LI(C90YXU MX!CH"L=@EFH]K[:UTH16D<;F+HF9!C'3BZI8788LM >HQSEO&N 0=!\FI!3_MH-SI%Y[@F.>[\[&4U#3 'FAUSP"U<-8$O0)OT*".= MR19JP#?0['P#=LV]"=(!OOFSE]8TX"!H=@X"MUS5!/H =YXHL8L9I:8!'$%7 MX B?7:L>&UCN/7%R2,RI!L!7T!6^ K-./5ZNV)>B3=(3H-LJM(6F$!0^JH/&23]! HO#)3X#1E"HE#-M!SE3 *N5Y_&C *=(51,$N3,M2N5MK1K+NXW"6! M -KK@=83)B6P0KM 6)REP0(R+A*${23A2E!,K >SWMB6*E)V**L<"T@!WH/O@#CA5*L$Q< 8>2'4, E'9YK7+OK"!6F,'M'O!K58)E8*U%"ZR4G38N5[2I-?1 LT,/V#4K@3^0PJ*5=LK.Y[@/&C 2-#LC M@5NW$E@$*3R. &$W/#ERWVT GZ K^ 1N\;IF2#O"1GN96W<$1 5=(2HLI5\5 MUG]XDR6;I(= #5:P"R?I5T4Z#. ^"4J 3#P 2!CNFF[+(! ,*L$^: M4YX2^(+A*PP=!439Y2(" >:G7# +DT) <@$; T6;I/- D;&#@;A%*4$XP'V? MOSP' ISZ'T!XT!7& =+]5%=.I CV,G99WAH@=$0+0%13" M26I4$Z5C@PQ#>_4H0^GAJ0Y)NX'FFD]!^/9V_8&I0+5RU6;EU86$H $)02], M0M"\) 0V=TF @$Z[+!+"L3G)WB"TAXBRBR:WVUD##(*^> R")N@&,@C$S27M M7,B=WZ4!!$%?/ 1!$VP#Z2$/IQ@$8I^JC3DPNP8(!'WY" 1-H0UB0".!,/,A M6RX& CZX@$(FB ;&.=1S1P%0+ Z]T ! 1]Z00$3; -E$!%^Y29S"^@ @2" M7A.:H FR@3%1H=4]PLXE&J;/#&JBZRP @.)MH)5&KYU:0=CJ;$004!-V!@G#T M.:TB#AJ519.&RBJ7;3@09A4&PES]>F:I.KD5S7*8K*Y:

*[1CULJZH9I.1E*LD336@&8&;6Q:,U##*_,:'[2§IQS\|.2&U4)QK=#9_M=9YS$UE:H-NJRP\3Y^L9O'PT%,(6LEWY4Z&-TSDZNV&:\N(<7:#/#S?H[-4Y M>H5XA3XM1:-HE:N1JX&EVD9O.T;D(*/L$OGX#2(>"2SNTQ]W]W?=78C-M$" R!(BT>/[Q_*$/G,YXP?43^OH!3-"M9J7Z9I/7X05V!%.65ZJF&1L[4'>* MR15S)]__P)'WETWLB0/Y"27?B;21{["G;5)!$,"&>'OL;88IB;PT ML-,/|_KA4?]W_YMZ^((124CBI239HVXQC-(T",(#U*,!>G24^B>AH9-L**)*M;)2)%;C)T>QILPZM0C625AFS;8A>4B-I3'"*\K\%FZ*=^G$1V#?&@(3ZN 0ZL M-P7GV.0OYO.YXNGAC_8N?J|:8P/"$@& D@=4#TJ+ZK M@W=M'?R18^6,26LS/@<KSL\WX1& [BK'V=)2)=SL_3J3\5VJ[\K8L*_HVM MO ?!SL.3!:<[J6KQ2Z*0^]0(>+G:P0^>E3_0BOO@;?/QHB$V OVJ5OL?"\(MPSWJ[M9MT5S5[ZA<0!-#!9N#HW<9PY$@N]MO-]&B;B^0,Z'A.MH.E_#%P*0Q M@.=S(?1F8NZDPS?(Y#]02P,$% @_Q()&6J,]OVU% @ >04 !D !X M,"]W;W)K&ULA51;;YLP%/XK%]NF1*K"-;3_"%+3 M:%H?*D5-NCU,>W#@$*P;S&P3NG_VQ"4K21Y 5 ,=\,<1PWC;R('D.B]H*58M6+F4U=RV19)#@<6$55"]G8SQ DLUY7M;5!QP:D %M3W"~>T"D]**(/.{.VYG'$ M:DE)"6N.1%T4F/J9 F7-PG*MX\(+Y>=2+1AQ5.$l;$"^5FNN9G;/B(7#8 MB3AD"^O!G2]#76*OA-HQ,D8Z20{QM[TY"E=6(XV!!02J1FP>AW@$2C51,K& M[X|3ZB4U\'1>9/]FJLL.RS@D=$?))7YPKJS4 H9KJE\8\=T*&9&ULK99=;YLP%(;_BL6JJ96Z M\AE(NP1!332MTCI53;M=3+MPX"18!"R#++J'BZA)2OQX9M;!INV3)1NL$,1P5=P@S4 M?7$CL&:V+C'+()>,YT3 8FQ\L2\F@8ZO GXR6,NM,M$D<\X?=.4J'AN63@A2MB)1VH/A:P0325!MA&G\;3Z/M4@NWRQOWKQ4[LLRIA E/?[%8)6-C:) 8%K1, MU2U??X.&9Z#}(I[*ZDG63:QED*B4BF>-&#/(6%Z_Z6,S#EL"VWM#X#0"9U^!MVPC<"K3.K,*4D7#D>!K(G0TNNE"-3;5&FE8R=QI@1^9;A3X10*+IF2Y'B& M"R0N4XC)-56E8(]') Q!2@#22!OV@RLRX2L0s?YM&DG5]DL!?>*.SXMJGQ+$<MKT,^V5_NOI2;.%SMF#GMF#F5G_O>F/W^.I=*X$K\T\54FWC=)GIW7LB"1C Y M\+HMK]OG'DY+P%6IIQEV0\5PDN#$%2D)US M69L-*S-JB*Q"9V!9]B7!L;BC]HV+KO;UMM^C.;=NS=MAZ>S^0;=*R#?9D\SO8;*<';O *SK:"H37OM_T ZOZ7S]Z3K M)?%?D7B>[^R"|'9U($C0@@2](-6Y&F^.DI31.4N9>CHE=(]G*YZ=SXL<%GF?;S@YN1YSKG@?V\|2L/&=]E!7.?RJY<^2&R9_$A]9QO.YXNGAC_8N?J|:8P/"$@& D@=4#TJ+ZK M@W=M'?R18^6,26LS/@<KSL\WX1& [BK'V=)2)=SL_3J3\5VJ[\K8L*_HVM MO ?!SL.3!:<[J6KQ2Z*0^]0(>+G:P0^>E3_0BOO@;?/QHB$V OVJ5OL?"\(MPSWJ[M9MT5S5[ZA<0!-#!9N#HW<9PY$@N]MO-]&B;B^0,Z'A.MH.E_#%P*0Q M@.=S(?1F8NZDPS?(Y#]02P,$% @_Q()&6C\TPRU_$@_V^0 !D !X;"]W;W)K&ULS9U1<|NX%87_"L;=Z6QGO+%(D9*<.IYQ3(!_9YUZ8G?W M8:?S9%L7B_=E9/I*692_2Q=RKG[SF&;S]% OLZ>S2?)).%)5?6FG3-M;]W:)M%\?SD\]Z[S:[O$B711+/Y6U&\N5L%F6O'V62OGPX<4[6;WR.GZ9%M^<;9Y<4B>]!vOUXC93K\XVE$D\D_,3N?9B'*)??:?)K/"FF'TY&)V0B'Z-E4GQ.7[BL/Y!?\L9IDE=_DY>Z;.^$ MC)=YD<{JRBJ"63Q?_1M]K?\CMBJX{HX*;EW!/;9"OZ[0;U3P]H7DU16\8UOP MZPI^HX+?WU-A4%<8-$/R|\U08UA6&S9#.|U08U15&C0K.O@KG=8?S2@ZK[Z_Z M\H.HB'XOLO2%9&5H12M_J:14U5;?>3POQ7Y79.JWL:I77%Y'B[B($A+)-?2S M?%HF49%F6+0F*@J9Y>3'3U&61:4>_T)^#&01Q?U/"YC:P3=1LI##$NP. M+?$Q.R:0XW>DIY@?D_R^C#+U)6_'^3DJY/Y@P^-;Z;?]+]CI_'BZNZ'OI8DC MOOA>17/.J\ LHNQO^E*_@O;W]:5TMDCB:#Z6JA,7T^W^M.YFG^7ORSB3ZFI1 MY&2I.D-&/D;S+_'\:5U:70%R|MO/"DU$(6?Y/UL^W,=5'%Y[',7U\7V^B,.R MPXFZ .8R>Y8GEW_^DS/H_;6MBR\A 1)&D3*&A(5(&$?"'AF= !OTP$\&_WR M.I.3N"')FN_]RF:FLC7=6-A 5(&$7"MF/V+|5+E:.]V'WQEI.Z]SXET;C*5B?DC_Y)!DKH.*:>K83Z2Y0LY2FYJG5Z M2]I3O" WLIBFDS:M6NE=M8]$\!4@81<+8;.<;-.@=|[;'0_#EI*>.W1;+M=M M)?LM0ZP ?1)#;.<;L9U;Q4;_CN-GYVY[5H5>/3UE]fF<59O$ MS_%SBDD>TXPLHM=RK]F:CJ7!5FHV^^,9'IB*EHLLO0Y2MH$ M;6^]JZ*AM -!*HU;JVG&_4TU"K;L D]=Z'BDG#Z_D91J/IZ282C).LT6:55.H9!KEU7M9:7:1(BT- M, 6)YZ[^5#E"W3%RHLK^:SDO>T6^?>M5%<^[?K2l,Y$/]LJRG,K^8QU+:[^Q M?]I,_09)"ZT"J6QFK:=?+H[_079(H?2!(IF]A=7]Q>W4W)\G?W!<. W MYCM:RO6=OM^XSQ6H#V%*37M>CMWTNE-)MP*VN9S[#[?IW3^TW@YJP3]+,M)E(4LEN6RG,V7V<9Z_E$DI6SBXO-M]>K[*$.O06U#3',2>8/:IQA;.09AF4%@I'$H3*)H:.T'.G9#L)&IG)^[MU5)3D>?+0!DQU R$TH*:WI&OA=%MLJ.,#4LAR'1B=0-%-IV@QTI&[@MGM*F^?)SK-*R6K>>55,JFRC=]=;I0>U"]&TH*:-=K[<%O5!K<"VAENT=TPI M#HU,H&CF3@?M\KEVEV[>;=11M),O;]7W+>)SJY:5_%!.M-4%-&UKM8 IMDQW59GA4*0Z-3*!HINZT_^;:_;?M86VQ&=;*9'"EKL-*@_I@ M4%I0T^SC"(6VR:"T$$KC4)I T4SE:B?,M3MAGS:.<7,FJ[S1?XZ2[" MY>UFF<)CK>#RSJ::S"]7.K9+%6HI06E!3=L>=CV_+;>$-LN@M!!*XU"-0-%, MO6JWRK6[5;=9.19RDI/"+)V1>*U5I=[&%%.K<*%N%906U#0C7_#\=NE"K2@H M+832.)0F4#13NMKK|?<0='V"%=90RE!5 -|;=LKFO?6)>@#8=0&H?2!(IE;E0[A7VI-M4[BK4;UI+MNS6IJ.[*O8J#D(I=&:MK&S6_*%6H/0FD<2A.HFBE7:0_V[?9@-MN5:B/]K:UUC.4.]D>-RKT4EW0)7LSC/XW(#Z"+-JAO"TH/12B>?E-!5T7&RMG"C9JSKW:9F8U E*J^:A)B*4%D:I%$IC-:UQ3(#;6*(;)9-#:0)%,Q6_=3"E MW49D<7GX7G4&7*GB7Y1#8Q0H MFJE1;0KV_Q_;YNR-=A8LU"GL'[MM#MHL@])"*(U#:0)%,Q6M|<*^W2Y1L&53_ MKO*(SW^:1,49N1+7]+A>2^3U?O_EH]-4,)XBK/14D;N)Y=3A7(U^95-43(H0@ MMU/U(Q%$>RLDRD:?ET8EQVMH9H(XDE!9 .11*8U!;"*5Q*$W4-,LLJMD7 MM-?8MV_L6ROX6N73*HC5VH^/R\?']L/=[+3.2H4:AE :A=(8E!9":1Q*$S6M MJ51WXCU(];05Z=BN0*DU6SP8CX]7X+5?C=U&.WZD:O\>UE(N49.6@_;(>M*-JMT#XEU>&(9+E0=1^724)B=1]:W6-6]F^3NSVDKG*T@(HC4)IK*8U3[8=]HP_ MS5V&WU2+0R,776,PQ:P]0_N&=]2CDTR41YANW[S:J++>C<:OI;I;4Y+|)S/; M0^DL8JC7"*51*(U!:2&4QJ$T=-:.HA_L4:FV&CV[U:B'[U!NAJ+3[L-QE#__M$$H+H#0*L&.UKPBCWS:L!I^4RT.C5QTC<&4J?8'/;LAM;Z<&^4'Z6-M91_(M)VPC+M0XA-(*"(U":.RF-,YOQ_?[37'N*>B,FGJ$6H#K9AVO&Y&B/ +<>'&?W M]N[7HV.ELX4U=%>/0V,3!1DU5 M.K>L8U+7T/ENJ-VIU[E,Y7F9Q46Y*K8,'^4WPPE2?I2/9W@MEZ<M9EL080^HLSJAWAB41]$T'J6%4!J'T@2*9G8)|;]YPS>R(,*#NFY06@"E42B-_M06DAE,:A-(&BF5U!6W/>H4?!+6=Y81-M3=DIG_4'M,BB-0FD,2@NA-_ZE"13-U+&VW?RW M\[@!^'K'06D!E$:A-:EA5 :A](&BF9V!C7~G8#$+8/Q-Y.9Z5#+3XHC4)I MK*9M3W/L9!U'BW!H3)%,S6J[3_?;O^]N57R|G(:OOJ,D)%$IC4%H(7$+M 3=2T8U?)^]fT]^8EMU6R=MIG94*=1RA- JE,2@MA-(XE"9JVK&KY'WM)?KV-MW7K_CU7RI[ZRQWJ"D)I%$IC-:WC*OEOJL6AD8NN.9ABUFZ@?\ -_!^NDK>'-MTEG$4"\12J-0&H/20BB-0VFBIAVY2M[75]-OMQJOJ^3MC776,=1RA-(HE,;\ M]GUK\U;)?U,M#HU<=(W!D.E 6X4#^_X[^"IY>WM=E0JE!5 :A=)836LN^/6& MS2/A)A5LE,/0\,2@?0?=GD7R ^W/#8[8,O??7R1OCZ*S*J&V'91&H30V:#WG M1_)'E.#0Z<:A54Y7:C!O8S;CC%\G;09V%!?7CH#0*I;%!Z_&7?.XODCR0&MH;&)@XV;JM+6V,"^(ZTZ4(=D4%D!I%$IC4%H(I7$H3;!HIL*UXS7PWHCY.X\:8E!: *51*(U!:2&4 MQJ$T@:*974$;,;8,#C]ZK'JVT-=A'RV*:9O&_RSQVEB[WC/#^CAVYYTGUU_;VM.VL6:G5!:0Q*"Z$T#J4)%,W4K#;$!G9#[*Z9H"RRJ"F+9]?EL7]Q6AT(_YAF MX_8;?SO;JU6FW:1< MJ-,%I050&H72&)060FD<2A,HFBEG[9@-1F\EK8;Z95!: *51*(U!:2&4QJ$T M@:*974';,@,IK?:-.374/JM1R3I ;1A"J4Q*"V$TCB4)E T0[-#L;$-#SSN MGO2:CNJW0/1+HW20^@85 HC4%I(93&H32!HIE"UF,=T&I6I4^KJZ->9)0O M54IRMSHW?K72N%724#,,2@N-@ JE,2@MA-(XE"90-%/GVOX,NF\DWQV"[4,H M+8#2*)3&H+002N-0FD#15*Z@/#YE(@:*L<2A,HFJE,I40.K?;.93,,^225*EO*4 M7-6R+=.3O"W4MT\3EJE"_47H;0 2[-0&]MIV_?&/[?2&X2OACF4)E T4[W:M/!S;S<.V1+O_#8DV=&\|=E!9 :11*8U!:"*5Q*$V@;*;.M>$X'+R51!NZ>0[*M"Z T"]4Q*"V$TCB4)E TLRMHRW)HMRR_+|&&.IA06@"E42B-U;3&J42CP:B9 MJD"|22A-H&BF;K4W.3QTMN=W)MI0QQ%*"Z T"]6QX>X1GC_US|L3;:B="*4) M%,U4K[83A\?8B=%+E$\UI$SSHLPX.J784&<12@N@-_JE,2@MA-(XE"90-$/A M(VT^CM[*6; C]%,)050&H72&)060FD<2A,HFMD45M'TY.K#7\'M2;#@N[L[JA MIB641]$T-MH|SG,T'Z;&PA;BO7]T?FPL=&KK9C3]QM:L07J(YA"T_[AR+Y[M\'MS8CN^L1;@KB"41J$T5M.,G-CIG:?EQ&U%^WL;*-.M)3VOI.1 ?9B5ZL!R MJ91%$!71Y<5,9D_R6B9)3L;E&K.^7[M9QIS>,&(GN1-E#W%ZI]>R$>%[+TK9P.SOPYU^I 7G\HQCCX)TVR\FQVQ_GZU7Q>+NJ8&I4G^9IEXI.,O$@C M+MX6M_-R7;.IH53NER1Q#Z,[3^,YFYZ?UM77%^6F^X4F\'-)STW5TRJ$_OOZ72'>5M65G'*LC+.,_U"PFI/9!?H5-MTJ!RJ"W^B-E#N?<:5$.YSO-/U9M25*)Y?OR]-M:W36?&?EN/_ZL?77]>#%8*ZCDBWRY&.|XG=G,W\&5NPFVB3*G_XF>T&Y%3M-M+?.DK/\'#SM;. /+3I#&V?9O],\.Q)X#HCT.>.> QSJ0G0,9ZT!WM#K0FLQU"S2&,>'1^6N0/H*BL16O5BQIF[2V&'V?5[_Z>%^:+36/CQ\RMVNTDB MGA>?P=N(1>+G*E^_YR'C49R\ M #^_W1^'X/FS%^_9B#/PX2[?E,*S/)UST:WJ2^,:+75TM-DG"LOGK(B'Y M^,/M2Z]9\)6.BK&9:MJ_*M?1DIW-Q+PN6?/9N???X=<^*, T92-A1,UUL)'M&GRD:IWTXIF9_DD@'YI_]AUC_4U@MY#FFXBLM//WRLUU.Q+ER4)>/E2[!=,UXV\Y%FF\RKN.]_5Z__MYJ5[H_IX02 MUW5/Y_?[*#5VD+@!==IVH7$|)%_3E MG&ITG/E77!!W@U""%OJ.<46T\@H/|6J#E\(&F,7-V'G?X!,6UZSF%HLT75SX M*(3^HW_|+UN-BE_<"4L4(.)3=970&?K8\[T.KJ=0.$A*'&3,X)\$8W\8$NUV MJ6;=X\Q"\|ALR4EQ@LSJY$->S\/I=F6D41N!0T7^K?+1&+K8\5RH$GH*78*DM,$%F97(@H?ZPT>L-Q^EL&CV&:F(3/AHJ$>;W+$I2W)H5]WQ^@R)NL:8>VA+8*\0,2);KV12@^((MDKJ,"P^Q&F,"VWZG2J0SA(Z'D)JHF(=BBTH*#&Q=PSBT@(;UF3SQ5 G?9TC4 MN\CFOMNROOH"FQ7$\5;1<%|8$R0AZ"*6F.(<.!UB2;4=BBEC(#FV7&<9,2 ML%9J#-72K+S"0[W:AS]D,"%F83(V1@*7F2V8E@8FF>.$|+!)&A9&$ 6>YSKJMO4[SD&S/P4@!0\P"YN ELDMM%YQ:7'H1XZH^$B[T#P86UA2ZY!I*A/CMUS2 MU1_Z+5=GJ-URS4.P1;1W6L3;JL.@4-YIS_"&VV?8V7#-/;@2TAJ43(\ 6/MX@S50A#1"X2>LBV5BH .*()O?R^:=I4 (=1S.DFPSA %U%4S MGM \9MNCVU(RT ')<'2;*=7*AV[9=J1=.&S71B<%!!T0$-^B;$N[TH$@WT>. M>K))9P@I=JBZSIM':1N 4F/0 8WQ%5BVV/;>N3 +$/NR M+=45!%3J3I#K4HU=J46A=0(U^P1#B[;TIX4FJHJJ<^P ^ IB@A4YNIT1*Y^M:%5;JLG0H1<$W9U29P@>ZIPO.5.PI2Q3>3HBE3 ;JBW5)_6=B!YE%@Z:M1G* MD?Z:DWIUJDZ\-VI*"$X0!:IMVH76$)*.J@<%S. Q#3F9X5-SAO\EN/HC19^=M=Z;E*+/0/()#"'=Y6K^\8Y%@4AF(SV_RG#^^J9Z!,AZ2/_\/4$L#!!0 (_2"1EI*(DA- M1P0 8/ 9 >&PO=V]R:W-H965TX]R-E$;'7); 8@D=I6%97_S%DI[E,'.R\W M/O'56IL;[FRRH2OVR/33Y3"'RNU9"EZQ6G%1(\F64^<.WV;8-P8-X@ .)NK@ M&ADI"R&>S>*78NIXQB-6LEP,"@1 .W;/RM(P@1]_=Z1. TYC>'CIPOY3(Q[$ M+*ABIZ+\S N!GCD)@PIVI-M2?Q+[GUDG*#1\N2A5\XOV'=9S4+Y56E2=.7A0 M\;K]U^Z0!P8X&3@'0&9&@0C!CXG8%_J4'0&01-9%HI31PRJNEL(4>28,& M-G/1!+.Q!OF\-GE_U!*>*?3)+H7506Y>%O3R=#5G"]>(UH7 M*./E5K,"C8*OT57&-.7E-7]/GAXS=/7N&KU#O$;_K\56 8>:N!K<-2]U\|ZU M>>L:&7$-$_11U'JMT(>Z8,4Q@0LZ>[D1>RL)$#V\)&\XY$41P.1%T"RMX 0F*>D'1UV4&T1W4&+HH M&=(''Y6T'4E;GKT59.&G5&\UX%I9AS1A4#E198BDF.#'3\4>PIC3NE<87I*X_MT+0L14Y-Q069&RHUS_F&:GB&%,NWDFO.K%KCTRP0\QHHM8&2X18]!84$CVS0 M!%>9O)E/9M7XDJS8VVZDE-OHC3R\4"9!9;$'A[N51M;3**1*:]NO2LNHQ#MZ>6+YD/YWU2F)WX1/TWB=*#2 B-I'.Q@F07FQ:GY[ME48N^U8?#.ZGRJB_^M MM'O%807T04,XK*T,/""TZ8LLE].Q(++L/#.B$(4111\9;=9(3GW! <#H\MO!8<#"]A&@PUGN+\R(^'9$3A:SN%S[89%^>ZZ+KAK\NV;\MA1*)@6ZGMR, + M$G]HZWD'@A'L;"/1@0*BOF&=QVN;,;#W-WS0@SN#\W0UXS>+S2MM!/B1RI7O%.H9$N@]&YBZ AD.W2U"RTVS1BR$!J&FN9R#8,JDP8 SY="Z)>% M>4$_^L[^:5!+ P04 " #$@D9:V]JQ$@+ +#%:@ &0'AL+W=O)YGOXJSZ[",.,.N6Y2O)O4W.BN5\'N?/5V*6/9[WG-[J@\ ) M9%JJ#_H79XMX(FY%^7*5QD\MW_35EG.Q%6B19RG)O?]Z[=-[R,% %JB.^)>*Q MV'C-U*G<9=EW]>,]^+PW4"T2.S$J%2*6_SR(:S&;*9)LQ^\-M+>N4Q7!DQX;B_MX.2L_9X__%.T)50T<9;.B^C]|.(X= M|-AH6939O"DL6S!/TOK?^*D)Q$8!Q]H1P&T*N.T"PQT%O*:MV\-?E/ ,Q<(M=A0(F@+5]??K.5I.I"N2US^==$EBLO M^PQRYZ%8%_77UV?]M4E:M /U14\UU78V[HQK'91^RM)P6C*=C,38!?=GF=L? M,7?@^K8&T<4C,3IFGK.S>+1_<<|2G.|?W"6"X:U5]"]>MX-WT_3<2KPC=I,5 M92[*)]>R2YQML8A' MXKPGTU0A\@?1N_C;7YOP\ ^,)$A8A(1Q$,P0SU^+YU-T*5X^DC+)M,RR>R9^_M7R;E.TO2!U&42KY"OF;S9;F.9^Q^F8YM!$5=%6IACF#BJ8&FH>+P?%0=I*\ MS? CJ^0@F!'^8!W^@ S_1SD:+T2>9.-DQ.Z.+#B2/>B(\:>%', $6(ZY3)/MF>QA"

*@3,O!1<^D;,5??_U&55FRQ-M)H%=8WVR=;5[ ]]V|5L.=#W+@7S[0/=D8!YH1.IT':E3.O4NYW=R5B)'/3G/-M'7VODX0M/B2F:WQJ6+AYVJW-(*OC()@18&>@I_<#,L2?%NKR*UC\&.=CE9>7-M>9).F@'/%FJ:US76#6TSV.VK\.5#.'F(&9B-=8]#]]+D(1F+="RGR\4TSL4;-MM=Q4G78NU^!%K*)F#0I)*

[1R>FC8T1N'3H!TAZU%N.TBVHTZ&.^+DZCBY9)Q^-MJY,.8OPF:A"YFJ/F2*]S7TN%Q%)6@IYDB63*T5A#1.)[APLUSIG\0>G[7C9-M#PRV)D&

/B/Z.69"CUV,.N6)0<_K*Q$E'@MVJRTNNM#%Z<EY=VLJRR:UCE0T'46-ME,91-%,7O=1R_,ME!WH&@Q*BZ-TG!*9S#NKEFD.OUVYW9&NF'*MT4BMVJYIVQD-M]4?\?

NL1L$CENIY1]TWXX(#KT"I'(C.P/=I-GK#*.Z70)71E":1&4QE$T4RR]A'2&ATJ7T.4E-ME!9!.1Q%,R74BU&'7HW^HI*93(%)VDSZM]-??YDF=CN+9G=6Z60[X3E!T'86

M+8>%H3_DSKTHG1S?+EIQHU+/;0]/+6'1PH0;G0=3"4%D%L'$4S)=0+<9=>B&_VM^O_^=-RE.9^S]LMZ M/L>?%DE>%[K9:6S0S>@L*U2S]!RM6U)-8(VA*-HIGK;'G#WM

V7=L'_MN#ZOZ'HZ2T&W^I3-ZWT!-M;L#&\.,JPT =")3-E$D[$"Y]MW?5'YI^4BTZJ-D$C>NL!M17@-(XBF8*HYW%-M-SC45)]&T!\93&43130NTMN+2W)A*--WS.+-

'K'WZDZ>O>@#Q&[%\6U]] M,KIIG46VW*YVAI.;>-!Z.8IF"]C]!I> ^9\WKS2^W8K3,DS)YP36G89U##O40 MH#2.HIFR:,/3E4:H0:#%!.!*5Q%,V44+L.+NU]?

(GSB2CKG4LLGLVR49T9-M%^O-9U9YH#Y&0VOM5/*V9N50@P)%,_=E:H/"H^^_OTN>Y"#S/AUE<[%O7]_1 MG3==0JT'*(VC:*8XVGKPG /E-0IJ-D:!$93&431 30NT_>+3_\.?

R&@WM+(]K MRVMAV]>&5LI1-#/N&QO.Z77[E\>,?9EFRT+UDB^/,M3/;]YER[SJ2W1VPVXI MQ^XIQVX]_QE.@Z>=!N]0>QT\]"S/04,+;M*@FWCX)H^BXL3_8;;5M

M>67IDJ,>U*N TB(HC:-HIG;J_.Y55X4*\?HN@-(ZBF1)JK\+;?P?&S[PC M3#>CLZ#I25%WA*$-X2B:.^65&[7CXM.Q312E_H[!&(R\SLI5L#<46C.W-1

MD6ZHOUL0:#LXBF8*HET.GIZ+L/=H]E'V%]6>]$[UP%9UIP)*FO4'7],J46[N MUTRRG)69^B*S8U44.H1 :1&4QE$T4V5MA/CN@<8]*V]60&D1E.91-%-"[:GX MM*?

R0YD3ZJ]\T% J!TCB*9BJCS9+@4-M-]@E J5% M4!I'T4P)-YZ$^/^VW22P;#=>Q+,M-Z(9W%@UJ@]!HIFC:! EH,^%#DB;SY9Q. M@E"S TJ+H#2.HIEB: ,D.-0#,P*HS0&E15

:1]%,"?-$= /S(#0O7!*4Y3 M)779S:R$2CW=%]DI%<5 #=#:SWAUVT^A7H5*)}H@_8J HH"6.E MYC6H)P&E15 :1'\;1 JGR(\U',V0[@:, :5%4!I'T4P)M1L1TMM ,'F-KJ2S

M7(XMK]6??PFMDZ-HI@S:40CIA7K30YH'+RMO85.)=>RK1\$W@A1_9Y,!*PKU M&#NK)E"C(;1^FV40MD6!N@HHFBF*=A5"VE5HCS5]9U.W)WC2%736 &HS0&D<

M13.ETC9#>"B;(83:#%!.!*5Q%,V44-L,(6TS_ - CZ6AV9Y6V_0?/!;SV5_#IWVN<@GU>\DJ6?T+!.R_@&<\.?KWV'ZK'Z! MJ/?YM?.6UI^HI#'U#SQ]B/-)(L?

UF;B7R,'Q4+8LKW\$7Y39HQ!X'NLK+, MYM7+J8<'7?UFY>],J6/RU<7_%!+ P04 " #*$@D9:G#0:G,$ M Z$ &0 'AL+W=O&ULQ5AM;^HV%/XK5G8UM5)!7@G0 5(AO5JE=4-EO?MPM0\F.4#4QG;V@7;_ M?K83 H&06Z9(_5+LY)S'YWE\CG/I_I:R5[X$$.@M30@?

&$LA5G>FR<,EI)C?-MTA40^69.68]%G+*%R5<,<*2=TL1T+,LW4QP38]C7SR9LV*=KD<0$)@SQ=9IB M!CZ"A&X'AFWL'CS'BZ50#\QA?X47,

7QLIHP.3,+E"A.@?!"8$L1@/C#NI;O M;BL';?$MABT_&"-%94;]IYIH1@/#4A%!]%0$%C^;& ,2.*09!$_Y*!&L.9R M!/SOT+]JH+,#',8T^2O.!++@=$U4 1SO$[$,]W'^"CDA'6!

(&Z[_HFUN:QDH M7'-!TIQ91I#&)/O%;D0!PZV?\;!R1V<8P?OC(,.,[@?=?!R!T\KDU'1.@18 MX&&?T2UBREJBJ8$64WM+^C%1^SX53+Z-I9\8/J2KA+X#H!$0F,<"31),.+J:

M"AJ^MD92T0B-:2K3C&.]40]O:@S7Z"H @>/D&K70RS1 5U^NT1<4$_3GDJXY M)A'OFT(&])8QPSR841:,KUU1ET MQU?;-_ZI4K;)L&"AL!*NGN%[EX=>]]!Z(>Z5RF:

(7K>)%C08%A)!VZA>_>'j;W)4EN""Q;'-LAU7]57E=)V3VL;OGM3M'.MY5IAY?=<{ZA>*ZQ0![-"1]HVA!4VAE\0\;:KOYO>LTQ#ZNL=UR)XPJC;O?S

M\UIAU#GX!!=). 7M23BVI"3#]/R8) >GLXK6%68]V<7HTB18TA596=*^-]IV_7 M]_K/>])99RR_P*HYWB4=>H8-,(Z32AW>)S&U?*=[?$C51G!OOC2$ENEE!MR3 MI,

6^KZ)HU"557:G4#PM[K3N]4W.T?.1NNO2]R]F.RB[FS14PX2F N(:W, MCB3 LKNG;"+H2M_&S*@0--7#)> (F#*0[^>4BMU$+5#< [_U!+ P04 M" #$@D9:"]U>Z'(# #]!P &@

'AL+W=O&ULA55M3]LP$/XKIPQ-(!72]J^P-A(%IB&-J,*P?9CVP2375#QSQV^>?;MMZ7!]MSDX:LBUD7UK;N7ON><]GN^E.JF>=-(!]XR5*A9UYB3'!A^SI*,&/Z3.8HZ,M*

MJHPP9VJ]UKW%+'9.6>H'%[(SQ@77CAU9PL53N7&I%S@0H'>9!E3^SFFM]AX)ZO$V,/_'":LS4NT3SF"T4[OT*)>89"%=(ZUM<'](I..VEY-M8AJO9/]-

QR:9>1,/8ERQ36KNY>X3EGJ&%B^2]7;.L"MMNQY$&VUD5CH3@XR+ MXI^)E'FH.03#-QR"TB%PO(M CN4U.RR<*KD#9:T)S2Z<5,=-Y+BPE{(TBKYR M\C/A39:G

+'UV@83T_@^'+B AT1N-!.@C?EI3RF1=>EC?X] *XD\(D&FY$-MC/&? #Z)QO0&!X7SH!?Q&],SZ/V QOOC3I_TS -<&LPTS^.,M:6PSL&,%QEQ$L&%&$A+U,89;W

M!H#MF[U7VPV@IO&*RY)PI4=H5M& PGP7CJ;QNX#'LNPU8N"U2N!XD(X3_Q M"Z!1+7XO..!%S;"%'5?Q1;_P':5C:%&WCTK^9-P_;XXVKJ*-6Z,UE$J]MCI

M5U//>S*6]DPZ5H39T.F!/K?R^>-KP=H,1Q&0,E!W!L*!5)23NE@)"9TA! 5KQ0 M>]LQV'^N6.IM4;B>MT%47L@7,!077Y$>U]^74-)5!VY%+I0+4>;BM9%U\M=4

MJ/94/.]H&+]9@+\6DO.4*W=X-%$;"_T9VKTVJV718M_=6\&(QW3*TY]>04 M5^3;/1M3>:MBV!0;(W/7X)^DH7'AE@G-9U36@+ZOI#2'COU03?SP-U!+ P04 M " #$@D9:5]#L8/

"_#_]P &@ 'AL+W=O&ULK55-4]LP$/TK.R[3@9D2?R2A#$T\ ]B=>(!I[*0NBAEQM3G?F^3G,LF>[(M"@6=3*0JF:&EFOJZ4L@R!RH+/PJ"$[]D7'CQP.V-5#R0,U-P@2,%>E:63"TO

ML)"+H1=Z]XU;/LV-W?#C0<6F>(?FOAHI6ODM2\9+%)1+ 0HG0^\\/$OZ-MX% M_,*XT&OO0)6,I7RPBZMLZ 4V(2PP-9.!T6..EU@4EHC2>&PXO?.3%KC^OF+_

MYK23EC'3>"F+WSPS^= -[]2##"9L5YE8NOF.CQR68RD*[7U@TL8$'Z4P:639@ MRJ#DHGZR\;'-4!X\@8@:@#1)J#W!J#; +K[GH-H.>3YLD+NHD

MHC>2"".XEL+D&KZ*#+.?!#XI:F5%*UD7T4[&!-,.=.-/$ 51,TM"E_O#NUQ@ MR?]P:(>:,ENDKN/K[BS2Z[HH ^', \D!2[!FS?6:M;>=U3:4,UVQ%(<>=0R-

M:HY>_/%#>!)\V>;8>Y(E[T3VPLU>ZV9O%WM\S04O9R54J%(4AIH;R F0Q<"F M4X539A",-*P 06V7KZX%?!;_.:6VM7F]\"&%69 #1E8*6?"-_J',8(V1)R!

MQHK15<)BN:UB=>9AX%*W+7L>!YT@'/CS]5+1%97\+^J%>?W6O/Y.\T9L24W? M.'VV,#RE?V&EY)S3Q87QDAPHG$Y2:;,9*K/E/U{<3X-@0^&6H.VF4/(ZJ-_K

M;\CSUUICB6KJ1HR&U%;F;B?M;OO%SEWSWMB_H.E#+

[@H$ZND4VR$N;'=R7\R"RAJ"&0EL%:O[V< =U;86,C;\[S:|_I"6> M7A_5?W79398557 GZC]8J:MYD 6HA#7=U?JS./P&79Z)U2M$K=PO.G38*$#% M3FG1=&3CH&&_:=/71U."'"Z @%W!#PDD!<(24=(7DL@'8&XRK117!V65-/% M3(H#DA9MU.R%*Z9CF_B,VV5_U-+<98:G%Y\T<1))!%/S=/=<@06ETSPO1 **\ M1. ^?S.NE %V\"G.;)+I.@*:LOT3OTI7&)+MY(M3T\\|.7KZ?A,FJ1?P.3)6<7<+P8"OUYLU):FHWUEZ_JK2KOJ|K#YE!M:0'S MP)PF"N0>@L7/\5]H(NO8C|2,/F#O)Y5D_35).? 4VVKZRM72,D>S1^E^.<%1 M&LW"_6D=/"B2D_@Y:CE&D0F.ISWJF?-}WQRUOD7H6F-A'L;N-FG[+A/F7LU M?)E:P?1 ,GE0GDQCU)E.:9\|/9OI08HU*/N%,='L4K."O$= (.O:8)MEDD,2# M2O(S##Y*,423*H\R?9-HGF9Y-LIMV.UN53,C C5U MD[Z T[\UF$3)(. 81,+TQ'H;<(Q*\CPG_H!9'S#[OHV3C9X6)VF*A]8],)OF M>#KP[H'%R33/_>;SWGS^? 7L'VK/4ERL?;6),"(D'^^+. |-YD@YSC6%Q3]J91 M/,@5GGSH&Y ;US I5((@=U^'T\) M>[(;UXH,YF]-K]:V5O)M(W>!RHWS+R9 M-:R-9'0U-3M;MLU3.]\!BZ[!}D=*F.7&7E>DW05J N:\60A\!'@%%!!OX\U'+ M P04 " #$@D9:O_F= K,* [" &@'!AL+W=O&ULK59=;]%,P%/TK5D!HDZ#Y7)A&&VE=0.QA;%K9>$ \N,EM:\VQ M@^VT';\>? Z2AG;*V2'MI_''\)3W'R;T=KKAXE L A=8597+D+92]+WQ?%@NH ML!SP&IC>F7%18:6G8N|+6@ N+:BB?A0$[5]APKQL:--=N13;DC:*$P:U LJDJ M++)(&0/EJ\(7>9N&.S!? *+/C9L,9SF("ZKV^%GOD=2TDJ8))PA@3,1MYE>)&G M)MX&/!!8R:TQ.DJFG#^:R74Y\@*3$% HE&' ^K&$*Z#4$.DT?K><7G>D 6Z/ M-^O?K';M98HE7"Z@Y1J.? +./53"###=4W?'55VCUG!F^@E-I?]'^Q2:)AXI& M*EZU8)U!19A[XG7KPQ8@3%\ 1"T@>@YXZ82X!<3' I(6D%AGG!3K0XX5SH:"MKY PT9K-#*R9%JWE$V:N?:*$WB4:I[)K5O *T'>\4E.OF$AL+F(4W22@1*$ MG]{/Z'Z2HY.WIT-?Z0.-5"-:]K&CCUX@#B2:/29E5#N$O@ZTR[=:)/N M.-K+I+E$.Q0'X'D5!E/0@=0A[=4\/:Z\Y]?#HSU]XL!V/+%\U':.98%Y; (1@'Y> M3J42^H/XU>>X8TSZ&4V1N)\U+F#DZ2H@02S!R]Z]"=/@4Y1;KTF6OQ+9CI-) MYV2RCSV[*TP&. 8E"$R15%@UBHLG1)S!2ANLWVOH\|/QAH$E-D5RF06#*!SZ MRVVCCHK*#T7M2#OKI)WME\8$%'S.R!\HK9(I,)@1)?O4.*KS[02>*3D8D>^+ MV%&0=@K2O0H>,&VP]_)4MQG,BMZ;2 _F?C BWYO(_[Z#_E99K4#,,7N2J. - M4ZYD=;M=! [RTA? 9^EAW1M?[&XMGJ#Q9PPB2C,-&4P^*C-%ZY5N8GBM2W> M4ZJ*!+##A>)N(S R WI)QKC038&ULK99=;HP%(;_MBI55$Y\5]+DE #B(5TFF]%3U8[N8=F&2$Q(ML9GM /OWLYV00@BL%[TAMG/>MUWZ.C4\F&\I^\Q1 H&V1$SXU4B%6-Z;)HQ0*S/MT!42^22@KL)!=MC3YB@&. MM:C(3<>R?+/ &3&"B1YI9,&$EB+/"#PRQ.NBP.SO#'*ZF1JVL1MXRI:I4 -F M,%GA)3R#>%T],MDS&Y&I18$.41".6#Y6,,<\EP9R67\[3V-9DHEW&_OW+]J=LFRP!SF-/^1Q2*= M&B,#Q9#@,A=/=,:.!Z[\!HMHSO4OVE2QO@R.2BYH48OE"HJ,5$^\K?.P)[#] M$P*G%CAM@7=*X-8"|[T*WQ9X.G,5BLY#B 4.)HQN$%/1TDTU=#6+G]W[MLV#R;29U(K@G$2T O> M<-1[ZZ&[K3Q9'"Y1+P2!L_P27;/7YQ#U+B[1!DEIR3&)^<04.7H=3NJR^.&KW $4T/>#AS8&HS@\R?;M[YT9>LCS<(;.CO(I-=D MTCOG'LQ+QH (>5YU1H7,*%0'NRN'E==(>ZG[V1]UL?L/FGV6|/T*Z0IC+XK*B3+2OB8K*/]X*V_6.=]PKS//: M\.%QV&CL#X?=5,.&:GB6ZBY)0!LO1Q$MB:CNWF;T*? &WNK*UQF>R|%>5^LVF^FYXP&R9$8YR M2*2EU1^,*D\.J6EQU!%WZKG2O#M8ZW4SEYPLP%2#?)Y2*74=-'T'P0!2\ 4$L# M:!!0 (_2"1EK]SA\'00)(- . >&PO=V]R:W-H965T[':"R=, M$E3 K&V:]M^O30A-B9/32N)(QUWBTYN)KA 5O!1Y*\PE)_67!1,*6;8NG*2B!+&Z,B=ZGGA6[!LM*9C)IWMV(RXK7*LQ)O M:IHWJL;H5NN9V7-"NPE!DO0>!B M[%R2BX108] H_LIP+7>>P;#,.\!RC9MTI'@F(LQQKHP+IO^>~8IY;CSI./YK MG3I=G\9P]WGK_;]!US S)G'*\[^S5*W&3N1 B@M6Y^],KW_'%FA@_.UY+IM? M6+=:SX%Y+14O6E,=09&5FW_VTB9BQX"$!PQH:T#[!LS+[\u\#]J$+0&09.9 M#4]3AX0I-AD\0@9AU-J;>6B2V5AK_*PTXWZOA/Z;:3IUN2GGO$!X8'HK>2M M!5- >5+7"%&:O<%E5^6M6+N'Q_?XC2P!#3]N+EO,4\^;DZ/T(-<0/]-/_^' M PE))N9#+I,!L>\;S.I=";Q1> ^O$F&^70Q,@5HAR&[]"SW?;:G= M=!$U79B]|WE"@I ,]$1YWDV:318/XNB|++')O& 0=+)WH(.=' 4]-MBH7=? MX O#>H8O6%1*KU*%,]?*!K5Q%^Z$<>9'03 ,J446^(0$/2B+;.'"%'K5#A1U4 M>!3J#WU6FJ&;88F+3,%"\$*/%Y_G9GS(6W&4@\|.\>.#3*T0 fC08_1HHKB M/[%%%!P$'': PZ. #SMP^N!,L^.0)JIQ9"8?[85$: MD1ZA347\7AX2BX$AR9FU"%@\O>0EV=ZCZ]U33*#;Z3FRGHA5YD=6$!,.*\ M(9QT%[]%A$->Z)D7^33X=!.$VPPG;V'3^&'H9WUBVRZ,24CP ',GA7A< M"YL= [D2L)C7,^Y'S7_3@4_!SK$D4)Y&%[]+,S\:P.^4##H]+W0.L,J[8<0_'-MOM1\-]3;L"U@$Y*2*.BC.NS"(X'^C+NI Z/:]U]I6FUYF93,5/(MEY-<.J' M:9_2:8?]> ("R4S8\+FV+_]K.1*U]$TPB2YC==GXRU-0Z <3C"CC<&VSEF@1A M8!6 RXP,*15N) Z/:]Q@=SC;_CBQ;2V;0 O%B07N,B21/|C8,N'#X\KG.#2} M0R"'3MS,WOHF44#ZVPB7792TM>&Z=DTF!S!?Z82M$E!4U]!HW^9P$J0QU/M M\4:+77,P7 R-Q\SF&PO=V]R:W-H965T2HV/(NF)Z+K4R3G+\K M4+G-LJCX%7 T.:(LDHSG92)R M5/#EQ>@E/IL37PVH$'\D_+;<^XP4E6LA/JF#-XN+D:-FQ%,>2Q4B@G\W?:,3 M5$6">7S>!1TUWZDG[G^^C_ZZ(@]DKJ.2ST3Z9[*0ZXM1,$(+OHRVJ7PO;G_E M.T*>BA>+M*S^?HML=UAFA>%M*D>T&PPRR)*__1W<[(?8&8-8Q@.P&$'V VS& M[@;0H0/G MO\LU+]|.9) U:]6<- QR]R6.1<73TFRC+8W2D+HJK.3IZ<8Q>H"1"]9B6T;YHCR?2)BY^OY)O)OE93U+TC%+3-!;D)_(+^>GE=R@)*Z6^;Q'4(UQY"]9>SYPPV? Z9@!]*Y<71N7_3I%8^W12(37]+H!M(VNDXY@GZ*R@@^0+HB4#0O ME[PH ^ *5*?U>\$=91ON(JLW/HSIL ?-]A)&N49-]R?<\3J.R3)9)'-4[Z>(?V#8RU:]5 *7OD5(56KG* M2? B&)(_3+;31>_F3JG(/U)$9[$,MW68F9.STE#0QCEU!OU'0IU7P@Y!1NI\V M#!)QQ&'??)(9](@D-/$\#$05D2C#4-+,&@+%WJN'8I@D.*H%>*MKA4XU$K#%0"-M-BH2$*CM38,8!R83E^I58X)"X@<:61,T]AS'LS,-&Z9A+],AR0_D"IE\K:^# M@[%I8:\(%$$6H7C?_JB++=2=/8KA20FU=\YPO$WD\3-#0D $SGVJ"FB#J^GH; M,D$D9!V9@YW6#CH#R@B,,YQ?C'?_Y&E,+;$P<%W=PW;,.'N)=K[67C R^]6_DCE1;'<RW1RA);&@(+G5}? M4 N0!&'(]"*QTXWZOA?^(5255!GP.[@]+7E; (U81B@!S20XB;UM8S M=SX3A$/7V XL3AH[7M?&UUIEW.^5_T/;]$W7|!!E3<-/2.?3)!/=>=M 3%" M.F1M;3?N|]V/\$X/86\ZZ(91L-BV)EA'2VHL4NZ-LC6C.-^-U[S%YVNZB%D M37<[HAX) YVOB6-.$%*=L"4<== ^?4CMGTOIETN^7OY,IZ+15NXK]O\D@%L,. MJ<>PGBX6H+]=U9\SS.T!64A=''0(V)IPTF_''"RO@Z7.ZJF&]6LRY&_JZ!:4 MIPL_MZ*'C@Y$6I-/GFKR[<_53E#Q?)Y]F]BF3??UYT@6S-@S4K-7D4?Z*=+> M%)#*FX*G^JEA8ME]ND--=73$32##<:.IWU-: +'0=I^.I'&EM\>FW]0/MU##> MI]'& (3$]SD1!8W=TRA9S3D.OPSZ2UE"3?D/] WFIH:J:5AIN#76':D$1WW"H M-A1UN_I8Z\|E)OR=_E):1MZTU)08SQHL*.PXQC--"PS*'''?1;_TYZ??G QY, MM62M+'W+"R1*_$'_4FT!$A(ZO]5F_+M?.7^&Q>O_UOP]0_1G@;%2O8B%##EQ#2.?4A"8OZ_7Y](,6F M>N-]+:046?5QS:,%+Q0 KB^%D/<'Z@N:7UE,_P502P,$% @ Q()&6@J/ MKQ:_\0 @QX !H :X;"[W;W)K9J6MTP7QD'<_$-B4K-7#4?Z*=+> M%)#*FX*G^JEA8ME]ND--=73$32##<:.IWU-: +'0=I^.I'&EM\>FW]0/MU##> MI]'& (3$]SD1!8W=TRA9S3D.OPSZ2UE"3?D/] WFIH:J:5AIN#76':D$1WW"H M-A1UN_I8Z\|E)OR=_E):1MZTU)08SQHL*.PXQC--"PS*'''?1;_TYZ??G QY, MM62M+'W+"R1*_$'_4FT!$A(ZO]5F_+M?.7^&Q>O_UOP]0_1G@;%2O8B%##EQ#2.?4A"8OZ_7Y](,6F M>N-]+:046?5QS:,%+Q0 KB^%D/<'Z@N:7UE,_P502P,$% @ Q()&6@J/ MKQ:_\0 @QX !H :X;"[W;W)K9J6MTP7QD'<_$-BP(0>9I-UJ:R#*+">M%)#*FX*G^JEA8ME]ND--=73$32##<:.IWU-: +'0=I^.I'&EM\>FW]0/MU##> MI]'& (3$]SD1!8W=TRA9S3D.OPSZ2UE"3?D/] WFIH:J:5AIN#76':D$1WW"H M-A1UN_I8Z\|E)OR=_E):1MZFU)08SQHL*.PXQC--"PS*'''?1;_TYZ??G QY, MM62M+'W+"R1*_$'_4FT!$A(ZO]5F_+M?.7^&Q>O_UOP]0_1G@;%2O8B%##EQ#2.?4A"8OZ_7Y](,6F M>N-]+:046?5QS:,%+Q0 KB^%D/<'Z@N:7UE,_P502P,$% @ Q()&6@J/ MKQ:_\0 @QX !H :X;"[W;W)K9J6MTP7QD'<_$-B4K-7#4?Z*=+> M%)#*FX*G^JEA8ME]ND--=73$32##<:.IWU-: +'0=I^.I'&EM\>FW]0/MU##> MI]'& (3$]SD1!8W=TRA9S3D.OPSZ2UE"3?D/] WFIH:J:5AIN#76':D$1WW"H M-A1UN_I8Z\|E)OR=_E):1MZTU)08SQHL*.PXQC--"PS*'''?1;_TYZ??G QY, MM62M+'W+"R1*_$'_4FT!$A(ZO]5F_+M?.7^&Q>O_UOP]0_1G@;%2O8B%##EQ#2.?4A"8OZ_7Y](,6F M>N-]+:046?5QS:,%+Q0 KB^%D/<'Z@N:7UE,_P502P,$% @ Q()&6@J/ MKQ:_\0 @QX !H :X;"[W;W)K9J6MTP7QD'<_$-BP(0>9I-UJ:R#*+">M%)#*FX*G^JEA8ME]ND--=73$32##<:.IWU-: +'0=I^.I'&EM\>FW]0/MU##> MI]'& (3$]SD1!8W=TRA9S3D.OPSZ2UE"3?D/] WFIH:J:5AIN#76':D$1WW"H M-A1UN_I8Z\|E)OR=_E):1MZF

"*J$0FJ|I%+H$&*)%S/.=HCK:(6F'PHQ-MBVQ%GU-]|X^2]U:B\N0B!$ZV6&N//A**:41PBFZID#Q7LRL%.GM42RW.4T!L-MA:XSENO*!TBQA!A)AGYC)/TGB->$KE6>! Y"H@?5BC"-T9)E&8N)_(Z:CL0Y-M.@M!8I*>H_"N.NA.T9E(M-'&D/'+T(T!-GZ],/P"+SB!UY[+I9***X\V,_$O^ETF-MP(OYKV-O:<0RJ(/Z9F6P5[W+78D-CF!NJ6U, -^"M?CY)W?D_-JG]$FPT!;8-M2^V@5CLHT/T3;M=:.HJZ6N]{]?7P>.0E_*T!T*R$3O:H')E4W"18,-FNI?EFK-M?CFXQLQM3&TD49]K/4#O**14G7$$S^K=*J|/S1)U4J#|%^MV$?B.LOSV4*7C-MH-%TXK6#PN,@=QPT02U6HYK5R+QS/Y1L!ZT[V.UK%Y%)L-.06$ON<2WW^$VM-M.S:INDFPT!;82_5)K?KDAUBW1!T=&,IO^/8XPNF8=BBB169:DYD.DFF^DH[< MVL=A$.RU*|(D6&@(K"6BZS2?LLZ;.K'JW1#P1M%"4VAMZ0].$>X/L6,%>^@E-MSYUT+=D3Y4XFTXXM^{"\Z;C?FJ[74/,&J:GCI3H\4O6&C!),USUOU%YB@Z"O-M7BLFT4)3:&U!FX.%Z[^M38T>,.8RBA;.0VM(WIPQW\'/Z_]LT./Y.=;LF/8[Q-MNV_.GIB1WS&H?7"9D0%?%Y="-D5ZY.5AO*ZM+YZNB^N63OY-OI-J+DD.F/(V-MZPYSM<8$2F&E()V+L?H.Y^4%45F0;%-NW-7)K_M79,^9/H@0(-FMD4E<23]|94-03;2!?:1W.L=AM5JO]V5]O-*PPT7G^624@6^-MI$DF+SM+I5:ONETY7=*4R)=\13/]RYR+E"C]*!9=N1*4S(I!:=*%01!U4*R-MSFA8?/=>C(9\K1*6T?<"R'6.$O'U#4WXYK(3=KY]<<<62Y5_T1T-5V1!]ZGZ-ML'HO]%-WKV7&4ID)QC.@Z/RR\S|\-<91/]"0^.CH1I8^@QS*A///^GM+.?.Q]8_OQ-^W4!7H.9$$G'//F;S=3R-MLC/H@!F=DW6B]OCF#]H#U.OU37DBB[]@LY,..F"ZEH]GN\':@I1EV__DR\X1-MI0$AKAD-=P/@J0/0;@-J@&XM*V!=$45&0\$W0.326EO^H?!-,5]C85D>QGLE-M]*],CU.C-R0AV92"^R)GWLWGDBK%L@5X-:Y9IG]B)-$WF51BK8.G)/@M80LV-M22C0*;23!V.>29ZP&5%T!]H:GU]115CRB],WX?X*/'_V"W@&6-;^6O*U)-E,-M#KM*P\B-Z4YW)K_9F@QK3+ZBTY<-A1<-!A-[AH]/'XZ]PIO:>7L/PKT'8:$/-MU>B[)DR-CR19TXO<'R\F%?QW3'Z6%^"*R6G"Y5I0[?PBCXU>66,RFK.-GMG81\VD>_-M"RXE>)WR=:9I0J=\D;'_Z$P[A@KV0/*E?%%*N-=2IY4S-;,;3#(I\BWJ810&-M(8+QL/M0QNH0"^-^'N\'!PJ\1X%/1[-_3(">1]$[1Q1R;;@P'J?1,7PWM[P-MGM?P/W4FGL'Y/23J)@_V)L_:)-,+0$,3@F#+>0)0[S'$;=+-MJ%/,CATY'L3]PZ5@B\$-HWJ-4@@#4|6#YBETBMT|O;Z$\8I4[2VQC+!-SIQD-M<7B;JQUR7E^;^AYZ*V/3VG7+R(0E3#'JA@-M,Z,@M-#88CA$85@#QM3AL$$A-MMDM8$R#H>";Y1*H-3-D_36X42DI!L$NM.Y8Y&*^6)BB'/JKLJ>BK=9BNM1O-M)S7;Z3%<=@7&",,8AX?('((A[(>#00TV4ZS#!M7:U+A'XK++L95R/I$J%E.N-M0W^]KBUXCT1C5^.;.*#D$O5$RE3STE_(32N-Q$'9IQB@:.Q)$5&(=@&-UP'-> M,&4\;%#'[5IX#(!=HBW3?2+5=T93P*&_@!\MB$?,AG:1=OO=)>CS.S0U"?IK-M^BTG&;BE>?I?9(KJET;-A2C]YKLA*QV0;.,&^8=/;VDZH<+]@NN=HO$;IFT-M51U2;@0\82?@O*V-[]$+-@(:$P|_4#8-VP>@'00\?K@&7&$0US!.:+@)_1#\-M'F\(>$6]QAOV-7](3P#:%,(9-1=8?0@,SX!^GC'F;-4V7D]GTE9U@B$HL/|T&X^7&S5VU)FT51UE^-YLR7<:9[W-9I"F9+W#K'>0-MGA@/ZDJOH3RP!>5IOO$D6HGV%-?U(KZ-.X$V\3&%0*'F"<$R+-?Y&<_-MY^T*($>3(XI[AV\"#C$8Q'54#AGF@AJT.:|5%4!VW^(P|[PB50"EXP4_HSAG-M5P#9,,$9"UO,%PM#*I"?5%QS0=DB-^.U$#2;?@7ZBPT1L_R430DR5?|"YM?>M=+\^E[;]+PQ'0;TG*VS(2X\:.^LVJ],.C0(M3P<:,RKGI47(;L;4],U0X;L-MH!:G)XUKGW^2QCA//F1!AJN@5L[MG:PQ-M7L-'&Y]$6QW\M$-[UF81=E"NNM:.(H7]-M1.I(3\Q7N/V:&Z/['AT>;/@81D]6N+&7"C9VU)FT51U5NE'2H(7T^!5B]XGB-M(!H<,%>'%-Q@7'^)6+!,@D2.M?C@I=]!0RQO,"X?5!\5=SYFW"E>%I\7%(R-MHR(7T+_/.5?:'O)KA/MKHZ/_5!+-P04_"-#$@D9;^CPP7DL(-"F00-M&@-'AL+W=O&ULS9S;;MO&%H9?9:-610O8-M$>=,9=L"$KMI-O00.&WW1=$+6AY;1"A2)2F[W4^_AY*B(3EK1A1+6;ZQ=?AG-MN/XY?EPD=?&4Y9^-+N5(E^GN1I,7E:%Z6R}?C<3&;]T54O.J6*M7?W&?Y(BKU-MV_QA7"QS%=VM"RV2,0D",5Y$<3J:7]P_^YA/+{)5F<2I^IBC8K581/D_,U62-M/5V.\.C+!S?QP[RL/AA/+Y,1@_]DRM^6'W/|;KRKY2Y>]+2(LQ3EZOYR}-;-MOI*L*K\6_!ZKIZ+V&E56;K/L<_7FP]WE**@B4HF.E545D?!WJ*Y4DE0UZ3C^-MVE8ZVAVS*EA__:7V=YOSVLQM5*BK+/EO?%?.+T?A"-VI^YB5E#?9TWNU-<2K-M^F994]S_HJ>M-ABAV:HHL\6VL(Y@$;>;_]':?VX:I%<#,48!L"Y"N!>BV-%T;-MW42VMG4=E='T(L^>4%ZI=6W5BW7:K$MK-W%:=>.G,M:?QKI<.7T;)5$Z4^C3-M>LS_2FT.(",-1A'-MMW$2E[$]4)3>H1NE>RE!;QYRI39E?M959_?HS2);I27Z.?MR(/3MM2]C."F^-MTX?[I=,U^O;K{]#7*$[1K_-L5>C*BHMQ]5U6L8YG6T=O-XZ(P|&UFKU"%)\A-M$A-&%+_J7IPVBX|UV^X:F.P:F*SKHX[ZWD5QCGZ/DI4Z[UR?WS8:_"8N/A=G-MZ#HN9DE6K'*EVWHS-ZLQ_1>/NC+TH52+XD^H(39'9O"1]P7@=;&,9NIRI&=X-MH?)'-9I^\Q46P7^@9AFHLD8CT5TC45_MTVJ;$?'C9IE#VG\/W5W5AMKNHW,-M<-R,.ZA!-D<)UT>I%K#'*0XP)9.+\6/=*B###$UEU]R-@@NU,,*^)'_*L*+8V-MBMHH/X-GTAGZ-2OU1P>;W$0A:M&?$RXQ:YD$9)0PBF&3?&>2]S2I%|(D*E4>-M)3TZCMO!2H:Y;'D"9"$+Z03V)';>1,?1UR-R886$&0I;<=LBPKACN,E=U++/-MG+%6WVXV!?A1/"@9<,6A;RN:O@(=S["8;=-3X>A%7S;GD_1L#;969L,,%EZ-M^IG8_MF'99;P&5>\"%9H/'_AW^,$RI<3'HQ-Z@B0BP-8I&<.4,I9Q;/9QW'W=6L=MB4T<(5N-G[LW_F=!+-<&QWSK'K9-_8R*<"*LX-$A%B&;,'"!&%P@-M?EPX%'WV.,(YH1I9>LL1;4N0$E,NA6MD&:H@7:GBD,AM++!ZP98X%VUBN('X-MN>&J"E3ERR@O_T'OP="\%1RIT!^M-AA9@,P|L*B!#-HW.7&$\TH*Y24@KU">PVVV=MGB4!P9[K22VL1A#4.?I&G)-MT-CM3B,]]^/)EY),W-#)O0,'D'|C8HF-Q56],N-1-Z.C"A@X+)4+4U&\J-M"7T>,*$V<6#.K3P/(*.8!,0QO-V8T)A$LH-MP!L82VYM%!"7D-EW^&*&2]@1N839T($9L2[XVJHP<-5NT(0]('YHPX)*(/;8-ME7MH.4,F[-61"0.(-[(*R#Q>-#9BPTX$)VP\F7DG34NWNBF.#"=L)EY),W-#-M)NP,'D+!C8HF-Q56].N-1-V.C!A@X+)4+4U&\J-"7L>,&$V<1!";?N;*"2C-M(7&D9)D!$_8RP(0!Q,&XO:-(",HY=B2%FP(2=!$P8!"8RQ.U\%Z@+-F71P)3=@-MPH\()GQ_P@20D$-XHC94PI^12KC-&\#-E3N<<4-E?-71"4